

Commercial Automobile Insurance Manual

**TRUCKS, TRACTORS, TRAILERS
Rating Procedures**

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the following formula:

$$(B, \text{incr}) = ((A-1) + (B, \text{basic}) \times \text{ILF} - (A-1))$$

where

B, incr denotes the Optional Bodily Injury Liability rate,
A-1 denotes the Compulsory Bodily Injury rate,
B, basic denotes the basic limits (20/40) Optional Bodily Injury Liability rate,
ILF denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED AND UNDERINSURED MOTORISTS (Coverages U1 & U2)

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

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**TRUCKS, TRACTORS, TRAILERS
Rating Procedures
(Continued)**

COLLISION

Collision Deductibles: \$300, \$500, \$1000, \$2000, \$3000, \$4000, \$5000
Refer to rate pages.

Collision Waiver of Deductible Charges
Refer to rate pages.

LIMITED COLLISION

Limited Collision Deductible: \$300 Deductible or higher
Refer to rate pages.

Limited Collision Deductible: \$0 Deductible
Refer to rate pages.

OTHER THAN COLLISION

Comprehensive Fire, Theft and CAC Deductibles: \$300, \$500
Refer to rate pages.

Comprehensive Deductibles: \$1000, \$2000, \$3000, \$4000, \$5000
Refer to rate pages.

Specific Perils
Refer to rate pages.

Other Than Collision Stated Amount Rating
Refer to Rule 42.

Other Than Collision \$100 Glass Deductible Premiums
Charge 86% of the otherwise determined premium that would apply in the absence of a glass deductible.

Commercial Automobile Insurance Manual

FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS	RADIUS CLASS						
		Local Up to 50 Miles		Intermediate 51-200 Miles		Long Distance Over 200 Miles		
		BI & PD	OTC & Coll	BI & PD	OTC & Coll	BI & PD	OTC & Coll	
Light Trucks (0-10,000 lbs. GVW)	Service	Factor Code	1.00 014--	1.00 014--	1.05 015--	1.05 015--	1.10 016--	1.10 016--
	Retail	Factor Code	1.60 024--	1.20 024--	2.15 025--	1.50 025--	2.50 026--	1.65 026--
	Commercial	Factor Code	1.40 034--	1.15 034--	1.90 035--	1.40 035--	2.50 036--	1.70 036--

							ZONE RATED	
Medium Trucks (10,001-20,000 lbs. GVW)	Service	Factor Code	1.05 214--	.85 214--	1.40 215--	1.00 215--	.95 216--	.95 216--
	Retail	Factor Code	1.65 224--	1.00 224--	2.25 225--	1.25 225--	.95 226--	.95 226--
	Commercial	Factor Code	1.90 234--	.95 234--	2.55 235--	1.20 235--	.95 236--	.95 236--

Heavy Trucks (20,001-45,000 lbs. GVW)	Service	Factor Code	1.40 314--	.75 314--	1.90 315--	.85 315--	1.00 316--	1.00 316--
	Retail	Factor Code	2.35 324--	1.15 324--	3.15 325--	1.35 325--	1.00 326--	1.00 326--
	Commercial	Factor Code	2.50 334--	1.00 334--	3.40 335--	1.20 335--	1.00 336--	1.00 336--

Extra-Heavy Trucks (Over 45,000 lbs. GVW)	Factor Code	2.75 404--	1.15 404--	3.70 405--	1.35 405--	1.10 406--	1.10 406--
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Heavy Truck-Tractors (0-45,000 lbs. GCW)	Service	Factor Code	1.45 344--	1.05 344--	1.95 345--	1.15 345--	1.00 346--	1.00 346--
	Retail	Factor Code	2.40 354--	1.45 354--	3.25 355--	1.65 355--	1.00 356--	1.00 356--
	Commercial	Factor Code	2.55 364--	1.25 364--	3.45 365--	1.45 365--	1.00 366--	1.00 366--

Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW)	Factor Code	2.80 504--	1.25 504--	3.80 505--	1.45 505--	1.10 506--	1.10 506--
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TRAILER TYPES							
Semitrailers	Factor Code	.25 674--	.85 674--	.35 675--	1.05 675--	.15 676--	1.00 676--
Trailers	Factor Code	.25 684--	.65 684--	.35 685--	.85 685--	.15 686--	1.00 686--
Service or Utility Trailers (0-2,000 lbs. Load Capacity)	Factor Code	0 694--	.40 694--	0 695--	.60 695--	0 696--	1.00 696--

Commercial Automobile Insurance Manual

NON-FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS	RADIUS CLASS						
		Local Up to 50 Miles		Intermediate 51-200 Miles		Long Distance Over 200 Miles		
		BI & PD	OTC & Coll	BI & PD	OTC & Coll	BI & PD	OTC & Coll	
Light Trucks (0-10,000 lbs. GVW)	Service	Factor Code	1.00 011--	1.00 011--	1.05 012--	1.05 012--	1.10 013--	1.10 013--
	Retail	Factor Code	1.60 021--	1.20 021--	2.15 022--	1.50 022--	2.50 023--	1.65 023--
	Commercial	Factor Code	1.40 031--	1.15 031--	1.90 032--	1.40 032--	2.50 033--	1.70 033--

							ZONE RATED	
Medium Trucks (10,001- 20,000 lbs. GVW)	Service	Factor Code	1.05 211--	.85 211--	1.40 212--	1.00 212--	.95 213--	.95 213--
	Retail	Factor Code	1.65 221--	1.00 221--	2.25 222--	1.25 222--	.95 223--	.95 223--
	Commercial	Factor Code	1.90 231--	.95 231--	2.55 232--	1.20 232--	.95 233--	.95 233--

Heavy Trucks (20,001- 45,000 lbs. GVW)	Service	Factor Code	1.40 311--	.75 311--	1.90 312--	.85 312--	1.00 313--	1.00 313--
	Retail	Factor Code	2.35 321--	1.15 321--	3.15 322--	1.35 322--	1.00 323--	1.00 323--
	Commercial	Factor Code	2.50 331--	1.00 331--	3.40 332--	1.20 332--	1.00 333--	1.00 333--

Extra-Heavy Trucks (Over 45,000 lbs. GVW)	Factor Code	2.75 401--	1.15 401--	3.70 402--	1.35 402--	1.10 403--	1.10 403--
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Heavy Truck- Tractors (0-45,000 lbs. GCW)	Service	Factor Code	1.45 341--	1.05 341--	1.95 342--	1.15 342--	1.00 343--	1.00 343--
	Retail	Factor Code	2.40 351--	1.45 351--	3.25 352--	1.65 352--	1.00 353--	1.00 353--
	Commercial	Factor Code	2.55 361--	1.25 361--	3.45 362--	1.45 362--	1.00 363--	1.00 363--

Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW)	Factor Code	2.80 501--	1.25 501--	3.80 502--	1.45 502--	1.10 503--	1.10 503--
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TRAILER TYPES							
Semitrailers	Factor Code	.25 671--	.85 671--	.35 672--	1.05 672--	.15 673--	1.00 673--
Trailers	Factor Code	.25 681--	.65 681--	.35 682--	.85 682--	.15 683--	1.00 683--
Service or Utility Trailers (0-2,000 lbs. Load Capacity)	Factor Code	0 691--	.40 691--	0 692--	.60 692--	0 693--	1.00 693--

Commercial Automobile Insurance Manual

Secondary Classification - Special Industry Class.

1. These classification and codes, but not the rating factors, apply to zone rated automobiles.
2. Where more than one secondary rating factor applies, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

CLASSIFICATION	Secondary Factor to be combined with Primary Factor		Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
	<u>Trailer Types, Light Trucks and Zone Rated Automobiles</u>	<u>All Other Automobiles</u>	
Manufacturers - Automobiles used to transport raw materials and finished or unfinished goods manufactured, processed or constructed by the insured, except food manufacturers.			
a. Chemical Manufacturers - Those insureds manufacturing flammable, explosive, corrosive or poisonous chemicals.	0.00	+0.40	11
b. Furniture Manufacturers - Those insureds manufacturing household or office furniture and heavy appliances such as refrigerators, stoves and televisions.	0.00	+0.40	12
c. Garment Manufacturers - Those insureds in the wholesale manufacturing of outer garments, such as dresses, coats and suits.	0.00	+0.40	13
d. Machinery Manufacturers - Those insureds manufacturing machinery used for industrial purposes.	0.00	+0.40	14
e. Metal Manufacturers - Those insureds manufacturing metal products for industrial or construction utilization, other than structural iron or steel.	0.00	+0.40	15
f. Structural Iron or Steel Manufacturers.	0.00	+0.40	16
g. All Other Manufacturers Not Otherwise Classified.	0.00	+0.40	19

Commercial Automobile Insurance Manual

**Secondary Factor
to be combined with
Primary Factor**

<u>CLASSIFICATION</u>		Trailer Types, Light Trucks and Zone Rated <u>Automobiles</u>		All Other <u>Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
Truckers Automobiles used to haul or transport goods, materials or commodities for another, other than automobiles used in moving operations.					
a. Common Carriers	Local	0.00	+1.45		21
	Intermediate	0.00	+1.00		21
	Long Distance	0.00	0.00		21
b. Contract Carriers	Local	0.00	+1.45		22
(Other than Chemical, Iron and Steel or Petroleum Haulers)	Intermediate	0.00	+1.00		22
	Long Distance	0.00	0.00		22
c. Contract Carriers Hauling Chemicals	Local	0.00	+1.45		23
	Intermediate	0.00	+1.00		23
	Long Distance	0.00	0.00		23
d. Contract Carriers Hauling Iron and Steel	Local	0.00	+1.45		24
	Intermediate	0.00	+1.00		24
	Long Distance	0.00	0.00		24
e. Contract Carriers Hauling Petroleum or Petroleum Products	Local	0.00	+1.45		27
	Intermediate	0.00	+1.00		27
	Long Distance	0.00	0.00		27
f. Exempt Carriers (Other Than Livestock Haulers)	Local	0.00	+1.45		25
	Intermediate	0.00	+1.00		25
	Long Distance	0.00	0.00		25
g. Exempt Carriers Hauling Livestock	Local	0.00	+1.45		26
	Intermediate	0.00	+1.00		26
	Long Distance	0.00	0.00		26
h. All Other	Local	0.00	+1.45		29
	Intermediate	0.00	+1.00		29
	Long Distance	0.00	0.00		29
Food Delivery Automobiles used by food manufacturers to transport raw and finished products or used in wholesale distribution of food.					
a. Canneries and Packing Plants		0.00	+0.20		31
b. Fish and Seafood		0.00	+0.20		32
c. Frozen Food		0.00	+0.20		33
d. Fruit and Vegetable		0.00	+0.20		34
e. Meat or Poultry		0.00	+0.20		35
f. All Other		0.00	+0.20		39

Commercial Automobile Insurance Manual

**Secondary Factor
to be combined with
Primary Factor**

CLASSIFICATION	Trailer Types, Light Service Trucks and Zone Rated <u>Automobiles</u>	All Other <u>Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
Specialized Delivery Automobiles used in deliveries subject to time and similar constraints.			
a. Armored Cars	0.00	+0.45	41
b. Film Delivery	0.00	+0.45	42
c. Magazines or Newspapers	0.00	+0.45	43
d. Mail and Parcel Post	0.00	+0.45	44
e. All Other	0.00	+0.45	49
Waste Disposal Automobiles transporting salvage and waste material for disposal or resale.			
a. Automobile Dismantlers	0.00	+0.75	51
b. Building Wrecking Operators	0.00	+0.75	52
c. Garbage	0.00	+0.75	53
d. Junk Dealers	0.00	+0.75	54
e. All Other	0.00	+0.75	59
Farmers Automobiles owned by a farmer, used in connection with the operation of his own farm occasionally used to haul commodities for other farmers.			
	Trailer Types and Zone Rated <u>Automobiles</u>	All Other <u>Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
a. Individually Owned or Family Corp. (Other Than Livestock Hauling)	0.00	-0.50	61
b. Livestock Hauling	0.00	-0.50	62
c. All Other	0.00	-0.50	69

Commercial Automobile Insurance Manual

**Secondary Factor
to be combined with
Primary Factor**

Light Service
Trucks, Service
or
Utility Trailers and

Code
to be inserted in
4th and 5th Digit of
Classification Code

Zone Rated All Other
Automobiles Automobiles

CLASSIFICATION

Dump and Transit Mix Trucks and Trailers (Use these factors and codes only when no other secondary classification applies.)

a. Excavating	0.00	-0.05	71
b. Sand and Gravel (Other Than Quarrying)	0.00	-0.05	72
c. Mining	0.00	-0.05	73
d. Quarrying	0.00	-0.05	74
e. All Other	0.00	-0.05	79

All Automobiles

Contractors (Other Than Dump Trucks)

a. Building - Commercial	0.00	81
b. Building - Private Dwellings	0.00	82
c. Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	0.00	83
d. Excavating	0.00	84
e. Street and Road	0.00	85
f. All Other	0.00	89

Not Otherwise Specified

a. Logging and Lumbering	0.00	91
b. Petroleum Business - automobiles used to transport petroleum and petroleum products such as gasoline and fuel oil.	0.00	92
c. All Other	0.00	99

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
TRUCKS, TRACTORS, & TRAILERS
Liability Rates - Light and Medium Trucks

FLEET

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	198	12	45	50	64	98	128	203	303	388	392	439	238	269	298	305	307	317
2	212	13	48	53	69	105	136	217	324	415	420	469	256	289	320	328	330	340
3	238	14	54	60	77	118	153	244	364	466	472	527	290	328	363	371	374	386
4	262	16	59	65	85	130	168	268	399	512	518	579	320	362	400	410	413	426
5	256	15	58	64	83	127	165	262	391	501	507	567	312	353	390	399	402	415
6	290	17	65	72	93	143	186	296	441	566	573	640	355	401	444	454	458	472
7	311	18	70	78	100	154	200	318	474	607	615	687	382	432	478	489	493	508
8	330	19	75	83	107	164	213	338	504	646	654	731	408	461	510	522	526	543
9	342	20	77	85	111	169	219	349	521	668	676	756	422	477	528	540	544	561
10	348	20	79	88	113	173	224	357	532	681	690	771	431	487	539	552	556	573
11	343	20	77	85	111	169	220	350	522	669	678	757	423	478	529	541	546	563
12	400	23	90	100	129	198	257	409	609	781	791	884	496	560	620	635	640	660
13	375	22	85	94	122	186	241	384	573	734	743	830	465	525	581	595	600	618
14	417	24	94	104	135	206	268	426	636	815	825	922	519	586	649	664	670	690
15	430	25	97	108	139	213	276	440	656	840	851	951	535	605	669	685	690	712
16	468	27	105	116	151	231	300	477	712	913	924	1033	584	660	730	748	753	777
17-26	918	52	207	230	297	455	590	938	1400	1793	1816	2030	1161	1312	1451	1486	1498	1544
27	158	10	36	40	52	79	102	162	242	310	313	350	187	211	234	239	241	249

NON - FLEET

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	217	13	49	54	70	108	139	222	331	424	429	480	262	296	328	335	338	348
2	219	13	49	54	70	108	140	223	333	427	432	483	264	298	330	338	341	351
3	256	15	58	64	83	127	165	262	391	501	507	567	313	354	391	401	404	416
4	281	17	63	70	91	139	180	287	428	548	555	620	344	389	430	440	444	458
5	290	17	65	72	93	143	186	296	441	566	573	640	356	402	445	456	459	473
6	308	18	69	77	99	152	197	314	469	601	608	680	379	428	474	485	489	504
7	322	19	73	81	105	160	207	330	492	630	638	713	398	450	498	509	513	529
8	383	22	86	95	124	189	245	391	583	747	757	846	475	537	594	608	613	632
9	361	21	82	91	117	179	233	370	552	707	715	800	447	505	559	572	577	595
10	384	22	86	95	124	189	246	392	584	749	758	847	476	538	595	609	614	633
11	403	23	91	101	131	200	259	412	615	788	797	891	501	566	626	641	646	666
12	462	27	104	115	149	229	296	472	704	902	913	1021	576	651	720	737	743	766
13	439	25	99	110	142	217	282	449	669	858	868	971	546	617	683	699	704	726
14	487	28	110	122	158	241	313	498	743	952	964	1077	608	687	760	778	784	809
15	512	29	115	128	165	253	328	523	780	999	1012	1131	640	723	800	819	826	851
16	490	28	111	123	159	243	315	502	748	958	970	1085	612	692	765	783	789	814
17-26	1178	66	266	295	382	584	757	1205	1797	2302	2331	2605	1495	1689	1869	1914	1929	1988
27	190	12	43	48	62	94	122	194	290	372	376	420	228	258	285	292	294	303

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
5000	\$4	20/40	8	0
10000	\$6	20/50	9	1
		25/50	10	4
		35/80	11	14
		50/100	12	23
		100/300	13	48
		250/500	14	125
		500/500	20	313

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
TRUCKS, TRACTORS, & TRAILERS
Liability Rates - Heavy Trucks and Heavy Truck Tractors

FLEET

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	198	12	45	50	64	98	128	203	303	388	392	439	238	274	324	362	393	481
2	212	13	48	53	69	105	136	217	324	415	420	469	256	294	348	389	422	517
3	238	14	54	60	77	118	153	244	364	466	472	527	290	334	394	441	479	586
4	262	16	59	65	85	130	168	268	399	512	518	579	320	368	435	486	528	646
5	256	15	58	64	83	127	165	262	391	501	507	567	312	359	424	474	515	630
6	290	17	65	72	93	143	186	296	441	566	573	640	355	408	483	540	586	717
7	311	18	70	78	100	154	200	318	474	607	615	687	382	439	520	581	630	772
8	330	19	75	83	107	164	213	338	504	646	654	731	408	469	555	620	673	824
9	342	20	77	85	111	169	219	349	521	668	676	756	422	485	574	641	696	852
10	348	20	79	88	113	173	224	357	532	681	690	771	431	496	586	655	711	871
11	343	20	77	85	111	169	220	350	522	669	678	757	423	486	575	643	698	854
12	400	23	90	100	129	198	257	409	609	781	791	884	496	570	675	754	818	1002
13	375	22	85	94	122	186	241	384	573	734	743	830	465	535	632	707	767	939
14	417	24	94	104	135	206	268	426	636	815	825	922	519	597	706	789	856	1048
15	430	25	97	108	139	213	276	440	656	840	851	951	535	615	728	813	883	1081
16	468	27	105	116	151	231	300	477	712	913	924	1033	584	672	794	888	964	1180
17-26	918	52	207	230	297	455	590	938	1400	1793	1816	2030	1161	1335	1579	1765	1916	2345
27	158	10	36	40	52	79	102	162	242	310	313	350	187	215	254	284	309	378

NON - FLEET

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	217	13	49	54	70	108	139	222	331	424	429	480	262	301	356	398	432	529
2	219	13	49	54	70	108	140	223	333	427	432	483	264	304	359	401	436	533
3	256	15	58	64	83	127	165	262	391	501	507	567	313	360	426	476	516	632
4	281	17	63	70	91	139	180	287	428	548	555	620	344	396	468	523	568	695
5	290	17	65	72	93	143	186	296	441	566	573	640	356	409	484	541	587	719
6	308	18	69	77	99	152	197	314	469	601	608	680	379	436	515	576	625	766
7	322	19	73	81	105	160	207	330	492	630	638	713	398	458	541	605	657	804
8	383	22	86	95	124	189	245	391	583	747	757	846	475	546	646	722	784	960
9	361	21	82	91	117	179	233	370	552	707	715	800	447	514	608	679	738	903
10	384	22	86	95	124	189	246	392	584	749	758	847	476	547	647	724	785	962
11	403	23	91	101	131	200	259	412	615	788	797	891	501	576	681	762	827	1012
12	462	27	104	115	149	229	296	472	704	902	913	1021	576	662	783	876	950	1164
13	439	25	99	110	142	217	282	449	669	858	868	971	546	628	743	830	901	1103
14	487	28	110	122	158	241	313	498	743	952	964	1077	608	699	827	924	1003	1228
15	512	29	115	128	165	253	328	523	780	999	1012	1131	640	736	870	973	1056	1293
16	490	28	111	123	159	243	315	502	748	958	970	1085	612	704	832	930	1010	1236
17-26	1178	66	266	295	382	584	757	1205	1797	2302	2331	2605	1495	1719	2033	2272	2467	3020
27	190	12	43	48	62	94	122	194	290	372	376	420	228	262	310	347	376	461

All Territories		
Medical Payments	U-1	U-2
	Limit	Underinsured
5000	\$4	
10000	\$6	
	20/40	8
	20/50	9
	25/50	10
	35/80	11
	50/100	12
	100/300	13
	250/500	14
	500/500	20
		0
		1
		4
		14
		23
		48
		125
		313

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
TRUCKS, TRACTORS, & TRAILERS

**Liability Rates - Extra Heavy Trucks, Extra-Heavy Truck-Tractors,
Trailers, and Semi-Trailers**

FLEET

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	198	12	45	50	64	98	128	203	303	388	392	439	238	281	336	359	374	393
2	212	13	48	53	69	105	136	217	324	415	420	469	256	302	361	387	402	422
3	238	14	54	60	77	118	153	244	364	466	472	527	290	342	409	438	455	479
4	262	16	59	65	85	130	168	268	399	512	518	579	320	378	451	483	502	528
5	256	15	58	64	83	127	165	262	391	501	507	567	312	368	440	471	490	515
6	290	17	65	72	93	143	186	296	441	566	573	640	355	419	501	536	557	586
7	311	18	70	78	100	154	200	318	474	607	615	687	382	451	539	577	600	630
8	330	19	75	83	107	164	213	338	504	646	654	731	408	481	575	616	641	673
9	342	20	77	85	111	169	219	349	521	668	676	756	422	498	595	637	663	696
10	348	20	79	88	113	173	224	357	532	681	690	771	431	509	608	651	677	711
11	343	20	77	85	111	169	220	350	522	669	678	757	423	499	596	639	664	698
12	400	23	90	100	129	198	257	409	609	781	791	884	496	585	699	749	779	818
13	375	22	85	94	122	186	241	384	573	734	743	830	465	549	656	702	730	767
14	417	24	94	104	135	206	268	426	636	815	825	922	519	612	732	784	815	856
15	430	25	97	108	139	213	276	440	656	840	851	951	535	631	754	808	840	883
16	468	27	105	116	151	231	300	477	712	913	924	1033	584	689	823	882	917	964
17-26	918	52	207	230	297	455	590	938	1400	1793	1816	2030	1161	1370	1637	1753	1823	1916
27	158	10	36	40	52	79	102	162	242	310	313	350	187	221	264	282	294	309

NON - FLEET

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	217	13	49	54	70	108	139	222	331	424	429	480	262	309	369	396	411	432
2	219	13	49	54	70	108	140	223	333	427	432	483	264	312	372	399	414	436
3	256	15	58	64	83	127	165	262	391	501	507	567	313	369	441	473	491	516
4	281	17	63	70	91	139	180	287	428	548	555	620	344	406	485	519	540	568
5	290	17	65	72	93	143	186	296	441	566	573	640	356	420	502	538	559	587
6	308	18	69	77	99	152	197	314	469	601	608	680	379	447	534	572	595	625
7	322	19	73	81	105	160	207	330	492	630	638	713	398	470	561	601	625	657
8	383	22	86	95	124	189	245	391	583	747	757	846	475	561	670	717	746	784
9	361	21	82	91	117	179	233	370	552	707	715	800	447	527	630	675	702	738
10	384	22	86	95	124	189	246	392	584	749	758	847	476	562	671	719	747	785
11	403	23	91	101	131	200	259	412	615	788	797	891	501	591	706	757	787	827
12	462	27	104	115	149	229	296	472	704	902	913	1021	576	680	812	870	904	950
13	439	25	99	110	142	217	282	449	669	858	868	971	546	644	770	824	857	901
14	487	28	110	122	158	241	313	498	743	952	964	1077	608	717	857	918	955	1003
15	512	29	115	128	165	253	328	523	780	999	1012	1131	640	755	902	966	1005	1056
16	490	28	111	123	159	243	315	502	748	958	970	1085	612	722	863	924	961	1010
17-26	1178	66	266	295	382	584	757	1205	1797	2302	2331	2605	1495	1764	2108	2257	2347	2467
27	190	12	43	48	62	94	122	194	290	372	376	420	228	269	321	344	358	376

All Territories		
Medical Payments	U-1	
	Limit	Underinsured
5000	\$4	20/40 8
10000	\$6	20/50 9
		25/50 10
		35/80 11
		50/100 12
		100/300 13
		250/500 14
		500/500 20
		U-2
		Underinsured
		0
		1
		4
		14
		23
		48
		125
		313

R-15
C.A.R.
10/1/2000

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 1 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	56	50	84	78	143	130	105	74	57	46	38	215	195	158	111	86	69	57
	2,3		55	49	82	76	140	127	103	72	56	44	37	210	191	155	108	84	66	56
	4,5		52	46	78	72	130	118	96	67	52	41	34	195	177	144	101	78	62	51
	6-9		44	38	66	60	99	90	73	51	40	32	26	149	135	110	77	60	48	39
4,501 - 6,000	1	2	66	60	99	93	175	159	129	91	70	56	46	263	239	194	137	105	84	69
	2,3		64	58	96	90	171	155	126	88	68	54	45	257	233	189	132	102	81	68
	4,5		61	55	92	86	157	143	116	82	63	50	41	236	215	174	123	95	75	62
	6-9		50	44	75	69	117	106	86	60	47	37	31	176	159	129	90	71	56	47
6,001 - 8,000	1	3	74	68	113	107	240	218	177	124	96	76	63	360	327	266	186	144	114	95
	2,3		73	67	110	104	232	211	171	120	93	74	61	348	317	257	180	140	111	92
	4,5		69	63	105	99	213	194	157	111	85	68	56	320	291	236	167	128	102	84
	6-9		57	51	85	79	153	139	113	79	61	49	40	230	209	170	119	92	74	60
8,001 - 10,000	1	4	88	82	134	128	279	254	206	145	112	89	74	419	381	309	218	168	134	111
	2,3		85	79	130	124	271	246	199	140	108	86	71	407	369	299	210	162	129	107
	4,5		81	75	123	117	248	225	182	128	99	79	65	372	338	273	192	149	119	98
	6-9		65	59	98	92	175	159	129	91	70	56	46	263	239	194	137	105	84	69
10,001 - 15,000	1	5	99	93	152	146	312	284	230	162	125	99	82	468	426	345	243	188	149	123
	2,3		97	91	148	142	301	274	222	156	121	96	79	452	411	333	234	182	144	119
	4,5		92	86	140	134	276	251	203	143	110	88	73	414	377	305	215	165	132	110
	6-9		73	67	110	104	194	176	143	100	77	62	51	291	264	215	150	116	93	77
15,001 - 20,000	1	6	115	109	177	170	360	327	265	186	144	114	95	540	491	398	279	216	171	143
	2,3		111	105	171	164	348	316	256	180	139	111	92	522	474	384	270	209	167	138
	4,5		105	99	160	154	318	289	234	165	127	101	84	477	434	351	248	191	152	126
	6-9		82	76	125	119	220	200	162	114	88	70	58	330	300	243	171	132	105	87
20,001 - 25,000	1	7	119	113	184	177	378	344	279	196	151	120	100	567	516	419	294	227	180	150
	2,3		115	109	178	171	366	333	270	190	147	117	97	549	500	405	285	221	176	146
	4,5		109	103	167	161	333	303	245	173	133	106	88	500	455	368	260	200	159	132
	6-9		85	79	130	124	231	210	170	120	92	74	61	347	315	255	180	138	111	92
25,001 - 40,000	1	8	123	117	190	183	427	388	314	221	171	136	113	641	582	471	332	257	204	170
	2,3		119	113	184	177	413	375	304	214	165	131	109	620	563	456	321	248	197	164
	4,5		112	106	173	166	375	341	276	194	150	119	99	563	512	414	291	225	179	149
	6-9		88	82	134	128	257	234	190	133	103	82	68	386	351	285	200	155	123	102
40,001 - 65,000	1	10	134	128	208	200	559	508	411	290	224	178	147	839	762	617	435	336	267	221
	2,3		130	124	201	193	539	490	397	279	216	172	142	809	735	596	419	324	258	213
	4,5		122	116	188	181	490	445	360	254	196	156	129	735	668	540	381	294	234	194
	6-9		95	89	145	139	331	301	244	172	132	105	87	497	452	366	258	198	158	131
65,001 - 90,000	1	11	147	141	230	221	639	581	471	331	256	203	168	959	872	707	497	384	305	252
	2,3		142	136	222	213	616	560	454	319	246	196	162	924	840	681	479	369	294	243
	4,5		134	128	208	200	559	508	411	290	224	178	147	839	762	617	435	336	267	221
	6-9		104	98	159	153	376	342	277	195	150	120	99	564	513	416	293	225	180	149
Over 90,000	1	12	165	159	259	249	649	590	478	336	260	207	171	974	885	717	504	390	311	257
	2,3		160	154	250	240	626	569	461	324	250	199	165	939	854	692	486	375	299	248
	4,5		150	144	234	225	568	516	418	294	227	181	150	852	774	627	441	341	272	225
	6-9		115	109	178	171	382	347	281	198	153	121	101	573	521	422	297	230	182	152

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 13
\$1000 Deductible	\$ 20
\$2000 Deductible	\$ 28
\$3000 Deductible	\$ 34
\$4000 Deductible	\$ 38
\$5000 Deductible	\$ 41

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$10
to the \$300 Ded Limited Collision Rate.

R-16
C.A.R.
10/1/2000

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 2 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION								COLLISION									
			ALL VEHICLES				TRUCKS				TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS									
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	58	52	87	81	176	160	130	91	70	56	46	264	240	195	137	105	84	69
	2,3		57	51	85	79	171	155	126	88	68	54	45	257	233	189	132	102	81	68
	4,5		54	48	81	75	158	144	117	82	63	50	42	237	216	176	123	95	75	63
	6-9		45	39	67	61	118	107	87	61	47	37	31	177	161	131	92	71	56	47
4,501 - 6,000	1	2	67	61	102	96	219	199	161	113	88	70	58	329	299	242	170	132	105	87
	2,3		66	60	99	93	212	193	156	110	85	68	56	318	290	234	165	128	102	84
	4,5		63	57	95	89	195	177	143	101	78	62	51	293	266	215	152	117	93	77
	6-9		51	45	77	71	141	128	104	73	56	45	37	212	192	156	110	84	68	56
6,001 - 8,000	1	3	77	71	117	111	304	276	224	157	121	97	80	456	414	336	236	182	146	120
	2,3		75	69	114	108	294	267	216	152	117	93	77	441	401	324	228	176	140	116
	4,5		71	65	108	102	270	245	198	140	108	86	71	405	368	297	210	162	129	107
	6-9		58	52	87	81	189	172	139	98	76	60	50	284	258	209	147	114	90	75
8,001 - 10,000	1	4	91	85	139	133	358	325	263	185	143	114	94	537	488	395	278	215	171	141
	2,3		89	83	135	129	345	314	254	179	138	110	91	518	471	381	269	207	165	137
	4,5		84	78	128	122	316	287	232	164	126	100	83	474	431	348	246	189	150	125
	6-9		67	61	102	96	219	199	161	113	88	70	58	329	299	242	170	132	105	87
10,001 - 15,000	1	5	103	97	158	152	400	364	295	207	160	127	106	600	546	443	311	240	191	159
	2,3		100	94	153	147	386	351	284	200	154	123	102	579	527	426	300	231	185	153
	4,5		95	89	145	139	352	320	259	182	141	112	93	528	480	389	273	212	168	140
	6-9		75	69	114	108	243	221	179	126	97	77	64	365	332	269	189	146	116	96
15,001 - 20,000	1	6	119	113	184	177	464	422	342	241	186	148	122	696	633	513	362	279	222	183
	2,3		115	109	178	171	449	408	330	233	180	143	118	674	612	495	350	270	215	177
	4,5		109	103	167	161	408	371	301	211	163	130	108	612	557	452	317	245	195	162
	6-9		85	79	130	124	278	253	205	144	111	89	73	417	380	308	216	167	134	110
20,001 - 25,000	1	7	124	118	191	184	490	445	360	254	196	156	129	735	668	540	381	294	234	194
	2,3		120	114	185	178	472	429	347	245	189	150	124	708	644	521	368	284	225	186
	4,5		113	107	174	167	429	390	316	222	172	137	113	644	585	474	333	258	206	170
	6-9		89	83	135	129	293	266	215	152	117	93	77	440	399	323	228	176	140	116
25,001 - 40,000	1	8	128	122	199	191	553	503	407	287	221	176	146	830	755	611	431	332	264	219
	2,3		124	118	191	184	534	485	393	276	213	170	141	801	728	590	414	320	255	212
	4,5		117	111	180	173	485	441	357	251	194	154	128	728	662	536	377	291	231	192
	6-9		91	85	139	133	328	298	241	170	131	104	86	492	447	362	255	197	156	129
40,001 - 65,000	1	10	140	134	217	209	728	662	536	377	291	232	192	1092	993	804	566	437	348	288
	2,3		135	129	209	201	702	638	517	364	281	223	185	1053	957	776	546	422	335	278
	4,5		127	121	197	189	636	578	468	329	254	202	168	954	867	702	494	381	303	252
	6-9		99	93	151	145	426	387	313	221	170	135	112	639	581	470	332	255	203	168
65,001 - 90,000	1	11	153	147	239	230	835	759	615	433	334	266	220	1253	1139	923	650	501	399	330
	2,3		148	142	231	222	805	732	593	417	322	256	212	1208	1098	890	626	483	384	318
	4,5		139	133	216	208	728	662	536	377	291	232	192	1092	993	804	566	437	348	288
	6-9		108	102	165	159	485	441	357	251	194	154	128	728	662	536	377	291	231	192
Over 90,000	1	12	173	166	270	260	849	772	625	440	340	270	224	1274	1158	938	660	510	405	336
	2,3		167	161	261	251	818	744	603	424	327	260	216	1227	1116	905	636	491	390	324
	4,5		156	150	244	235	741	674	546	384	297	236	195	1112	1011	819	576	446	354	293
	6-9		120	114	185	178	493	448	363	255	197	157	130	740	672	545	383	296	236	195

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 13
\$ 500 Deductible	\$ 17
\$1000 Deductible	\$ 27
\$2000 Deductible	\$ 38
\$3000 Deductible	\$ 45
\$4000 Deductible	\$ 50
\$5000 Deductible	\$ 54

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$13
to the \$300 Ded Limited Collision Rate.

R-17
C.A.R.
10/1/2000

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 3 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	59	53	89	83	176	160	130	91	70	56	46	264	240	195	137	105	84	69
	2,3		58	52	87	81	171	155	126	88	68	54	45	257	233	189	132	102	81	68
	4,5		55	49	83	77	158	144	117	82	63	50	42	237	216	176	123	95	75	63
4,501 - 6,000	1	2	69	63	105	99	219	199	161	113	88	70	58	329	299	242	170	132	105	87
	2,3		68	62	103	97	212	193	156	110	85	68	56	318	290	234	165	128	102	84
	4,5		65	59	98	92	195	177	143	101	78	62	51	293	266	215	152	117	93	77
6,001 - 8,000	1	3	80	74	121	115	304	276	224	157	121	97	80	456	414	336	236	182	146	120
	2,3		78	72	118	112	294	267	216	152	117	93	77	441	401	324	228	176	140	116
	4,5		74	68	112	106	270	245	198	140	108	86	71	405	368	297	210	162	129	107
8,001 - 10,000	1	4	94	88	144	138	358	325	263	185	143	114	94	537	488	395	278	215	171	141
	2,3		92	86	140	134	345	314	254	179	138	110	91	518	471	381	269	207	165	137
	4,5		87	81	132	126	316	287	232	164	126	100	83	474	431	348	246	189	150	125
10,001 - 15,000	1	5	107	101	164	158	400	364	295	207	160	127	106	600	546	443	311	240	191	159
	2,3		104	98	159	153	386	351	284	200	154	123	102	579	527	426	300	231	185	153
	4,5		98	92	150	144	352	320	259	182	141	112	93	528	480	389	273	212	168	140
15,001 - 20,000	1	6	124	118	191	184	464	422	342	241	186	148	122	696	633	513	362	279	222	183
	2,3		119	113	184	177	449	408	330	233	180	143	118	674	612	495	350	270	215	177
	4,5		113	107	174	167	408	371	301	211	163	130	108	612	557	452	317	245	195	162
20,001 - 25,000	1	7	129	123	200	192	490	445	360	254	196	156	129	735	668	540	381	294	234	194
	2,3		124	118	192	185	472	429	347	245	189	150	124	708	644	521	368	284	225	186
	4,5		117	111	181	174	429	390	316	222	172	137	113	644	585	474	333	258	206	170
25,001 - 40,000	1	8	133	127	206	198	553	503	407	287	221	176	146	830	755	611	431	332	264	219
	2,3		129	123	200	192	534	485	393	276	213	170	141	801	728	590	414	320	255	212
	4,5		121	115	187	180	485	441	357	251	194	154	128	728	662	536	377	291	231	192
40,001 - 65,000	1	10	145	139	226	217	728	662	536	377	291	232	192	1092	993	804	566	437	348	288
	2,3		140	134	218	210	702	638	517	364	281	223	185	1053	957	776	546	422	335	278
	4,5		132	126	205	197	636	578	468	329	254	202	168	954	867	702	494	381	303	252
65,001 - 90,000	1	11	160	154	250	240	835	759	615	433	334	266	220	1253	1139	923	650	501	399	330
	2,3		154	148	240	231	805	732	593	417	322	256	212	1208	1098	890	626	483	384	318
	4,5		145	139	226	217	728	662	536	377	291	232	192	1092	993	804	566	437	348	288
Over 90,000	1	12	180	173	282	271	849	772	625	440	340	270	224	1274	1158	938	660	510	405	336
	2,3		174	167	271	261	818	744	603	424	327	260	216	1227	1116	905	636	491	390	324
	4,5		162	156	254	244	741	674	546	384	297	236	195	1112	1011	819	576	446	354	293
6-9	124	118	192	185	493	448	363	255	197	157	130	740	672	545	383	296	236	195		

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 13
\$ 500 Deductible	\$ 17
\$1000 Deductible	\$ 27
\$2000 Deductible	\$ 38
\$3000 Deductible	\$ 45
\$4000 Deductible	\$ 50
\$5000 Deductible	\$ 54

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$13
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 4 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	64	58	96	90	168	153	124	87	67	54	44	252	230	186	131	101	81	66
	2,3		62	56	93	87	163	148	120	84	65	52	43	245	222	180	126	98	78	65
	4,5		59	53	89	83	152	138	112	79	61	48	40	228	207	168	119	92	72	60
	6-9		49	43	73	67	113	103	83	59	45	36	30	170	155	125	89	68	54	45
4,501 - 6,000	1	2	74	68	113	107	209	190	154	108	84	67	55	314	285	231	162	126	101	83
	2,3		73	67	110	104	202	184	149	105	81	64	53	303	276	224	158	122	96	80
	4,5		69	63	105	99	186	169	137	96	74	59	49	279	254	206	144	111	89	74
	6-9		57	51	85	79	135	123	100	70	54	43	36	203	185	150	105	81	65	54
6,001 - 8,000	1	3	86	80	131	125	289	263	213	150	116	92	76	434	395	320	225	174	138	114
	2,3		83	77	127	121	279	254	206	145	112	89	74	419	381	309	218	168	134	111
	4,5		79	73	120	114	256	233	189	133	103	82	68	384	350	284	200	155	123	102
	6-9		64	58	96	90	180	164	133	93	72	57	48	270	246	200	140	108	86	72
8,001 - 10,000	1	4	102	96	156	150	339	308	249	176	136	108	89	509	462	374	264	204	162	134
	2,3		99	93	151	145	328	298	241	170	131	104	86	492	447	362	255	197	156	129
	4,5		94	88	143	137	299	272	220	155	120	95	79	449	408	330	233	180	143	119
	6-9		74	68	113	107	209	190	154	108	84	67	55	314	285	231	162	126	101	83
10,001 - 15,000	1	5	116	110	179	172	380	345	279	197	152	121	100	570	518	419	296	228	182	150
	2,3		113	107	174	167	366	333	270	190	147	117	97	549	500	405	285	221	176	146
	4,5		106	100	163	157	334	304	246	173	134	106	88	501	456	369	260	201	159	132
	6-9		83	77	127	121	231	210	170	120	92	74	61	347	315	255	180	138	111	92
15,001 - 20,000	1	6	135	129	209	201	440	400	324	228	176	140	116	660	600	486	342	264	210	174
	2,3		130	124	202	194	425	386	313	220	170	135	112	638	579	470	330	255	203	168
	4,5		122	116	189	182	386	351	284	200	154	123	102	579	527	426	300	231	185	153
	6-9		96	90	146	140	285	241	195	137	106	84	70	398	362	293	206	159	126	105
20,001 - 25,000	1	7	140	134	217	209	463	421	341	240	185	147	122	695	632	512	360	278	221	183
	2,3		135	129	210	202	448	407	330	232	179	142	118	672	611	495	348	269	213	177
	4,5		128	122	198	190	407	370	300	211	163	130	107	611	555	450	317	245	195	161
	6-9		99	93	151	145	278	253	205	144	111	89	73	417	380	308	216	167	134	110
25,001 - 40,000	1	8	145	139	226	217	524	476	386	271	209	167	138	786	714	579	407	314	251	207
	2,3		140	134	217	209	505	459	372	262	202	161	133	758	689	558	393	303	242	200
	4,5		131	125	204	196	459	417	338	238	183	146	121	689	626	507	357	275	219	182
	6-9		102	96	156	150	311	283	229	161	125	99	82	467	425	344	242	188	149	123
40,001 - 65,000	1	10	158	152	248	238	689	626	507	357	275	219	182	1034	939	761	536	413	329	273
	2,3		153	147	238	229	663	603	488	344	265	211	175	995	905	732	516	398	317	263
	4,5		144	138	224	215	602	547	443	312	241	191	159	903	821	665	468	362	287	239
	6-9		111	105	171	164	404	367	297	209	161	128	106	606	551	446	314	242	192	159
65,001 - 90,000	1	11	175	168	274	263	789	717	581	409	315	251	208	1184	1076	872	614	473	377	312
	2,3		168	162	263	253	760	691	560	394	304	242	200	1140	1037	840	591	456	363	300
	4,5		158	152	246	237	689	626	507	357	275	219	182	1034	939	761	536	413	329	273
	6-9		121	115	187	180	460	418	339	238	184	146	121	690	627	509	357	276	219	182
Over 90,000	1	12	198	190	309	297	802	729	590	416	321	255	211	1203	1094	885	624	482	383	317
	2,3		190	183	297	286	773	703	569	401	309	246	204	1160	1055	854	602	464	369	306
	4,5		179	172	279	268	701	637	516	363	280	223	185	1052	956	774	545	420	335	278
	6-9		135	129	210	202	468	425	344	242	187	149	123	702	638	516	363	281	224	185

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 12
\$ 500 Deductible \$ 16
\$1000 Deductible \$ 25
\$2000 Deductible \$ 36
\$3000 Deductible \$ 42
\$4000 Deductible \$ 47
\$5000 Deductible \$ 51

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$12
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 5 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	65	59	98	92	186	169	137	96	74	59	49	279	254	206	144	111	89	74
	2,3		64	58	96	90	180	164	133	93	72	57	48	270	246	200	140	108	86	72
	4,5		60	54	91	85	166	151	122	86	66	53	44	249	227	183	129	99	80	66
	6-9		50	44	75	69	123	112	91	64	49	39	32	185	168	137	96	74	59	48
4,501 - 6,000	1	2	77	71	117	111	231	210	170	120	92	74	61	347	315	255	180	138	111	92
	2,3		74	68	113	107	224	204	165	116	90	71	59	336	306	248	174	135	107	89
	4,5		71	65	108	102	206	187	151	107	82	65	54	309	281	227	161	123	98	81
	6-9		58	52	87	81	149	135	109	77	59	47	39	224	203	164	116	89	71	59
6,001 - 8,000	1	3	89	83	135	129	323	294	238	168	129	103	85	485	441	357	252	194	155	128
	2,3		86	80	131	125	312	284	230	162	125	99	82	468	426	345	243	188	149	123
	4,5		82	76	124	118	286	260	211	148	114	91	75	429	390	317	222	171	137	113
	6-9		66	60	99	93	199	181	147	103	80	63	52	299	272	221	155	120	95	78
8,001 - 10,000	1	4	105	99	161	155	381	346	280	197	152	121	100	572	519	420	296	228	182	150
	2,3		102	96	156	150	367	334	271	190	147	117	97	551	501	407	285	221	176	146
	4,5		97	91	148	142	336	305	247	174	134	107	88	504	458	371	261	201	161	132
	6-9		76	70	116	110	231	210	170	120	92	74	61	347	315	255	180	138	111	92
10,001 - 15,000	1	5	120	114	185	178	427	388	314	221	171	136	113	641	582	471	332	257	204	170
	2,3		116	110	179	172	411	374	303	213	165	131	108	617	561	455	320	248	197	162
	4,5		110	104	168	162	375	341	276	194	150	119	99	563	512	414	291	225	179	149
	6-9		86	80	131	125	257	234	190	133	103	82	68	386	351	285	200	155	123	102
15,001 - 20,000	1	6	139	133	216	208	495	450	365	257	198	158	131	743	675	548	386	297	237	197
	2,3		134	128	208	200	477	434	352	247	191	152	126	716	651	528	371	287	228	189
	4,5		126	120	196	188	435	395	320	225	174	138	115	653	593	480	338	261	207	173
	6-9		98	92	150	144	296	269	218	153	118	94	78	444	404	327	230	177	141	117
20,001 - 25,000	1	7	145	139	226	217	523	475	385	271	209	166	138	785	713	578	407	314	249	207
	2,3		140	134	217	209	504	458	371	261	202	160	133	756	687	557	392	303	240	200
	4,5		131	125	204	196	458	416	337	237	183	146	121	687	624	506	356	275	219	182
	6-9		102	96	156	150	310	282	228	161	124	99	82	465	423	342	242	186	149	123
25,001 - 40,000	1	8	149	143	233	224	591	537	435	306	236	188	156	887	806	653	459	354	282	234
	2,3		145	139	226	217	570	518	420	295	228	181	150	855	777	630	443	342	272	225
	4,5		136	130	211	203	517	470	381	268	207	165	136	776	705	572	402	311	248	204
	6-9		105	99	161	155	349	317	257	181	139	111	92	524	476	386	272	209	167	138
40,001 - 65,000	1	10	163	157	256	246	779	708	573	404	312	248	205	1169	1062	860	606	468	372	308
	2,3		158	152	246	237	750	682	552	389	300	239	198	1125	1023	828	584	450	359	297
	4,5		149	143	232	223	680	618	501	352	272	216	179	1020	927	752	528	408	324	269
	6-9		114	108	176	169	453	412	334	235	181	144	119	680	618	501	353	272	216	179
65,001 - 90,000	1	11	181	174	283	272	893	812	658	463	357	284	235	1340	1218	987	695	536	426	353
	2,3		175	168	274	263	860	782	633	446	344	274	227	1290	1173	950	669	516	411	341
	4,5		163	157	256	246	779	708	573	404	312	248	205	1169	1062	860	606	468	372	308
	6-9		125	119	193	186	517	470	381	268	207	165	136	776	705	572	402	311	248	204
Over 90,000	1	12	205	197	320	308	909	826	669	471	363	289	240	1364	1239	1004	707	545	434	360
	2,3		198	190	309	297	875	795	644	453	350	278	231	1313	1193	966	680	525	417	347
	4,5		185	178	289	278	792	720	583	410	317	252	209	1188	1080	875	615	476	378	314
	6-9		140	134	218	210	526	478	387	272	210	167	139	789	717	581	408	315	251	209

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 14
\$ 500 Deductible \$ 18
\$1000 Deductible \$ 29
\$2000 Deductible \$ 41
\$3000 Deductible \$ 48
\$4000 Deductible \$ 54
\$5000 Deductible \$ 58

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$14
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 6 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	70	64	106	100	190	173	140	99	76	61	50	285	260	210	149	114	92	75
	2,3		68	62	103	97	184	167	135	95	73	58	48	276	251	203	143	110	87	72
	4,5		65	59	98	92	171	155	126	88	68	54	45	257	233	189	132	102	81	68
4,501 - 6,000	1	2	83	77	127	121	238	216	175	123	95	76	63	357	324	263	185	143	114	95
	2,3		81	75	123	117	230	209	169	119	92	73	61	345	314	254	179	138	110	92
	4,5		76	70	116	110	211	192	156	109	84	67	56	317	288	234	164	126	101	84
6,001 - 8,000	1	3	96	90	147	141	331	301	244	172	132	105	87	497	452	366	258	198	158	131
	2,3		94	88	143	137	320	291	236	166	128	102	84	480	437	354	249	192	153	126
	4,5		89	83	135	129	293	266	215	152	117	93	77	440	399	323	228	176	140	116
8,001 - 10,000	1	4	115	109	177	170	391	355	288	202	156	124	103	587	533	432	303	234	186	155
	2,3		112	106	172	165	377	343	278	196	151	120	99	566	515	417	294	227	180	149
	4,5		105	99	161	155	344	313	254	178	138	110	91	516	470	381	267	207	165	137
10,001 - 15,000	1	5	131	125	204	196	438	398	322	227	175	139	115	657	597	483	341	263	209	173
	2,3		127	121	197	189	422	384	311	219	169	134	111	633	576	467	329	254	201	167
	4,5		120	114	185	178	385	350	284	200	154	123	102	578	525	426	300	231	185	153
15,001 - 20,000	1	6	153	147	238	229	509	463	375	264	204	162	134	764	695	563	396	306	243	201
	2,3		147	141	230	221	491	446	361	254	196	156	129	737	669	542	381	294	234	194
	4,5		138	132	215	207	447	406	329	231	179	142	118	671	609	494	347	269	213	177
20,001 - 25,000	1	7	159	153	249	239	537	488	395	278	215	171	142	806	732	593	417	323	257	213
	2,3		154	148	240	231	518	471	382	268	207	165	137	777	707	573	402	311	248	206
	4,5		144	138	225	216	471	428	347	244	188	150	124	707	642	521	366	282	225	186
25,001 - 40,000	1	8	164	158	257	247	607	552	447	315	243	193	160	911	828	671	473	365	290	240
	2,3		159	153	249	239	586	533	432	304	235	187	155	879	800	648	456	353	281	233
	4,5		149	143	233	224	531	483	391	275	213	169	140	797	725	587	413	320	254	210
40,001 - 65,000	1	10	181	174	283	272	801	728	590	415	320	255	211	1202	1092	885	623	480	383	317
	2,3		175	168	272	262	771	701	568	400	308	245	203	1157	1052	852	600	462	368	305
	4,5		163	157	255	245	699	635	514	362	279	222	184	1049	953	771	543	419	333	276
65,001 - 90,000	1	11	201	193	313	301	919	835	676	476	367	292	242	1379	1253	1014	714	551	438	363
	2,3		193	186	302	290	886	805	652	459	354	282	233	1329	1208	978	689	531	423	350
	4,5		180	173	282	271	801	728	590	415	320	255	211	1202	1092	885	623	480	383	317
Over 90,000	1	12	227	218	354	340	935	850	689	485	374	298	247	1403	1275	1034	728	561	447	371
	2,3		218	210	341	328	901	819	663	467	360	287	238	1352	1229	995	701	540	431	357
	4,5		204	196	319	307	815	741	600	422	326	259	215	1223	1112	900	633	489	389	323
6-9	154	148	240	231	541	492	399	280	216	172	143	812	738	599	420	324	258	215		

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 18
\$1000 Deductible	\$ 30
\$2000 Deductible	\$ 42
\$3000 Deductible	\$ 50
\$4000 Deductible	\$ 55
\$5000 Deductible	\$ 60

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$14
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 7 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	74	68	113	107	204	185	150	105	81	65	54	306	278	225	158	122	98	81
	2,3		73	67	110	104	197	179	145	102	79	63	52	296	269	218	153	119	95	78
	4,5		69	63	105	99	182	165	134	94	73	58	48	273	248	201	141	110	87	72
	6-9		57	51	85	79	133	121	98	69	53	42	35	200	182	147	104	80	63	53
4,501 - 6,000	1	2	89	83	136	130	255	232	188	132	102	81	67	383	348	282	198	153	122	101
	2,3		87	81	132	126	246	224	181	128	99	78	65	369	336	272	192	149	117	98
	4,5		82	76	125	119	227	206	167	117	91	72	60	341	309	251	176	137	108	90
	6-9		66	60	99	93	162	147	119	84	65	51	43	243	221	179	126	98	77	65
6,001 - 8,000	1	3	103	97	158	152	359	326	264	186	143	114	95	539	489	396	279	215	171	143
	2,3		101	95	154	148	347	315	255	180	139	110	91	521	473	383	270	209	165	137
	4,5		95	89	145	139	316	287	232	164	126	100	83	474	431	348	246	189	150	125
	6-9		75	69	114	108	219	199	161	113	88	70	58	329	299	242	170	132	105	87
8,001 - 10,000	1	4	124	118	191	184	422	384	311	219	169	134	111	633	576	467	329	254	201	167
	2,3		120	114	185	178	408	371	301	211	163	130	108	612	557	452	317	245	195	162
	4,5		114	108	175	168	372	338	274	193	149	118	98	558	507	411	290	224	177	147
	6-9		89	83	135	129	255	232	188	132	102	81	67	383	348	282	198	153	122	101
10,001 - 15,000	1	5	142	136	222	213	474	431	349	246	190	151	125	711	647	524	369	285	227	188
	2,3		137	131	213	205	458	416	337	237	183	146	121	687	624	506	356	275	219	182
	4,5		130	124	201	193	417	379	307	216	167	133	110	626	569	461	324	251	200	165
	6-9		101	95	154	148	284	258	209	147	114	90	75	426	387	314	221	171	135	113
15,001 - 20,000	1	6	165	159	258	248	552	502	407	286	221	176	146	828	753	611	429	332	264	219
	2,3		160	154	250	240	532	484	392	276	213	169	140	798	726	588	414	320	254	210
	4,5		150	144	234	225	484	440	356	251	194	154	128	726	660	534	377	291	231	192
	6-9		115	109	178	171	327	297	241	169	131	104	86	491	446	362	254	197	156	129
20,001 - 25,000	1	7	173	166	270	260	582	529	428	302	233	185	153	873	794	642	453	350	278	230
	2,3		167	161	261	251	561	510	413	291	224	179	148	842	765	620	437	336	269	222
	4,5		156	150	244	235	509	463	375	264	204	162	134	764	695	563	396	306	243	201
	6-9		120	114	185	178	344	313	254	178	138	110	91	516	470	381	267	207	165	137
25,001 - 40,000	1	8	179	172	280	269	660	600	486	342	264	210	174	990	900	729	513	396	315	261
	2,3		173	166	270	260	636	578	468	329	254	202	168	954	867	702	494	381	303	252
	4,5		162	156	253	243	576	524	424	299	231	183	152	864	786	636	449	347	275	228
	6-9		124	118	191	184	387	352	285	201	155	123	102	581	528	428	302	233	185	153
40,001 - 65,000	1	10	197	189	307	295	871	792	642	451	348	277	230	1307	1188	963	677	522	416	345
	2,3		189	182	296	285	839	763	618	435	336	267	221	1259	1145	927	653	504	401	332
	4,5		178	171	278	267	759	690	559	393	304	242	200	1139	1035	839	590	456	363	300
	6-9		135	129	210	202	505	459	372	262	202	161	133	758	689	558	393	303	242	200
65,001 - 90,000	1	11	217	209	340	327	1000	909	736	518	400	318	264	1500	1364	1104	777	600	477	396
	2,3		210	202	329	316	963	875	709	499	385	306	254	1445	1313	1064	749	578	459	381
	4,5		197	189	307	295	871	792	642	451	348	277	230	1307	1188	963	677	522	416	345
	6-9		149	143	232	223	578	525	425	299	231	184	152	867	788	638	449	347	276	228
Over 90,000	1	12	246	237	386	371	1016	924	748	527	407	323	268	1524	1386	1122	791	611	485	402
	2,3		237	228	371	357	980	891	722	508	392	312	258	1470	1337	1083	762	588	468	387
	4,5		223	214	347	334	886	805	652	459	354	282	233	1329	1208	978	689	531	423	350
	6-9		167	161	261	251	586	533	432	304	235	187	155	879	800	648	456	353	281	233

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 15
\$ 500 Deductible	\$ 20
\$1000 Deductible	\$ 32
\$2000 Deductible	\$ 46
\$3000 Deductible	\$ 54
\$4000 Deductible	\$ 60
\$5000 Deductible	\$ 65

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$15
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 8 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	74	68	112	106	215	195	158	111	86	68	57	323	293	237	167	129	102	86
	2,3		72	66	109	103	208	189	153	108	83	66	55	312	284	230	162	125	99	83
	4,5		69	63	104	98	191	174	141	99	77	61	50	287	261	212	149	116	92	75
	6-9		56	50	84	78	140	127	103	72	56	44	37	210	191	155	108	84	66	56
4,501 - 6,000	1	2	88	82	134	128	271	246	199	140	108	86	71	407	369	299	210	162	129	107
	2,3		86	80	131	125	262	238	193	136	105	83	69	393	357	290	204	158	125	104
	4,5		82	76	124	118	240	218	177	124	96	76	63	360	327	266	186	144	114	95
	6-9		66	60	99	93	171	155	126	88	68	54	45	257	233	189	132	102	81	68
6,001 - 8,000	1	3	103	97	157	151	381	346	280	197	152	121	100	572	519	420	296	228	182	150
	2,3		99	93	152	146	369	335	271	191	147	117	97	554	503	407	287	221	176	146
	4,5		94	88	143	137	336	305	247	174	134	107	88	504	458	371	261	201	161	132
	6-9		74	68	113	107	232	211	171	120	93	74	61	348	317	257	180	140	111	92
8,001 - 10,000	1	4	122	116	189	182	450	409	331	233	180	143	119	675	614	497	350	270	215	179
	2,3		119	113	183	176	435	395	320	225	174	138	115	653	593	480	338	261	207	173
	4,5		112	106	173	166	396	360	292	205	158	126	104	594	540	438	308	237	189	156
	6-9		88	82	134	128	271	246	199	140	108	86	71	407	369	299	210	162	129	107
10,001 - 15,000	1	5	140	134	218	210	506	460	373	262	202	161	133	759	690	560	393	303	242	200
	2,3		136	130	211	203	488	444	360	253	195	155	129	732	666	540	380	293	233	194
	4,5		128	122	199	191	443	403	326	230	177	141	117	665	605	489	345	266	212	176
	6-9		99	93	152	146	301	274	222	156	121	96	79	452	411	333	234	182	144	119
15,001 - 20,000	1	6	163	157	256	246	589	535	433	305	235	187	155	884	803	650	458	353	281	233
	2,3		158	152	246	237	568	516	418	294	227	181	150	852	774	627	441	341	272	225
	4,5		148	142	231	222	516	469	380	267	206	164	136	774	704	570	401	309	246	204
	6-9		114	108	176	169	348	316	256	180	139	111	92	522	474	384	270	209	167	138
20,001 - 25,000	1	7	171	164	267	257	622	565	458	322	249	198	164	933	848	687	483	374	297	246
	2,3		165	159	258	248	598	544	441	310	239	190	158	897	816	662	465	359	285	237
	4,5		154	148	241	232	543	494	400	282	217	173	143	815	741	600	423	326	260	215
	6-9		119	113	183	176	366	333	270	190	147	117	97	549	500	405	285	221	176	146
25,001 - 40,000	1	8	177	170	277	266	704	640	518	365	282	224	186	1056	960	777	548	423	336	279
	2,3		171	164	267	257	679	617	500	352	271	216	179	1019	926	750	528	407	324	269
	4,5		160	154	250	240	615	559	453	319	246	196	162	923	839	680	479	369	294	243
	6-9		122	116	189	182	413	375	304	214	165	131	109	620	563	456	321	248	197	164
40,001 - 65,000	1	10	194	187	304	292	931	846	685	482	372	296	245	1397	1269	1028	723	558	444	368
	2,3		187	180	293	282	897	815	660	465	359	285	236	1346	1223	990	698	539	428	354
	4,5		176	169	275	264	811	737	597	420	324	258	214	1217	1106	896	630	486	387	321
	6-9		133	127	207	199	539	490	397	279	216	172	142	809	735	596	419	324	258	213
65,001 - 90,000	1	11	215	207	336	323	1069	972	787	554	428	340	282	1604	1458	1181	831	642	510	423
	2,3		208	200	324	312	1030	936	758	534	412	328	271	1545	1404	1137	801	618	492	407
	4,5		194	187	304	292	931	846	685	482	372	296	245	1397	1269	1028	723	558	444	368
	6-9		147	141	229	220	616	560	454	319	246	196	162	924	840	681	479	369	294	243
Over 90,000	1	12	243	234	381	366	1088	989	801	564	435	346	287	1632	1484	1202	846	653	519	431
	2,3		235	226	367	353	1047	952	771	543	419	333	276	1571	1428	1157	815	629	500	414
	4,5		219	211	343	330	947	861	697	491	379	301	250	1421	1292	1046	737	569	452	375
	6-9		165	159	258	248	626	569	461	324	250	199	165	939	854	692	486	375	299	248

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 17
\$ 500 Deductible \$ 22
\$1000 Deductible \$ 35
\$2000 Deductible \$ 49
\$3000 Deductible \$ 58
\$4000 Deductible \$ 65
\$5000 Deductible \$ 70

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$17
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 9 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	68	62	103	97	200	182	147	104	80	64	53	300	273	221	156	120	96	80
	2,3		66	60	100	94	194	176	143	100	77	62	51	291	264	215	150	116	93	77
	4,5		63	57	95	89	179	163	132	93	72	57	47	269	245	198	140	108	86	71
	6-9		52	46	78	72	131	119	96	68	52	42	35	197	179	144	102	78	63	53
4,501 - 6,000	1	2	81	75	123	117	251	228	185	130	100	80	66	377	342	278	195	150	120	99
	2,3		78	72	119	113	242	220	178	125	97	77	64	363	330	267	188	146	116	96
	4,5		74	68	113	107	222	202	164	115	89	71	59	333	303	246	173	134	107	89
	6-9		60	54	91	85	160	145	117	83	64	51	42	240	218	176	125	96	77	63
6,001 - 8,000	1	3	93	87	142	136	352	320	259	182	141	112	93	528	480	389	273	212	168	140
	2,3		90	84	138	132	340	309	250	176	136	108	90	510	464	375	264	204	162	135
	4,5		85	79	130	124	310	282	228	161	124	99	82	465	423	342	242	186	149	123
	6-9		69	63	104	98	216	196	159	112	86	69	57	324	294	239	168	129	104	86
8,001 - 10,000	1	4	111	105	171	164	415	377	305	215	166	132	109	623	566	458	323	249	198	164
	2,3		108	102	165	159	400	364	295	207	160	127	106	600	546	443	311	240	191	159
	4,5		102	96	156	150	365	332	269	189	146	116	96	548	498	404	284	219	174	144
	6-9		80	74	122	116	251	228	185	130	100	80	66	377	342	278	195	150	120	99
10,001 - 15,000	1	5	127	121	197	189	465	423	343	241	186	148	123	698	635	515	362	279	222	185
	2,3		123	117	190	183	449	408	330	233	180	143	118	674	612	495	350	270	215	177
	4,5		116	110	179	172	408	371	301	211	163	130	108	612	557	452	317	245	195	162
	6-9		90	84	138	132	279	254	206	145	112	89	74	419	381	309	218	168	134	111
15,001 - 20,000	1	6	147	141	229	220	541	492	399	280	216	172	143	812	738	599	420	324	258	215
	2,3		142	136	222	213	523	475	385	271	209	166	138	785	713	578	407	314	249	207
	4,5		134	128	208	200	474	431	349	246	190	151	125	711	647	524	369	285	227	188
	6-9		103	97	158	152	321	292	237	166	128	102	85	482	438	356	249	192	153	128
20,001 - 25,000	1	7	153	147	239	230	571	519	420	296	228	182	151	857	779	630	444	342	273	227
	2,3		148	142	231	222	550	500	405	285	220	175	145	825	750	608	428	330	263	218
	4,5		139	133	216	208	499	454	368	259	200	159	132	749	681	552	389	300	239	198
	6-9		108	102	165	159	338	307	249	175	135	107	89	507	461	374	263	203	161	134
25,001 - 40,000	1	8	158	152	248	238	647	588	476	335	259	206	171	971	882	714	503	389	309	257
	2,3		153	147	239	230	624	567	459	323	249	198	164	936	851	689	485	374	297	246
	4,5		144	138	225	216	565	514	416	293	226	180	149	848	771	624	440	339	270	224
	6-9		111	105	171	164	380	345	279	197	152	121	100	570	518	419	296	228	182	150
40,001 - 65,000	1	10	174	167	271	261	854	776	629	442	341	272	225	1281	1164	944	663	512	408	338
	2,3		167	161	262	252	822	747	605	426	329	261	217	1233	1121	908	639	494	392	326
	4,5		157	151	245	236	745	677	548	386	298	237	196	1118	1016	822	579	447	356	294
	6-9		121	115	186	179	495	450	365	257	198	158	131	743	675	548	386	297	237	197
65,001 - 90,000	1	11	192	185	301	289	980	891	722	508	392	312	258	1470	1337	1083	762	588	468	387
	2,3		186	179	290	279	944	858	695	489	378	300	249	1416	1287	1043	734	567	450	374
	4,5		174	167	271	261	854	776	629	442	341	272	225	1281	1164	944	663	512	408	338
	6-9		133	127	206	198	565	514	416	293	226	180	149	848	771	624	440	339	270	224
Over 90,000	1	12	217	209	340	327	997	906	734	516	399	317	263	1496	1359	1101	774	599	476	395
	2,3		210	202	328	315	960	873	707	498	384	306	253	1440	1310	1061	747	576	459	380
	4,5		197	189	307	295	868	789	639	450	347	276	229	1302	1184	959	675	521	414	344
	6-9		148	142	231	222	575	523	424	298	230	183	152	863	785	636	447	345	275	228

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 15
\$ 500 Deductible	\$ 20
\$1000 Deductible	\$ 32
\$2000 Deductible	\$ 45
\$3000 Deductible	\$ 53
\$4000 Deductible	\$ 59
\$5000 Deductible	\$ 64

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$15
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 10 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	75	69	114	108	206	187	151	107	82	65	54	309	281	227	161	123	98	81
	2,3		73	67	111	105	200	182	147	104	80	64	53	300	273	221	156	120	96	80
	4,5		69	63	105	99	185	168	136	96	74	59	49	278	252	204	144	111	89	74
	6-9		57	51	85	79	134	122	99	70	54	43	35	201	183	149	105	81	65	53
4,501 - 6,000	1	2	90	84	137	131	259	235	190	134	103	82	68	389	353	285	201	155	123	102
	2,3		87	81	133	127	251	228	185	130	100	80	66	377	342	278	195	150	120	99
	4,5		83	77	126	120	230	209	169	119	92	73	61	345	314	254	179	138	110	92
	6-9		66	60	100	94	164	149	121	85	66	52	43	246	224	182	128	99	78	65
6,001 - 8,000	1	3	105	99	160	154	364	331	268	189	146	116	96	546	497	402	284	219	174	144
	2,3		101	95	155	149	352	320	259	182	141	112	93	528	480	389	273	212	168	140
	4,5		96	90	146	140	321	292	237	166	128	102	85	482	438	356	249	192	153	128
	6-9		76	70	115	109	222	202	164	115	89	71	59	333	303	246	173	134	107	89
8,001 - 10,000	1	4	125	119	193	186	430	391	317	223	172	137	113	645	587	476	335	258	206	170
	2,3		121	115	187	180	415	377	305	215	166	132	109	623	566	458	323	249	198	164
	4,5		114	108	176	169	377	343	278	196	151	120	99	566	515	417	294	227	180	149
	6-9		89	83	136	130	259	235	190	134	103	82	68	389	353	285	201	155	123	102
10,001 - 15,000	1	5	144	138	224	215	482	438	355	250	193	153	127	723	657	533	375	290	230	191
	2,3		139	133	216	208	465	423	343	241	186	148	123	698	635	515	362	279	222	185
	4,5		131	125	203	195	424	385	312	219	169	135	112	636	578	468	329	254	203	168
	6-9		101	95	155	149	288	262	212	149	115	92	76	432	393	318	224	173	138	114
15,001 - 20,000	1	6	167	161	261	251	561	510	413	291	224	179	148	842	765	620	437	336	269	222
	2,3		161	155	252	242	541	492	399	280	216	172	143	812	738	599	420	324	258	215
	4,5		151	145	236	227	492	447	362	255	197	156	130	738	671	543	383	296	234	195
	6-9		117	111	180	173	332	302	245	172	133	106	88	498	453	368	258	200	159	132
20,001 - 25,000	1	7	175	168	274	263	592	538	436	307	237	188	156	888	807	654	461	356	282	234
	2,3		168	162	263	253	571	519	420	296	228	182	151	857	779	630	444	342	273	227
	4,5		158	152	246	237	518	471	382	268	207	165	137	777	707	573	402	311	248	206
	6-9		121	115	187	180	350	318	258	181	140	111	92	525	477	387	272	210	167	138
25,001 - 40,000	1	8	181	174	283	272	671	610	494	348	268	214	177	1007	915	741	522	402	321	266
	2,3		175	168	274	263	647	588	476	335	259	206	171	971	882	714	503	389	309	257
	4,5		163	157	256	246	586	533	432	304	235	187	155	879	800	648	456	353	281	233
	6-9		125	119	193	186	394	358	290	204	158	125	104	591	537	435	306	237	188	156
40,001 - 65,000	1	10	199	191	311	299	886	805	652	459	354	282	233	1329	1208	978	689	531	423	350
	2,3		191	184	300	288	854	776	629	442	341	272	225	1281	1164	944	663	512	408	338
	4,5		180	173	281	270	772	702	569	400	309	246	204	1158	1053	854	600	464	369	306
	6-9		137	131	212	204	514	467	378	266	205	163	135	771	701	567	399	308	245	203
65,001 - 90,000	1	11	220	212	344	331	1018	925	749	527	407	324	268	1527	1388	1124	791	611	486	402
	2,3		212	204	332	319	980	891	722	508	392	312	258	1470	1337	1083	762	588	468	387
	4,5		199	191	311	299	887	806	653	459	355	282	234	1331	1209	980	689	533	423	351
	6-9		150	144	234	225	586	533	432	304	235	187	155	879	800	648	456	353	281	233
Over 90,000	1	12	250	240	390	375	1034	940	761	536	414	329	273	1551	1410	1142	804	621	494	410
	2,3		240	231	375	361	997	906	734	516	399	317	263	1496	1359	1101	774	599	476	395
	4,5		225	216	352	338	901	819	663	467	360	287	238	1352	1229	995	701	540	431	357
	6-9		170	163	264	254	596	542	439	309	238	190	157	894	813	659	464	357	285	236

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 16
\$ 500 Deductible \$ 20
\$1000 Deductible \$ 33
\$2000 Deductible \$ 47
\$3000 Deductible \$ 55
\$4000 Deductible \$ 61
\$5000 Deductible \$ 66

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$16
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 11 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	68	62	103	97	207	188	152	107	83	66	55	311	282	228	161	125	99	83
	2,3		66	60	100	94	200	182	147	104	80	64	53	300	273	221	156	120	96	80
	4,5		63	57	95	89	185	168	136	96	74	59	49	278	252	204	144	111	89	74
	6-9		52	46	78	72	135	123	100	70	54	43	36	203	185	150	105	81	65	54
4,501 - 6,000	1	2	81	75	123	117	260	236	191	135	104	83	68	390	354	287	203	156	125	102
	2,3		78	72	119	113	251	228	185	130	100	80	66	377	342	278	195	150	120	99
	4,5		74	68	113	107	230	209	169	119	92	73	61	345	314	254	179	138	110	92
	6-9		60	54	91	85	164	149	121	85	66	52	43	246	224	182	128	99	78	65
6,001 - 8,000	1	3	93	87	142	136	365	332	269	189	146	116	96	548	498	404	284	219	174	144
	2,3		90	84	138	132	352	320	259	182	141	112	93	528	480	389	273	212	168	140
	4,5		85	79	130	124	321	292	237	166	128	102	85	482	438	356	249	192	153	128
	6-9		69	63	104	98	222	202	164	115	89	71	59	333	303	246	173	134	107	89
8,001 - 10,000	1	4	111	105	171	164	431	392	318	223	172	137	114	647	588	477	335	258	206	171
	2,3		108	102	165	159	416	378	306	215	166	132	110	624	567	459	323	249	198	165
	4,5		102	96	156	150	378	344	279	196	151	120	100	567	516	419	294	227	180	150
	6-9		80	74	122	116	260	236	191	135	104	83	68	390	354	287	203	156	125	102
10,001 - 15,000	1	5	127	121	197	189	484	440	356	251	194	154	128	726	660	534	377	291	231	192
	2,3		123	117	190	183	466	424	343	242	187	148	123	699	636	515	363	281	222	185
	4,5		116	110	179	172	425	386	313	220	170	135	112	638	579	470	330	255	203	168
	6-9		90	84	138	132	289	263	213	150	116	92	76	434	395	320	225	174	138	114
15,001 - 20,000	1	6	147	141	229	220	562	511	414	291	225	179	148	843	767	621	437	338	269	222
	2,3		142	136	222	213	542	493	399	281	217	173	143	813	740	599	422	326	260	215
	4,5		134	128	208	200	493	448	363	255	197	157	130	740	672	545	383	296	236	195
	6-9		103	97	158	152	333	303	245	173	133	106	88	500	455	368	260	200	159	132
20,001 - 25,000	1	7	153	147	239	230	594	540	437	308	238	189	157	891	810	656	462	357	284	236
	2,3		148	142	231	222	572	520	421	296	229	182	151	858	780	632	444	344	273	227
	4,5		139	133	216	208	519	472	382	269	208	165	137	779	708	573	404	312	248	206
	6-9		108	102	165	159	351	319	258	182	140	112	93	527	479	387	273	210	168	140
25,001 - 40,000	1	8	158	152	248	238	672	611	495	348	269	214	177	1008	917	743	522	404	321	266
	2,3		153	147	239	230	649	590	478	336	260	207	171	974	885	717	504	390	311	257
	4,5		144	138	225	216	589	535	433	305	235	187	155	884	803	650	458	353	281	233
	6-9		111	105	171	164	395	359	291	205	158	126	104	593	539	437	308	237	189	156
40,001 - 65,000	1	10	174	167	271	261	888	807	654	460	355	282	234	1332	1211	981	690	533	423	351
	2,3		142	136	222	213	542	493	399	281	217	173	143	1284	1167	945	665	513	408	339
	4,5		157	151	245	236	774	704	570	401	310	246	204	1161	1056	855	602	465	369	306
	6-9		121	115	186	179	515	468	379	267	206	164	136	773	702	569	401	309	246	204
65,001 - 90,000	1	11	192	185	301	289	1020	927	751	528	408	324	269	1530	1391	1127	792	612	486	404
	2,3		186	179	290	279	982	893	723	509	393	313	259	1473	1340	1085	764	590	470	389
	4,5		174	167	271	261	889	808	654	461	356	283	234	1334	1212	981	692	534	425	351
	6-9		133	127	206	198	589	535	433	305	235	187	155	884	803	650	458	353	281	233
Over 90,000	1	12	217	209	340	327	1037	943	764	538	415	330	273	1556	1415	1146	807	623	495	410
	2,3		210	202	328	315	1000	909	736	518	400	318	264	1500	1364	1104	777	600	477	396
	4,5		197	189	307	295	904	822	666	469	362	288	238	1356	1233	999	704	543	432	357
	6-9		148	142	231	222	598	544	441	310	239	190	158	897	816	662	465	359	285	237

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 21
\$1000 Deductible	\$ 33
\$2000 Deductible	\$ 47
\$3000 Deductible	\$ 56
\$4000 Deductible	\$ 62
\$5000 Deductible	\$ 66

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$16
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 12 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	73	67	110	104	221	201	163	115	88	70	58	332	302	245	173	132	105	87
	2,3		71	65	107	101	215	195	158	111	86	68	57	323	293	237	167	129	102	86
	4,5		67	61	101	95	198	180	146	103	79	63	52	297	270	219	155	119	95	78
	6-9		55	49	82	76	143	130	105	74	57	46	38	215	195	158	111	86	69	57
4,501 - 6,000	1	2	86	80	131	125	279	254	206	145	112	89	74	419	381	309	218	168	134	111
	2,3		83	77	127	121	270	245	198	140	108	86	71	405	368	297	210	162	129	107
	4,5		80	74	121	115	248	225	182	128	99	79	65	372	338	273	192	149	119	98
	6-9		64	58	96	90	175	159	129	91	70	56	46	263	239	194	137	105	84	69
6,001 - 8,000	1	3	100	94	153	147	394	358	290	204	158	125	104	591	537	435	306	237	188	156
	2,3		97	91	148	142	381	346	280	197	152	121	100	572	519	420	296	228	182	150
	4,5		92	86	140	134	348	316	256	180	139	111	92	522	474	384	270	209	167	138
	6-9		73	67	110	104	239	217	176	124	95	76	63	359	326	264	186	143	114	95
8,001 - 10,000	1	4	119	113	184	177	466	424	343	242	187	148	123	699	636	515	363	281	222	185
	2,3		115	109	178	171	450	409	331	233	180	143	119	675	614	497	350	270	215	179
	4,5		109	103	167	161	409	372	301	212	164	130	108	614	558	452	318	246	195	162
	6-9		85	79	130	124	279	254	206	145	112	89	74	419	381	309	218	168	134	111
10,001 - 15,000	1	5	137	131	212	204	524	476	386	271	209	167	138	786	714	579	407	314	251	207
	2,3		132	126	205	197	505	459	372	262	202	161	133	758	689	558	393	303	242	200
	4,5		124	118	192	185	460	418	339	238	184	146	121	690	627	509	357	276	219	182
	6-9		97	91	148	142	311	283	229	161	125	99	82	467	425	344	242	188	149	123
15,001 - 20,000	1	6	159	153	249	239	611	555	450	316	244	194	161	917	833	675	474	366	291	242
	2,3		153	147	239	230	589	535	433	305	235	187	155	884	803	650	458	353	281	233
	4,5		144	138	225	216	535	486	394	277	214	170	141	803	729	591	416	321	255	212
	6-9		111	105	171	164	360	327	265	186	144	114	95	540	491	398	279	216	171	143
20,001 - 25,000	1	7	165	159	259	249	644	585	474	333	257	205	170	966	878	711	500	386	308	255
	2,3		160	154	251	241	620	564	457	321	248	197	164	930	846	686	482	372	296	246
	4,5		151	145	235	226	563	512	415	292	225	179	148	845	768	623	438	338	269	222
	6-9		115	109	178	171	378	344	279	196	151	120	100	567	516	419	294	227	180	150
25,001 - 40,000	1	8	172	165	268	258	730	664	538	378	292	232	193	1095	996	807	567	438	348	290
	2,3		165	159	259	249	704	640	518	365	282	224	186	1056	960	777	548	423	336	279
	4,5		156	150	243	234	638	580	470	331	255	203	168	957	870	705	497	383	305	252
	6-9		119	113	184	177	427	388	314	221	171	136	113	641	582	471	332	257	204	170
40,001 - 65,000	1	10	188	181	294	283	966	878	711	500	386	307	255	1449	1317	1067	750	579	461	383
	2,3		182	175	284	273	931	846	685	482	372	296	245	1397	1269	1028	723	558	444	368
	4,5		171	164	266	256	842	765	620	436	337	268	222	1263	1148	930	654	506	402	333
	6-9		130	124	202	194	558	507	411	289	223	177	147	837	761	617	434	335	266	221
65,001 - 90,000	1	11	209	201	327	314	1110	1009	817	575	444	353	293	1665	1514	1226	863	666	530	440
	2,3		202	194	315	303	1068	971	787	553	427	340	282	1602	1457	1181	830	641	510	423
	4,5		188	181	294	283	966	878	711	500	386	307	255	1449	1317	1067	750	579	461	383
	6-9		143	137	223	214	638	580	470	331	255	203	168	957	870	705	497	383	305	252
Over 90,000	1	12	236	227	369	355	1129	1026	831	585	451	359	298	1694	1539	1247	878	677	539	447
	2,3		229	220	357	343	1087	988	800	563	435	346	287	1631	1482	1200	845	653	519	431
	4,5		213	205	333	320	982	893	723	509	393	313	259	1473	1340	1085	764	590	470	389
	6-9		160	154	251	241	649	590	478	336	260	207	171	974	885	717	504	390	311	257

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 17
\$ 500 Deductible \$ 22
\$1000 Deductible \$ 36
\$2000 Deductible \$ 51
\$3000 Deductible \$ 61
\$4000 Deductible \$ 67
\$5000 Deductible \$ 73

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$17
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 13 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	80	74	122	116	211	192	156	109	84	67	56	317	288	234	164	126	101	84
	2,3		78	72	119	113	205	186	151	106	82	65	54	308	279	227	159	123	98	81
	4,5		74	68	112	106	189	172	139	98	76	60	50	284	258	209	147	114	90	75
	6-9		60	54	90	84	138	125	101	71	55	44	36	207	188	152	107	83	66	54
4,501 - 6,000	1	2	96	90	147	141	266	242	196	138	106	85	70	399	363	294	207	159	128	105
	2,3		94	88	143	137	257	234	190	133	103	82	68	386	351	285	200	155	123	102
	4,5		89	83	135	129	235	214	173	122	94	75	62	353	321	260	183	141	113	93
	6-9		71	65	107	101	167	152	123	87	67	53	44	251	228	185	131	101	80	66
6,001 - 8,000	1	3	112	106	173	166	374	340	275	194	150	119	99	561	510	413	291	225	179	149
	2,3		109	103	167	161	362	329	266	188	145	115	95	543	494	399	282	218	173	143
	4,5		103	97	157	151	330	300	243	171	132	105	87	495	450	365	257	198	158	131
	6-9		81	75	123	117	228	207	168	118	91	72	60	342	311	252	177	137	108	90
8,001 - 10,000	1	4	135	129	209	201	442	402	326	229	177	141	117	663	603	489	344	266	212	176
	2,3		131	125	203	195	427	388	314	221	171	136	113	641	582	471	332	257	204	170
	4,5		123	117	190	183	388	353	286	201	155	124	102	582	530	429	302	233	186	153
	6-9		96	90	146	140	266	242	196	138	106	85	70	399	363	294	207	159	128	105
10,001 - 15,000	1	5	155	149	242	233	496	451	365	257	198	158	131	744	677	548	386	297	237	197
	2,3		150	144	234	225	480	436	353	249	192	153	126	720	654	530	374	288	230	189
	4,5		141	135	219	211	436	396	321	226	174	139	115	654	594	482	339	261	209	173
	6-9		109	103	167	161	296	269	218	153	118	94	78	444	404	327	230	177	141	117
15,001 - 20,000	1	6	181	174	283	272	578	525	425	299	231	184	152	867	788	638	449	347	276	228
	2,3		175	168	274	263	558	507	411	289	223	177	147	837	761	617	434	335	266	221
	4,5		163	157	256	246	506	460	373	262	202	161	133	759	690	560	393	303	242	200
	6-9		125	119	193	186	342	311	252	177	137	109	90	513	467	378	266	206	164	135
20,001 - 25,000	1	7	189	182	296	285	609	554	449	316	244	194	161	914	831	674	474	366	291	242
	2,3		183	176	286	275	589	535	433	305	235	187	155	884	803	650	458	353	281	233
	4,5		171	164	267	257	534	485	393	276	213	170	141	801	728	590	414	320	255	212
	6-9		131	125	203	195	360	327	265	186	144	114	95	540	491	398	279	216	171	143
25,001 - 40,000	1	8	197	189	307	295	691	628	509	358	276	220	182	1037	942	764	537	414	330	273
	2,3		189	182	296	285	667	606	491	345	267	212	176	1001	909	737	518	401	318	264
	4,5		178	171	278	267	604	549	445	313	242	192	159	906	824	668	470	363	288	239
	6-9		135	129	209	201	405	368	298	210	162	129	107	608	552	447	315	243	194	161
40,001 - 65,000	1	10	215	207	337	324	913	830	672	473	365	291	241	1370	1245	1008	710	548	437	362
	2,3		208	200	326	313	880	800	648	456	352	280	232	1320	1200	972	684	528	420	348
	4,5		196	188	305	293	796	724	586	413	319	253	210	1194	1086	879	620	479	380	315
	6-9		147	141	230	221	529	481	390	274	212	168	139	794	722	585	411	318	252	209
65,001 - 90,000	1	11	239	230	374	360	1049	954	773	544	420	334	277	1574	1431	1160	816	630	501	416
	2,3		231	222	361	347	1010	918	744	523	404	321	266	1515	1377	1116	785	606	482	399
	4,5		215	207	337	324	914	831	673	474	366	291	241	1371	1247	1010	711	549	437	362
	6-9		162	156	254	244	605	550	446	314	242	193	160	908	825	669	471	363	290	240
Over 90,000	1	12	271	261	424	408	1067	970	786	553	427	340	281	1601	1455	1179	830	641	510	422
	2,3		262	252	409	393	1027	934	757	532	411	327	271	1541	1401	1136	798	617	491	407
	4,5		244	235	382	367	930	845	684	482	372	296	245	1395	1268	1026	723	558	444	368
	6-9		183	176	286	275	615	559	453	319	246	196	162	923	839	680	479	369	294	243

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 16
\$ 500 Deductible \$ 21
\$1000 Deductible \$ 34
\$2000 Deductible \$ 48
\$3000 Deductible \$ 57
\$4000 Deductible \$ 63
\$5000 Deductible \$ 68

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$16
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 14 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	76	70	115	109	218	198	160	113	87	69	57	327	297	240	170	131	104	86
	2,3		74	68	112	106	211	192	156	109	84	67	56	317	288	234	164	126	101	84
	4,5		70	64	106	100	195	177	143	101	78	62	51	293	266	215	152	117	93	77
	6-9		57	51	86	80	141	128	104	73	56	45	37	212	192	156	110	84	68	56
4,501 - 6,000	1	2	90	84	138	132	275	250	203	143	110	88	73	413	375	305	215	165	132	110
	2,3		88	82	134	128	266	242	196	138	106	85	70	399	363	294	207	159	128	105
	4,5		83	77	127	121	243	221	179	126	97	77	64	365	332	269	189	146	116	96
	6-9		67	61	101	95	173	157	127	89	69	55	46	260	236	191	134	104	83	69
6,001 - 8,000	1	3	106	100	162	156	387	352	285	201	155	123	102	581	528	428	302	233	185	153
	2,3		103	97	157	151	374	340	275	194	150	119	99	561	510	413	291	225	179	149
	4,5		97	91	148	142	341	310	251	177	136	109	90	512	465	377	266	204	164	135
	6-9		76	70	116	110	235	214	173	122	94	75	62	353	321	260	183	141	113	93
8,001 - 10,000	1	4	126	120	196	188	459	417	338	238	183	146	121	689	626	507	357	275	219	182
	2,3		122	116	189	182	442	402	326	229	177	141	117	663	603	489	344	266	212	176
	4,5		115	109	178	171	403	366	296	209	161	128	106	605	549	444	314	242	192	159
	6-9		90	84	138	132	275	250	203	143	110	88	73	413	375	305	215	165	132	110
10,001 - 15,000	1	5	145	139	226	217	515	468	379	267	206	164	136	773	702	569	401	309	246	204
	2,3		140	134	218	210	497	452	366	258	199	158	131	746	678	549	387	299	237	197
	4,5		132	126	205	197	451	410	332	234	180	144	119	677	615	498	351	270	216	179
	6-9		103	97	157	151	307	279	226	159	123	98	81	461	419	339	239	185	147	122
15,001 - 20,000	1	6	170	163	264	254	600	545	441	311	240	191	158	900	818	662	467	360	287	237
	2,3		163	157	255	245	579	526	426	300	231	184	153	869	789	639	450	347	276	230
	4,5		153	147	239	230	525	477	386	272	210	167	138	788	716	579	408	315	251	207
	6-9		118	112	182	175	353	321	260	183	141	112	93	530	482	390	275	212	168	140
20,001 - 25,000	1	7	177	170	277	266	633	575	466	328	253	201	167	950	863	699	492	380	302	251
	2,3		171	164	266	256	609	554	449	316	244	194	161	914	831	674	474	366	291	242
	4,5		160	154	250	240	553	503	407	287	221	176	146	830	755	611	431	332	264	219
	6-9		122	116	189	182	372	338	274	193	149	118	98	558	507	411	290	224	177	147
25,001 - 40,000	1	8	183	176	286	275	717	652	528	372	287	228	189	1076	978	792	558	431	342	284
	2,3		177	170	277	266	692	629	509	359	277	220	182	1038	944	764	539	416	330	273
	4,5		165	159	259	249	627	570	462	325	251	200	165	941	855	693	488	377	300	248
	6-9		126	120	196	188	419	381	309	217	168	133	110	629	572	464	326	252	200	165
40,001 - 65,000	1	10	201	193	314	302	948	862	698	491	379	302	250	1422	1293	1047	737	569	453	375
	2,3		193	186	303	291	913	830	672	473	365	291	241	1370	1245	1008	710	548	437	362
	4,5		182	175	284	273	826	751	608	428	330	263	218	1239	1127	912	642	495	395	327
	6-9		138	132	214	206	548	498	403	284	219	174	144	822	747	605	426	329	261	216
65,001 - 90,000	1	11	223	214	348	335	1089	990	802	564	436	347	287	1634	1485	1203	846	654	521	431
	2,3		215	207	336	323	1049	954	773	544	420	334	277	1574	1431	1160	816	630	501	416
	4,5		201	193	314	302	948	862	698	491	379	302	250	1422	1293	1047	737	569	453	375
	6-9		152	146	237	228	627	570	462	325	251	200	165	941	855	693	488	377	300	248
Over 90,000	1	12	253	243	394	379	1108	1007	816	574	443	352	292	1662	1511	1224	861	665	528	438
	2,3		243	234	381	366	1067	970	786	553	427	340	281	1601	1455	1179	830	641	510	422
	4,5		228	219	356	342	965	877	710	500	386	307	254	1448	1316	1065	750	579	461	381
	6-9		171	164	266	256	638	580	470	331	255	203	168	957	870	705	497	383	305	252

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 17
\$ 500 Deductible	\$ 22
\$1000 Deductible	\$ 35
\$2000 Deductible	\$ 50
\$3000 Deductible	\$ 60
\$4000 Deductible	\$ 66
\$5000 Deductible	\$ 71

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$17
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 15 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION					COLLISION												
			ALL VEHICLES					TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive			DEDUCTIBLES					DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	74	68	113	107	194	176	143	100	77	62	51	291	264	215	150	116	93	77
	2,3		73	67	110	104	188	171	139	97	75	60	50	282	257	209	146	113	90	75
	4,5		69	63	104	98	174	158	128	90	70	55	46	261	237	192	135	105	83	69
4,501 - 6,000	1	2	89	83	135	129	242	220	178	125	97	77	64	363	330	267	188	146	116	96
	2,3		86	80	131	125	234	213	173	121	94	75	62	351	320	260	182	141	113	93
	4,5		82	76	124	118	216	196	159	112	86	69	57	324	294	239	168	129	104	86
6,001 - 8,000	1	3	103	97	158	152	339	308	249	176	136	108	89	509	462	374	264	204	162	134
	2,3		100	94	153	147	328	298	241	170	131	104	86	492	447	362	255	197	156	129
	4,5		94	88	144	138	299	272	220	155	120	95	79	449	408	330	233	180	143	119
8,001 - 10,000	1	4	123	117	190	183	399	363	294	207	160	127	105	599	545	441	311	240	191	158
	2,3		119	113	184	177	386	351	284	200	154	123	102	579	527	426	300	231	185	153
	4,5		113	107	174	167	352	320	259	182	141	112	93	528	480	389	273	212	168	140
10,001 - 15,000	1	5	141	135	219	211	449	408	330	233	180	143	118	674	612	495	350	270	215	177
	2,3		137	131	212	204	433	394	319	225	173	138	114	650	591	479	338	260	207	171
	4,5		129	123	200	192	394	358	290	204	158	125	104	591	537	435	306	237	188	156
15,001 - 20,000	1	6	164	158	257	247	521	474	384	270	209	166	137	782	711	576	405	314	249	206
	2,3		158	152	248	238	503	457	370	260	201	160	133	755	686	555	390	302	240	200
	4,5		149	143	232	223	457	415	336	237	183	145	120	686	623	504	356	275	218	180
20,001 - 25,000	1	7	172	165	268	258	550	500	405	285	220	175	145	825	750	608	428	330	263	218
	2,3		165	159	259	249	530	482	390	275	212	169	140	795	723	585	413	318	254	210
	4,5		156	150	243	234	482	438	355	250	193	153	127	723	657	533	375	290	230	191
25,001 - 40,000	1	8	178	171	278	267	623	566	458	323	249	198	164	935	849	687	485	374	297	246
	2,3		172	165	268	258	601	546	442	311	240	191	158	902	819	663	467	360	287	237
	4,5		161	155	252	242	545	495	401	282	218	173	144	818	743	602	423	327	260	216
40,001 - 65,000	1	10	196	188	306	294	821	746	604	425	328	261	216	1232	1119	906	638	492	392	324
	2,3		188	181	294	283	791	719	582	410	316	252	209	1187	1079	873	615	474	378	314
	4,5		177	170	276	265	716	651	527	371	286	228	189	1074	977	791	557	429	342	284
65,001 - 90,000	1	11	216	208	338	325	942	856	693	488	377	300	248	1413	1284	1040	732	566	450	372
	2,3		209	201	327	314	908	825	668	470	363	289	239	1362	1238	1002	705	545	434	359
	4,5		196	188	306	294	821	746	604	425	328	261	216	1232	1119	906	638	492	392	324
Over 90,000	1	12	245	236	383	368	958	871	706	496	383	305	253	1437	1307	1059	744	575	458	380
	2,3		236	227	369	355	923	839	680	478	369	294	243	1385	1259	1020	717	554	441	365
	4,5		220	212	345	332	835	759	615	433	334	266	220	1253	1139	923	650	501	399	330
	6-9		165	159	259	249	554	504	408	287	222	176	146	831	756	612	431	333	264	219

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 19
\$1000 Deductible	\$ 30
\$2000 Deductible	\$ 43
\$3000 Deductible	\$ 51
\$4000 Deductible	\$ 57
\$5000 Deductible	\$ 61

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$14
to the \$300 Ded Limited Collision Rate.

R-30
C.A.R.
10/1/2000

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 16 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	76	70	116	110	263	239	194	136	105	84	69	395	359	291	204	158	126	104
	2,3		74	68	113	107	254	231	187	132	102	81	67	381	347	281	198	153	122	101
	4,5		71	65	107	101	233	212	172	121	93	74	61	350	318	258	182	140	111	92
	6-9		57	51	86	80	166	151	122	86	66	53	44	249	227	183	129	99	80	66
4,501 - 6,000	1	2	91	85	139	133	334	304	246	173	134	106	88	501	456	369	260	201	159	132
	2,3		89	83	135	129	322	293	237	167	129	103	85	483	440	356	251	194	155	128
	4,5		84	78	128	122	295	268	217	153	118	94	78	443	402	326	230	177	141	117
	6-9		67	61	102	96	206	187	151	107	82	65	54	309	281	227	161	123	98	81
6,001 - 8,000	1	3	106	100	162	156	476	433	351	247	191	152	126	714	650	527	371	287	228	189
	2,3		103	97	157	151	460	418	339	238	184	146	121	690	627	509	357	276	219	182
	4,5		97	91	148	142	418	380	308	217	167	133	110	627	570	462	326	251	200	165
	6-9		77	71	117	111	285	259	210	148	114	91	75	428	389	315	222	171	137	113
8,001 - 10,000	1	4	127	121	197	189	564	513	416	292	226	180	149	846	770	624	438	339	270	224
	2,3		123	117	190	183	545	495	401	282	218	173	144	818	743	602	423	327	260	216
	4,5		116	110	179	172	495	450	365	257	198	158	131	743	675	548	386	297	237	197
	6-9		90	84	138	132	334	304	246	173	134	106	88	501	456	369	260	201	159	132
10,001 - 15,000	1	5	146	140	228	219	636	578	468	329	254	202	168	954	867	702	494	381	303	252
	2,3		141	135	219	211	613	557	451	317	245	195	162	920	836	677	476	368	293	243
	4,5		133	127	206	198	557	506	410	288	223	177	147	836	759	615	432	335	266	221
	6-9		103	97	157	151	374	340	275	194	150	119	99	561	510	413	291	225	179	149
15,001 - 20,000	1	6	170	163	265	255	743	675	547	385	297	236	196	1115	1013	821	578	446	354	294
	2,3		163	157	256	246	715	650	527	371	286	228	189	1073	975	791	557	429	342	284
	4,5		154	148	240	231	648	589	477	336	259	206	171	972	884	716	504	389	309	257
	6-9		118	112	182	175	433	394	319	225	173	138	114	650	591	479	338	260	207	171
20,001 - 25,000	1	7	178	171	278	267	784	713	578	406	314	250	207	1176	1070	867	609	471	375	311
	2,3		172	165	268	258	756	687	556	392	302	240	199	1134	1031	834	588	453	360	299
	4,5		160	154	251	241	684	622	504	355	274	218	180	1026	933	756	533	411	327	270
	6-9		123	117	190	183	457	415	336	237	183	145	120	686	623	504	356	275	218	180
25,001 - 40,000	1	8	184	177	288	277	890	809	655	461	356	283	235	1335	1214	983	692	534	425	353
	2,3		178	171	278	267	858	780	632	445	343	273	226	1287	1170	948	668	515	410	339
	4,5		166	160	260	250	777	706	572	402	311	247	205	1166	1059	858	603	467	371	308
	6-9		127	121	197	189	516	469	380	267	206	164	136	774	704	570	401	309	246	204
40,001 - 65,000	1	10	203	195	316	304	1180	1073	869	612	472	376	311	1770	1610	1304	918	708	564	467
	2,3		196	188	305	293	1136	1033	837	589	455	362	300	1704	1550	1256	884	683	543	450
	4,5		182	175	285	274	1027	934	757	532	411	327	271	1541	1401	1136	798	617	491	407
	6-9		138	132	215	207	678	616	499	351	271	216	179	1017	924	749	527	407	324	269
65,001 - 90,000	1	11	225	216	350	337	1359	1235	1000	704	543	432	358	2039	1853	1500	1056	815	648	537
	2,3		216	208	338	325	1308	1189	963	678	523	416	345	1962	1784	1445	1017	785	624	518
	4,5		203	195	316	304	1181	1074	870	612	473	376	311	1772	1611	1305	918	710	564	467
	6-9		153	147	238	229	777	706	572	402	311	247	205	1166	1059	858	603	467	371	308
Over 90,000	1	12	254	244	397	382	1382	1256	1017	716	553	440	364	2073	1884	1526	1074	830	660	546
	2,3		245	236	383	368	1330	1209	979	689	532	423	351	1995	1814	1469	1034	798	635	527
	4,5		229	220	358	344	1201	1092	885	622	480	382	317	1802	1638	1328	933	720	573	476
	6-9		172	165	268	258	790	718	582	409	316	251	208	1185	1077	873	614	474	377	312

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 21
\$ 500 Deductible	\$ 28
\$1000 Deductible	\$ 44
\$2000 Deductible	\$ 63
\$3000 Deductible	\$ 75
\$4000 Deductible	\$ 83
\$5000 Deductible	\$ 89

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$21
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territories 17-26 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	124	118	192	185	428	389	315	222	171	136	113	642	584	473	333	257	204	170
	2,3		121	115	186	179	413	375	304	214	165	131	109	620	563	456	321	248	197	164
	4,5		114	108	175	168	376	342	277	195	150	120	99	564	513	416	293	225	180	149
	6-9		89	83	135	129	259	235	190	134	103	82	68	389	353	285	201	155	123	102
4,501 - 6,000	1	2	152	146	237	228	552	502	407	286	221	176	146	828	753	611	429	332	264	219
	2,3		147	141	230	221	532	484	392	276	213	169	140	798	726	588	414	320	254	210
	4,5		138	132	215	207	484	440	356	251	194	154	128	726	660	534	377	291	231	192
	6-9		107	101	164	158	327	297	241	169	131	104	86	491	446	362	254	197	156	129
6,001 - 8,000	1	3	181	174	283	272	801	728	590	415	320	255	211	1202	1092	885	623	480	383	317
	2,3		175	168	274	263	771	701	568	400	308	245	203	1157	1052	852	600	462	368	305
	4,5		163	157	256	246	699	635	514	362	279	222	184	1049	953	771	543	419	333	276
	6-9		125	119	193	186	465	423	343	241	186	148	123	698	635	515	362	279	222	185
8,001 - 10,000	1	4	223	214	347	334	956	869	704	495	382	304	252	1434	1304	1056	743	573	456	378
	2,3		214	206	335	322	921	837	678	477	368	293	243	1382	1256	1017	716	552	440	365
	4,5		201	193	314	302	834	758	614	432	334	265	220	1251	1137	921	648	501	398	330
	6-9		151	145	236	227	552	502	407	286	221	176	146	828	753	611	429	332	264	219
10,001 - 15,000	1	5	259	249	405	389	1080	982	795	560	432	344	285	1620	1473	1193	840	648	516	428
	2,3		250	240	390	375	1041	946	766	539	416	331	274	1562	1419	1149	809	624	497	411
	4,5		233	224	364	350	942	856	693	488	377	300	248	1413	1284	1040	732	566	450	372
	6-9		175	168	274	263	623	566	458	323	249	198	164	935	849	687	485	374	297	246
15,001 - 20,000	1	6	305	293	476	458	1267	1152	933	657	507	403	334	1901	1728	1400	986	761	605	501
	2,3		293	282	459	441	1220	1109	898	632	488	388	322	1830	1664	1347	948	732	582	483
	4,5		275	264	428	412	1102	1002	812	571	441	351	291	1653	1503	1218	857	662	527	437
	6-9		205	197	320	308	726	660	535	376	290	231	191	1089	990	803	564	435	347	287
20,001 - 25,000	1	7	319	307	499	480	1340	1218	987	694	536	426	353	2010	1827	1481	1041	804	639	530
	2,3		308	296	480	462	1290	1173	950	669	516	411	340	1935	1760	1425	1004	774	617	510
	4,5		287	276	449	432	1165	1059	858	604	466	371	307	1748	1589	1287	906	699	557	461
	6-9		214	206	335	322	767	697	565	397	307	244	202	1151	1046	848	596	461	366	303
25,001 - 40,000	1	8	332	319	518	498	1527	1388	1124	791	611	486	403	2291	2082	1686	1187	917	729	605
	2,3		319	307	499	480	1470	1336	1082	762	588	468	387	2205	2004	1623	1143	882	702	581
	4,5		298	287	466	448	1327	1206	977	687	531	422	350	1991	1809	1466	1031	797	633	525
	6-9		223	214	347	334	870	791	641	451	348	277	229	1305	1187	962	677	522	416	344
40,001 - 65,000	1	10	365	351	571	549	2035	1850	1499	1055	814	648	537	3053	2775	2249	1583	1221	972	806
	2,3		353	339	550	529	1958	1780	1442	1015	783	623	516	2937	2670	2163	1523	1175	935	774
	4,5		329	316	514	494	1767	1606	1301	915	707	562	466	2651	2409	1952	1373	1061	843	699
	6-9		244	235	382	367	1155	1050	851	599	462	368	305	1733	1575	1277	899	693	552	458
65,001 - 90,000	1	11	407	391	635	611	2346	2133	1728	1216	939	747	619	3519	3200	2592	1824	1409	1121	929
	2,3		391	376	612	588	2257	2052	1662	1170	903	718	595	3386	3078	2493	1755	1355	1077	893
	4,5		365	351	571	549	2036	1851	1499	1055	814	648	537	3054	2777	2249	1583	1221	972	806
	6-9		271	261	424	408	1328	1207	978	688	531	422	350	1992	1811	1467	1032	797	633	525
Over 90,000	1	12	463	445	723	695	2387	2170	1758	1237	955	760	629	3581	3255	2637	1856	1433	1140	944
	2,3		445	428	696	669	2297	2088	1691	1190	919	731	606	3446	3132	2537	1785	1379	1097	909
	4,5		415	399	649	624	2071	1883	1525	1073	829	659	546	3107	2825	2288	1610	1244	989	819
	6-9		308	296	482	463	1351	1228	995	700	540	430	356	2027	1842	1493	1050	810	645	534

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 37
\$ 500 Deductible \$ 48
\$1000 Deductible \$ 78
\$2000 Deductible \$110
\$3000 Deductible \$131
\$4000 Deductible \$145
\$5000 Deductible \$157

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$37
to the \$300 Ded Limited Collision Rate.

R-32
C.A.R.
10/1/2000

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 27 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	55	49	83	77	168	153	124	87	67	54	44	252	230	186	131	101	81	66
	2,3		54	48	81	75	163	148	120	84	65	52	43	245	222	180	126	98	78	65
	4,5		52	46	78	72	152	138	112	79	61	48	40	228	207	168	119	92	72	60
	6-9		44	38	65	59	113	103	83	59	45	36	30	170	155	125	89	68	54	45
4,501 - 6,000	1	2	64	58	97	91	209	190	154	108	84	67	55	314	285	231	162	126	101	83
	2,3		63	57	95	89	202	184	149	105	81	64	53	303	276	224	158	122	96	80
	4,5		60	54	90	84	186	169	137	96	74	59	49	279	254	206	144	111	89	74
	6-9		50	44	74	68	135	123	100	70	54	43	36	203	185	150	105	81	65	54
6,001 - 8,000	1	3	74	68	112	106	289	263	213	150	116	92	76	434	395	320	225	174	138	114
	2,3		72	66	109	103	279	254	206	145	112	89	74	419	381	309	218	168	134	111
	4,5		68	62	103	97	256	233	189	133	103	82	68	384	350	284	200	155	123	102
	6-9		56	50	84	78	180	164	133	93	72	57	48	270	246	200	140	108	86	72
8,001 - 10,000	1	4	87	81	132	126	339	308	249	176	136	108	89	509	462	374	264	204	162	134
	2,3		84	78	128	122	328	298	241	170	131	104	86	492	447	362	255	197	156	129
	4,5		80	74	121	115	299	272	220	155	120	95	79	449	408	330	233	180	143	119
	6-9		64	58	97	91	209	190	154	108	84	67	55	314	285	231	162	126	101	83
10,001 - 15,000	1	5	98	92	150	144	380	345	279	197	152	121	100	570	518	419	296	228	182	150
	2,3		95	89	145	139	366	333	270	190	147	117	97	549	500	405	285	221	176	146
	4,5		90	84	137	131	334	304	246	173	134	106	88	501	456	369	260	201	159	132
	6-9		72	66	109	103	231	210	170	120	92	74	61	347	315	255	180	138	111	92
15,001 - 20,000	1	6	113	107	174	167	440	400	324	228	176	140	116	660	600	486	342	264	210	174
	2,3		109	103	167	161	425	386	313	220	170	135	112	638	579	470	330	255	203	168
	4,5		103	97	158	152	386	351	284	200	154	123	102	579	527	426	300	231	185	153
	6-9		81	75	123	117	285	241	195	137	106	84	70	398	362	293	206	159	126	105
20,001 - 25,000	1	7	117	111	181	174	463	421	341	240	185	147	122	695	632	512	360	278	221	183
	2,3		114	108	175	168	448	407	330	232	179	142	118	672	611	495	348	269	213	177
	4,5		107	101	164	158	407	370	300	211	163	130	107	611	555	450	317	245	195	161
	6-9		84	78	128	122	278	253	205	144	111	89	73	417	380	308	216	167	134	110
25,001 - 40,000	1	8	121	115	187	180	524	476	386	271	209	167	138	786	714	579	407	314	251	207
	2,3		117	111	181	174	505	459	372	262	202	161	133	758	689	558	393	303	242	200
	4,5		110	104	170	163	459	417	338	238	183	146	121	689	626	507	357	275	219	182
	6-9		87	81	132	126	311	283	229	161	125	99	82	467	425	344	242	188	149	123
40,001 - 65,000	1	10	132	126	205	197	689	626	507	357	275	219	182	1034	939	761	536	413	329	273
	2,3		128	122	198	190	663	603	488	344	265	211	175	995	905	732	516	398	317	263
	4,5		120	114	185	178	602	547	443	312	241	191	159	903	821	665	468	362	287	239
	6-9		94	88	143	137	404	367	297	209	161	128	106	606	551	446	314	242	192	159
65,001 - 90,000	1	11	145	139	226	217	789	717	581	409	315	251	208	1184	1076	872	614	473	377	312
	2,3		140	134	217	209	760	691	560	394	304	242	200	1140	1037	840	591	456	363	300
	4,5		132	126	205	197	689	626	507	357	275	219	182	1034	939	761	536	413	329	273
	6-9		102	96	156	150	460	418	339	238	184	146	121	690	627	509	357	276	219	182
Over 90,000	1	12	162	156	254	244	802	729	590	416	321	255	211	1203	1094	885	624	482	383	317
	2,3		157	151	245	236	773	703	569	401	309	246	204	1160	1055	854	602	464	369	306
	4,5		147	141	230	221	701	637	516	363	280	223	185	1052	956	774	545	420	335	278
	6-9		114	108	175	168	468	425	344	242	187	149	123	702	638	516	363	281	224	185

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 12
\$ 500 Deductible	\$ 16
\$1000 Deductible	\$ 25
\$2000 Deductible	\$ 36
\$3000 Deductible	\$ 43
\$4000 Deductible	\$ 47
\$5000 Deductible	\$ 51

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$12
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 1 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	62	56	94	88	172	156	126	89	69	55	45	258	234	189	134	104	83	68
	2,3		60	54	91	85	166	151	122	86	66	53	44	249	227	183	129	99	80	66
	4,5		58	52	87	81	154	140	113	80	62	49	41	231	210	170	120	93	74	62
4,501 - 6,000	6-9	2	48	42	72	66	116	105	85	60	46	37	30	174	158	128	90	69	56	45
	1		73	67	111	105	213	194	157	111	85	68	56	320	291	236	167	128	102	84
	2,3		71	65	108	102	207	188	152	107	83	66	55	311	282	228	161	125	99	83
6,001 - 8,000	4,5	3	67	61	102	96	190	173	140	99	76	61	50	285	260	210	149	114	92	75
	6-9		55	49	83	77	138	125	101	71	55	44	36	207	188	152	107	83	66	54
	1		84	78	128	122	296	269	218	153	118	94	78	444	404	327	230	177	141	117
8,001 - 10,000	2,3	4	82	76	124	118	286	260	211	148	114	91	75	429	390	317	222	171	137	113
	4,5		78	72	118	112	262	238	193	136	105	83	69	393	357	290	204	158	125	104
	6-9		62	56	94	88	184	167	135	95	73	58	48	276	251	203	143	110	87	72
10,001 - 15,000	1	5	99	93	152	146	348	316	256	180	139	111	92	522	474	384	270	209	167	138
	2,3		97	91	148	142	336	305	247	174	134	107	88	504	458	371	261	201	161	132
	4,5		91	85	139	133	307	279	226	159	123	98	81	461	419	339	239	185	147	122
15,001 - 20,000	6-9	6	73	67	110	104	213	194	157	111	85	68	56	320	291	236	167	128	102	84
	1		114	108	175	168	388	353	286	201	155	124	102	582	530	429	302	233	186	153
	2,3		110	104	168	162	375	341	276	194	150	119	99	563	512	414	291	225	179	149
20,001 - 25,000	4,5	7	104	98	159	153	342	311	252	177	137	109	90	513	467	378	266	206	164	135
	6-9		82	76	124	118	237	215	174	123	95	75	62	356	323	261	185	143	113	93
	1		131	125	203	195	451	410	332	234	180	144	119	677	615	498	351	270	216	179
25,001 - 40,000	2,3	8	126	120	196	188	435	395	320	225	174	138	115	653	593	480	338	261	207	173
	4,5		119	113	184	177	396	360	292	205	158	126	104	594	540	438	308	237	189	156
	6-9		93	87	142	136	271	246	199	140	108	86	71	407	369	299	210	162	129	107
40,001 - 65,000	1	10	136	130	211	203	475	432	350	246	190	151	125	713	648	525	369	285	227	188
	2,3		132	126	205	197	459	417	338	238	183	146	121	689	626	507	357	275	219	182
	4,5		124	118	192	185	417	379	307	216	167	133	110	626	569	461	324	251	200	165
65,001 - 90,000	6-9	11	97	91	148	142	284	258	209	147	114	90	75	426	387	314	221	171	135	113
	1		141	135	219	211	537	488	395	278	215	171	142	806	732	593	417	323	257	213
	2,3		136	130	211	203	518	471	382	268	207	165	137	777	707	573	402	311	248	206
Over 90,000	4,5	12	128	122	199	191	471	428	347	244	188	150	124	707	642	521	366	282	225	186
	6-9		99	93	152	146	319	290	235	165	128	102	84	479	435	353	248	192	153	126
	1		154	148	240	231	706	642	520	366	282	225	186	1059	963	780	549	423	338	279
Over 90,000	2,3	12	149	143	232	223	680	618	501	352	272	216	179	1020	927	752	528	408	324	269
	4,5		140	134	217	209	617	561	454	320	247	196	163	926	842	681	480	371	294	245
	6-9		108	102	165	159	414	376	305	214	165	132	109	621	564	458	321	248	198	164
Over 90,000	1	12	170	163	265	255	810	736	596	420	324	258	213	1215	1104	894	630	486	387	320
	2,3		163	157	256	246	780	709	574	404	312	248	206	1170	1064	861	606	468	372	309
	4,5		154	148	240	231	706	642	520	366	282	225	186	1059	963	780	549	423	338	279
Over 90,000	6-9	12	118	112	182	175	471	428	347	244	188	150	124	707	642	521	366	282	225	186
	1		191	184	300	288	823	748	606	426	329	262	217	1235	1122	909	639	494	393	326
	2,3		185	178	289	278	793	721	584	411	317	252	209	1190	1082	876	617	476	378	314
Over 90,000	4,5	12	173	166	270	260	718	653	529	372	287	229	189	1077	980	794	558	431	344	284
	6-9		132	126	205	197	479	435	352	248	191	152	126	719	653	528	372	287	228	189

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 12
\$ 500 Deductible	\$ 16
\$1000 Deductible	\$ 26
\$2000 Deductible	\$ 37
\$3000 Deductible	\$ 44
\$4000 Deductible	\$ 48
\$5000 Deductible	\$ 52

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$12
to the \$300 Ded Limited Collision Rate.

R-34
C.A.R.
10/1/2000

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 2 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION								COLLISION									
			ALL VEHICLES				TRUCKS				TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS									
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	62	56	94	88	176	160	130	91	70	56	46	264	240	195	137	105	84	69
	2,3		61	55	92	86	171	155	126	88	68	54	45	257	233	189	132	102	81	68
	4,5		58	52	87	81	158	144	117	82	63	50	42	237	216	176	123	95	75	63
	6-9		48	42	72	66	118	107	87	61	47	37	31	177	161	131	92	71	56	47
4,501 - 6,000	1	2	73	67	111	105	219	199	161	113	88	70	58	329	299	242	170	132	105	87
	2,3		71	65	108	102	212	193	156	110	85	68	56	318	290	234	165	128	102	84
	4,5		68	62	103	97	195	177	143	101	78	62	51	293	266	215	152	117	93	77
	6-9		55	49	83	77	141	128	104	73	56	45	37	212	192	156	110	84	68	56
6,001 - 8,000	1	3	85	79	129	123	304	276	224	157	121	97	80	456	414	336	236	182	146	120
	2,3		82	76	125	119	294	267	216	152	117	93	77	441	401	324	228	176	140	116
	4,5		78	72	118	112	270	245	198	140	108	86	71	405	368	297	210	162	129	107
	6-9		63	57	95	89	189	172	139	98	76	60	50	284	258	209	147	114	90	75
8,001 - 10,000	1	4	100	94	153	147	358	325	263	185	143	114	94	537	488	395	278	215	171	141
	2,3		97	91	148	142	345	314	254	179	138	110	91	518	471	381	269	207	165	137
	4,5		92	86	140	134	316	287	232	164	126	100	83	474	431	348	246	189	150	125
	6-9		73	67	111	105	219	199	161	113	88	70	58	329	299	242	170	132	105	87
10,001 - 15,000	1	5	114	108	176	169	400	364	295	207	160	127	106	600	546	443	311	240	191	159
	2,3		110	104	170	163	386	351	284	200	154	123	102	579	527	426	300	231	185	153
	4,5		105	99	160	154	352	320	259	182	141	112	93	528	480	389	273	212	168	140
	6-9		82	76	125	119	243	221	179	126	97	77	64	365	332	269	189	146	116	96
15,001 - 20,000	1	6	131	125	204	196	464	422	342	241	186	148	122	696	633	513	362	279	222	183
	2,3		128	122	198	190	449	408	330	233	180	143	118	674	612	495	350	270	215	177
	4,5		120	114	185	178	408	371	301	211	163	130	108	612	557	452	317	245	195	162
	6-9		94	88	143	137	278	253	205	144	111	89	73	417	380	308	216	167	134	110
20,001 - 25,000	1	7	137	131	213	205	490	445	360	254	196	156	129	735	668	540	381	294	234	194
	2,3		133	127	206	198	472	429	347	245	189	150	124	708	644	521	368	284	225	186
	4,5		125	119	193	186	429	390	316	222	172	137	113	644	585	474	333	258	206	170
	6-9		97	91	148	142	293	266	215	152	117	93	77	440	399	323	228	176	140	116
25,001 - 40,000	1	8	142	136	220	212	553	503	407	287	221	176	146	830	755	611	431	332	264	219
	2,3		137	131	213	205	534	485	393	276	213	170	141	801	728	590	414	320	255	212
	4,5		129	123	200	192	485	441	357	251	194	154	128	728	662	536	377	291	231	192
	6-9		100	94	153	147	328	298	241	170	131	104	86	492	447	362	255	197	156	129
40,001 - 65,000	1	10	154	148	241	232	728	662	536	377	291	232	192	1092	993	804	566	437	348	288
	2,3		149	143	233	224	702	638	517	364	281	223	185	1053	957	776	546	422	335	278
	4,5		140	134	218	210	636	578	468	329	254	202	168	954	867	702	494	381	303	252
	6-9		108	102	166	160	426	387	313	221	170	135	112	639	581	470	332	255	203	168
65,001 - 90,000	1	11	171	164	267	257	835	759	615	433	334	266	220	1253	1139	923	650	501	399	330
	2,3		165	159	258	248	805	732	593	417	322	256	212	1208	1098	890	626	483	384	318
	4,5		154	148	241	232	728	662	536	377	291	232	192	1092	993	804	566	437	348	288
	6-9		119	113	183	176	485	441	357	251	194	154	128	728	662	536	377	291	231	192
Over 90,000	1	12	193	186	302	290	849	772	625	440	340	270	224	1274	1158	938	660	510	405	336
	2,3		186	179	291	280	818	744	603	424	327	260	216	1227	1116	905	636	491	390	324
	4,5		175	168	272	262	741	674	546	384	297	236	195	1112	1011	819	576	446	354	293
	6-9		133	127	206	198	493	448	363	255	197	157	130	740	672	545	383	296	236	195

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 13
\$ 500 Deductible	\$ 17
\$1000 Deductible	\$ 27
\$2000 Deductible	\$ 38
\$3000 Deductible	\$ 45
\$4000 Deductible	\$ 50
\$5000 Deductible	\$ 54

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$13
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 3 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	65	59	98	92	176	160	130	91	70	56	46	264	240	195	137	105	84	69
	2,3		63	57	95	89	171	155	126	88	68	54	45	257	233	189	132	102	81	68
	4,5		60	54	91	85	158	144	117	82	63	50	42	237	216	176	123	95	75	63
	6-9		50	44	74	68	118	107	87	61	47	37	31	177	161	131	92	71	56	47
4,501 - 6,000	1	2	76	70	116	110	219	199	161	113	88	70	58	329	299	242	170	132	105	87
	2,3		74	68	113	107	212	193	156	110	85	68	56	318	290	234	165	128	102	84
	4,5		71	65	107	101	195	177	143	101	78	62	51	293	266	215	152	117	93	77
	6-9		57	51	86	80	141	128	104	73	56	45	37	212	192	156	110	84	68	56
6,001 - 8,000	1	3	88	82	134	128	304	276	224	157	121	97	80	456	414	336	236	182	146	120
	2,3		85	79	130	124	294	267	216	152	117	93	77	441	401	324	228	176	140	116
	4,5		81	75	123	117	270	245	198	140	108	86	71	405	368	297	210	162	129	107
	6-9		65	59	98	92	189	172	139	98	76	60	50	284	258	209	147	114	90	75
8,001 - 10,000	1	4	105	99	160	154	358	325	263	185	143	114	94	537	488	395	278	215	171	141
	2,3		101	95	155	149	345	314	254	179	138	110	91	518	471	381	269	207	165	137
	4,5		96	90	147	141	316	287	232	164	126	100	83	474	431	348	246	189	150	125
	6-9		76	70	115	109	219	199	161	113	88	70	58	329	299	242	170	132	105	87
10,001 - 15,000	1	5	119	113	184	177	400	364	295	207	160	127	106	600	546	443	311	240	191	159
	2,3		115	109	178	171	386	351	284	200	154	123	102	579	527	426	300	231	185	153
	4,5		109	103	167	161	352	320	259	182	141	112	93	528	480	389	273	212	168	140
	6-9		85	79	130	124	243	221	179	126	97	77	64	365	332	269	189	146	116	96
15,001 - 20,000	1	6	138	132	214	206	464	422	342	241	186	148	122	696	633	513	362	279	222	183
	2,3		133	127	207	199	449	408	330	233	180	143	118	674	612	495	350	270	215	177
	4,5		126	120	194	187	408	371	301	211	163	130	108	612	557	452	317	245	195	162
	6-9		98	92	149	143	278	253	205	144	111	89	73	417	380	308	216	167	134	110
20,001 - 25,000	1	7	144	138	224	215	490	445	360	254	196	156	129	735	668	540	381	294	234	194
	2,3		139	133	216	208	472	429	347	245	189	150	124	708	644	521	368	284	225	186
	4,5		131	125	203	195	429	390	316	222	172	137	113	644	585	474	333	258	206	170
	6-9		101	95	155	149	293	266	215	152	117	93	77	440	399	323	228	176	140	116
25,001 - 40,000	1	8	149	143	232	223	553	503	407	287	221	176	146	830	755	611	431	332	264	219
	2,3		144	138	224	215	534	485	393	276	213	170	141	801	728	590	414	320	255	212
	4,5		135	129	210	202	485	441	357	251	194	154	128	728	662	536	377	291	231	192
	6-9		105	99	160	154	328	298	241	170	131	104	86	492	447	362	255	197	156	129
40,001 - 65,000	1	10	162	156	254	244	728	662	536	377	291	232	192	1092	993	804	566	437	348	288
	2,3		157	151	245	236	702	638	517	364	281	223	185	1053	957	776	546	422	335	278
	4,5		147	141	230	221	636	578	468	329	254	202	168	954	867	702	494	381	303	252
	6-9		114	108	175	168	426	387	313	221	170	135	112	639	581	470	332	255	203	168
65,001 - 90,000	1	11	180	173	281	270	835	759	615	433	334	266	220	1253	1139	923	650	501	399	330
	2,3		174	167	271	261	805	732	593	417	322	256	212	1208	1098	890	626	483	384	318
	4,5		162	156	254	244	728	662	536	377	291	232	192	1092	993	804	566	437	348	288
	6-9		124	118	192	185	485	441	357	251	194	154	128	728	662	536	377	291	231	192
Over 90,000	1	12	203	195	317	305	849	772	625	440	340	270	224	1274	1158	938	660	510	405	336
	2,3		196	188	306	294	818	744	603	424	327	260	216	1227	1116	905	636	491	390	324
	4,5		184	177	287	276	741	674	546	384	297	236	195	1112	1011	819	576	446	354	293
	6-9		139	133	216	208	493	448	363	255	197	157	130	740	672	545	383	296	236	195

For Fire only, Charge 40% of Fire, Theft, and CAC.

For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.

For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
 \$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
 \$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
 \$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
 \$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 13
 \$ 500 Deductible \$ 17
 \$1000 Deductible \$ 27
 \$2000 Deductible \$ 38
 \$3000 Deductible \$ 45
 \$4000 Deductible \$ 50
 \$5000 Deductible \$ 54

LIMITED COLLISION

Any Deductible - Charge 7.8%
 of Comparable Collision Rate
 (after primary and secondary rating factors),
 subject to a \$5 minimum.

No Deductible - Add \$13
 to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 4 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	67	61	102	96	187	170	138	97	75	60	49	281	255	207	146	113	90	74
	2,3		66	60	100	94	182	165	134	94	73	58	48	273	248	201	141	110	87	72
	4,5		63	57	95	89	167	152	123	87	67	53	44	251	228	185	131	101	80	66
4,501 - 6,000	1	2	80	74	122	116	233	212	172	121	93	74	61	350	318	258	182	140	111	92
	2,3		78	72	118	112	226	205	166	117	90	72	59	339	308	249	176	135	108	89
	4,5		74	68	112	106	208	189	153	108	83	66	55	312	284	230	162	125	99	83
6,001 - 8,000	1	3	93	87	142	136	326	296	240	169	130	104	86	489	444	360	254	195	156	129
	2,3		90	84	137	131	315	286	232	163	126	100	83	473	429	348	245	189	150	125
	4,5		85	79	130	124	288	262	212	149	115	92	76	432	393	318	224	173	138	114
8,001 - 10,000	1	4	110	104	170	163	384	349	283	199	154	122	101	576	524	425	299	231	183	152
	2,3		107	101	164	158	371	337	273	192	148	118	98	557	506	410	288	222	177	147
	4,5		101	95	155	149	338	307	249	175	135	107	89	507	461	374	263	203	161	134
10,001 - 15,000	1	5	126	120	196	188	430	391	317	223	172	137	113	645	587	476	335	258	206	170
	2,3		122	116	188	181	416	378	306	215	166	132	110	624	567	459	323	249	198	165
	4,5		115	109	178	171	378	344	279	196	151	120	100	567	516	419	294	227	180	150
15,001 - 20,000	1	6	146	140	228	219	499	454	368	259	200	159	132	749	681	552	389	300	239	198
	2,3		141	135	219	211	482	438	355	250	193	153	127	723	657	533	375	290	230	191
	4,5		133	127	206	198	439	399	323	227	176	140	116	659	599	485	341	264	210	174
20,001 - 25,000	1	7	153	147	238	229	527	479	388	273	211	168	139	791	719	582	410	317	252	209
	2,3		147	141	230	221	508	462	374	263	203	162	134	762	693	561	395	305	243	201
	4,5		138	132	215	207	462	420	340	239	185	147	122	693	630	510	359	278	221	183
25,001 - 40,000	1	8	158	152	246	237	586	542	439	309	238	190	157	894	813	659	464	357	285	236
	2,3		153	147	238	229	575	523	424	298	230	183	152	863	785	636	447	345	275	228
	4,5		143	137	223	214	523	475	385	271	209	166	138	785	713	578	407	314	249	207
40,001 - 65,000	1	10	173	166	270	260	785	714	578	407	314	250	207	1178	1071	867	611	471	375	311
	2,3		167	161	261	251	757	688	557	392	303	241	200	1136	1032	836	588	455	362	300
	4,5		156	150	244	235	685	623	505	355	274	218	181	1028	935	758	533	411	327	272
65,001 - 90,000	1	11	191	184	298	287	902	820	664	467	361	287	238	1353	1230	996	701	542	431	357
	2,3		184	177	288	277	869	790	640	450	348	277	229	1304	1185	960	675	522	416	344
	4,5		173	166	269	259	787	715	579	408	315	250	207	1181	1073	869	612	473	375	311
Over 90,000	1	12	216	208	338	325	917	834	676	475	367	292	242	1376	1251	1014	713	551	438	363
	2,3		208	200	326	313	883	803	650	458	353	281	233	1325	1205	975	687	530	422	350
	4,5		196	188	305	293	800	727	589	414	320	254	211	1200	1091	884	621	480	381	317
	6-9		147	141	230	221	531	483	391	275	213	169	140	797	725	587	413	320	254	210

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 18
\$1000 Deductible	\$ 29
\$2000 Deductible	\$ 41
\$3000 Deductible	\$ 49
\$4000 Deductible	\$ 54
\$5000 Deductible	\$ 58

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$14
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 5 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	66	60	100	94	196	178	144	101	78	62	52	294	267	216	152	117	93	78
	2,3		64	58	97	91	189	172	139	98	76	60	50	284	258	209	147	114	90	75
	4,5		61	55	92	86	175	159	129	91	70	56	46	263	239	194	137	105	84	69
	6-9		51	45	76	70	129	117	95	67	51	41	34	194	176	143	101	77	62	51
4,501 - 6,000	1	2	78	72	119	113	245	223	181	127	98	78	65	368	335	272	191	147	117	98
	2,3		76	70	115	109	237	215	174	123	95	75	62	356	323	261	185	143	113	93
	4,5		72	66	109	103	218	198	160	113	87	69	57	327	297	240	170	131	104	86
	6-9		58	52	88	82	156	142	115	81	62	50	41	234	213	173	122	93	75	62
6,001 - 8,000	1	3	90	84	137	131	343	312	253	178	137	109	90	515	468	380	267	206	164	135
	2,3		87	81	133	127	331	301	244	172	132	105	87	497	452	366	258	198	158	131
	4,5		83	77	126	120	303	275	223	157	121	96	80	455	413	335	236	182	144	120
	6-9		66	60	100	94	210	191	155	109	84	67	55	315	287	233	164	126	101	83
8,001 - 10,000	1	4	107	101	164	158	405	368	298	210	162	129	107	608	552	447	315	243	194	161
	2,3		104	98	159	153	391	355	288	202	156	124	103	587	533	432	303	234	186	155
	4,5		98	92	150	144	356	324	262	185	143	113	94	534	486	393	278	215	170	141
	6-9		78	72	118	112	245	223	181	127	98	78	65	368	335	272	191	147	117	98
10,001 - 15,000	1	5	122	116	189	182	453	412	334	235	181	144	119	680	618	501	353	272	216	179
	2,3		119	113	183	176	438	398	322	227	175	139	115	657	597	483	341	263	209	173
	4,5		112	106	172	165	398	362	293	206	159	127	105	597	543	440	309	239	191	158
	6-9		87	81	133	127	273	248	201	141	109	87	72	410	372	302	212	164	131	108
15,001 - 20,000	1	6	142	136	220	212	527	479	388	273	211	168	139	791	719	582	410	317	252	209
	2,3		137	131	213	205	509	463	375	264	204	162	134	764	695	563	396	306	243	201
	4,5		129	123	200	192	462	420	340	239	185	147	122	693	630	510	359	278	221	183
	6-9		100	94	153	147	314	285	231	162	125	100	83	471	428	347	243	188	150	125
20,001 - 25,000	1	7	147	141	230	221	557	506	410	288	223	177	147	836	759	615	432	335	266	221
	2,3		143	137	223	214	537	488	395	278	215	171	142	806	732	593	417	323	257	213
	4,5		134	128	208	200	487	443	359	253	195	155	128	731	665	539	380	293	233	192
	6-9		104	98	159	153	330	300	243	171	132	105	87	495	450	365	257	198	158	131
25,001 - 40,000	1	8	153	147	238	229	630	573	464	327	252	201	166	945	860	696	491	378	302	249
	2,3		147	141	230	221	607	552	447	315	243	193	160	911	828	671	473	365	290	240
	4,5		138	132	215	207	551	501	406	286	220	175	145	827	752	609	429	330	263	218
	6-9		107	101	164	158	371	337	273	192	148	118	98	557	506	410	288	222	177	147
40,001 - 65,000	1	10	167	161	261	251	831	755	612	430	332	264	219	1247	1133	918	645	498	396	329
	2,3		161	155	252	242	801	728	590	415	320	255	211	1202	1092	885	623	480	383	317
	4,5		151	145	236	227	725	659	534	376	290	231	191	1088	989	801	564	435	347	287
	6-9		117	111	180	173	483	439	356	250	193	154	127	725	659	534	375	290	231	191
65,001 - 90,000	1	11	185	178	289	278	954	867	702	494	381	303	251	1431	1301	1053	741	572	455	377
	2,3		179	172	279	268	919	835	676	476	367	292	242	1379	1253	1014	714	551	438	363
	4,5		167	161	261	251	832	756	612	431	333	265	219	1248	1134	918	647	500	398	329
	6-9		128	122	198	190	551	501	406	286	220	175	145	827	752	609	429	330	263	218
Over 90,000	1	12	209	201	327	314	970	882	714	503	388	309	256	1455	1323	1071	755	582	464	384
	2,3		202	194	315	303	934	849	688	484	374	297	246	1401	1274	1032	726	561	446	369
	4,5		188	181	294	283	845	768	622	438	338	269	223	1268	1152	933	657	507	404	335
	6-9		143	137	223	214	560	509	412	290	224	178	148	840	764	618	435	336	267	222

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 15
\$ 500 Deductible \$ 19
\$1000 Deductible \$ 31
\$2000 Deductible \$ 44
\$3000 Deductible \$ 52
\$4000 Deductible \$ 58
\$5000 Deductible \$ 62

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$15
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 6 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	73	67	111	105	211	192	156	109	84	67	56	317	288	234	164	126	101	84
	2,3		71	65	108	102	205	186	151	106	82	65	54	308	279	227	159	123	98	81
	4,5		67	61	102	96	189	172	139	98	76	60	50	284	258	209	147	114	90	75
	6-9		55	49	83	77	138	125	101	71	55	44	36	207	188	152	107	83	66	54
4,501 - 6,000	1	2	87	81	132	126	266	242	196	138	106	85	70	399	363	294	207	159	128	105
	2,3		85	79	129	123	257	234	190	133	103	82	68	386	351	285	200	155	123	102
	4,5		80	74	122	116	235	214	173	122	94	75	62	353	321	260	183	141	113	93
	6-9		64	58	97	91	167	152	123	87	67	53	44	251	228	185	131	101	80	66
6,001 - 8,000	1	3	101	95	154	148	374	340	275	194	150	119	99	561	510	413	291	225	179	149
	2,3		98	92	150	144	362	329	266	188	145	115	95	543	494	399	282	218	173	143
	4,5		92	86	141	135	330	300	243	171	132	105	87	495	450	365	257	198	158	131
	6-9		73	67	111	105	228	207	168	118	91	72	60	342	311	252	177	137	108	90
8,001 - 10,000	1	4	121	115	186	179	442	402	326	229	177	141	117	663	603	489	344	266	212	176
	2,3		117	111	180	173	427	388	314	221	171	136	113	641	582	471	332	257	204	170
	4,5		110	104	170	163	388	353	286	201	155	124	102	582	530	429	302	233	186	153
	6-9		87	81	132	126	266	242	196	138	106	85	70	399	363	294	207	159	128	105
10,001 - 15,000	1	5	138	132	215	207	496	451	365	257	198	158	131	744	677	548	386	297	237	197
	2,3		134	128	208	200	480	436	353	249	192	153	126	720	654	530	374	288	230	189
	4,5		126	120	194	187	436	396	321	226	174	139	115	654	594	482	339	261	209	173
	6-9		98	92	150	144	296	269	218	153	118	94	78	444	404	327	230	177	141	117
15,001 - 20,000	1	6	160	154	251	241	578	525	425	299	231	184	152	867	788	638	449	347	276	228
	2,3		155	149	242	233	558	507	411	289	223	177	147	837	761	617	434	335	266	221
	4,5		146	140	227	218	506	460	373	262	202	161	133	759	690	560	393	303	242	200
	6-9		112	106	173	166	342	311	252	177	137	109	90	513	467	378	266	206	164	135
20,001 - 25,000	1	7	167	161	262	252	609	554	449	316	244	194	161	914	831	674	474	366	291	242
	2,3		162	156	253	243	589	535	433	305	235	187	155	884	803	650	458	353	281	233
	4,5		152	146	237	228	534	485	393	276	213	170	141	801	728	590	414	320	255	212
	6-9		117	111	180	173	360	327	265	186	144	114	95	540	491	398	279	216	171	143
25,001 - 40,000	1	8	174	167	271	261	691	628	509	358	276	220	182	1037	942	764	537	414	330	273
	2,3		167	161	262	252	667	606	491	345	267	212	176	1001	909	737	518	401	318	264
	4,5		157	151	245	236	604	549	445	313	242	192	159	906	824	668	470	363	288	239
	6-9		121	115	186	179	405	368	298	210	162	129	107	608	552	447	315	243	194	161
40,001 - 65,000	1	10	191	184	298	287	913	830	672	473	365	291	241	1370	1245	1008	710	548	437	362
	2,3		184	177	288	277	880	800	648	456	352	280	232	1320	1200	972	684	528	420	348
	4,5		173	166	269	259	796	724	586	413	319	253	210	1194	1086	879	620	479	380	315
	6-9		131	125	204	196	529	481	390	274	212	168	139	794	722	585	411	318	252	209
65,001 - 90,000	1	11	212	204	331	318	1049	954	773	544	420	334	277	1574	1431	1160	816	630	501	416
	2,3		204	196	319	307	1010	918	744	523	404	321	266	1515	1377	1116	785	606	482	399
	4,5		191	184	298	287	914	831	673	474	366	291	241	1371	1247	1010	711	549	437	362
	6-9		144	138	225	216	605	550	446	314	242	193	160	908	825	669	471	363	290	240
Over 90,000	1	12	239	230	374	360	1067	970	786	553	427	340	281	1601	1455	1179	830	641	510	422
	2,3		231	222	361	347	1027	934	757	532	411	327	271	1541	1401	1136	798	617	491	407
	4,5		215	207	337	324	930	845	684	482	372	296	245	1395	1268	1026	723	558	444	368
	6-9		162	156	254	244	615	559	453	319	246	196	162	923	839	680	479	369	294	243

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 21
\$1000 Deductible	\$ 34
\$2000 Deductible	\$ 48
\$3000 Deductible	\$ 57
\$4000 Deductible	\$ 63
\$5000 Deductible	\$ 68

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$16
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 7 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	82	76	125	119	204	185	150	105	81	65	54	306	278	225	158	122	98	81
	2,3		80	74	121	115	197	179	145	102	79	63	52	296	269	218	153	119	95	78
	4,5		76	70	115	109	182	165	134	94	73	58	48	273	248	201	141	110	87	72
	6-9		61	55	92	86	133	121	98	69	53	42	35	200	182	147	104	80	63	53
4,501 - 6,000	1	2	98	92	150	144	255	232	188	132	102	81	67	383	348	282	198	153	122	101
	2,3		96	90	146	140	246	224	181	128	99	78	65	369	336	272	192	149	117	98
	4,5		90	84	138	132	227	206	167	117	91	72	60	341	309	251	176	137	108	90
	6-9		72	66	109	103	162	147	119	84	65	51	43	243	221	179	126	98	77	65
6,001 - 8,000	1	3	115	109	177	170	359	326	264	186	143	114	95	539	489	396	279	215	171	143
	2,3		112	106	172	165	347	315	255	180	139	110	91	521	473	383	270	209	165	137
	4,5		105	99	161	155	316	287	232	164	126	100	83	474	431	348	246	189	150	125
	6-9		83	77	126	120	219	199	161	113	88	70	58	329	299	242	170	132	105	87
8,001 - 10,000	1	4	138	132	215	207	422	384	311	219	169	134	111	633	576	467	329	254	201	167
	2,3		134	128	208	200	408	371	301	211	163	130	108	612	557	452	317	245	195	162
	4,5		126	120	194	187	372	338	274	193	149	118	98	558	507	411	290	224	177	147
	6-9		98	92	150	144	255	232	188	132	102	81	67	383	348	282	198	153	122	101
10,001 - 15,000	1	5	159	153	249	239	474	431	349	246	190	151	125	711	647	524	369	285	227	188
	2,3		153	147	239	230	458	416	337	237	183	146	121	687	624	506	356	275	219	182
	4,5		144	138	225	216	417	379	307	216	167	133	110	626	569	461	324	251	200	165
	6-9		112	106	172	165	284	258	209	147	114	90	75	426	387	314	221	171	135	113
15,001 - 20,000	1	6	186	179	290	279	552	502	407	286	221	176	146	828	753	611	429	332	264	219
	2,3		180	173	281	270	532	484	392	276	213	169	140	798	726	588	414	320	254	210
	4,5		167	161	262	252	484	440	356	251	194	154	128	726	660	534	377	291	231	192
	6-9		128	122	199	191	327	297	241	169	131	104	86	491	446	362	254	197	156	129
20,001 - 25,000	1	7	194	187	304	292	582	529	428	302	233	185	153	873	794	642	453	350	278	230
	2,3		187	180	293	282	561	510	413	291	224	179	148	842	765	620	437	336	269	222
	4,5		176	169	275	264	509	463	375	264	204	162	134	764	695	563	396	306	243	201
	6-9		134	128	208	200	344	313	254	178	138	110	91	516	470	381	267	207	165	137
25,001 - 40,000	1	8	202	194	315	303	660	600	486	342	264	210	174	990	900	729	513	396	315	261
	2,3		194	187	304	292	636	578	468	329	254	202	168	954	867	702	494	381	303	252
	4,5		182	175	284	273	576	524	424	299	231	183	152	864	786	636	449	347	275	228
	6-9		138	132	215	207	387	352	285	201	155	123	102	581	528	428	302	233	185	153
40,001 - 65,000	1	10	222	213	346	333	871	792	642	451	348	277	230	1307	1188	963	677	522	416	345
	2,3		213	205	334	321	839	763	618	435	336	267	221	1259	1145	927	653	504	401	332
	4,5		200	192	312	300	759	690	559	393	304	242	200	1139	1035	839	590	456	363	300
	6-9		151	145	235	226	505	459	372	262	202	161	133	758	689	558	393	303	242	200
65,001 - 90,000	1	11	245	236	384	369	1000	909	736	518	400	318	264	1500	1364	1104	777	600	477	396
	2,3		237	228	370	356	963	875	709	499	385	306	254	1445	1313	1064	749	578	459	381
	4,5		222	213	346	333	871	792	642	451	348	277	230	1307	1188	963	677	522	416	345
	6-9		166	160	260	250	578	525	425	299	231	184	152	867	788	638	449	347	276	228
Over 90,000	1	12	279	268	436	419	1016	924	748	527	407	323	268	1524	1386	1122	791	611	485	402
	2,3		268	258	419	403	980	891	722	508	392	312	258	1470	1337	1083	762	588	468	387
	4,5		251	241	392	377	886	805	652	459	354	282	233	1329	1208	978	689	531	423	350
	6-9		187	180	293	282	586	533	432	304	235	187	155	879	800	648	456	353	281	233

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 15
\$ 500 Deductible	\$ 20
\$1000 Deductible	\$ 32
\$2000 Deductible	\$ 46
\$3000 Deductible	\$ 54
\$4000 Deductible	\$ 60
\$5000 Deductible	\$ 65

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$15
to the \$300 Ded Limited Collision Rate.

R-40
C.A.R.
10/1/2000

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 8 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	83	77	126	120	217	197	160	112	87	69	57	326	296	240	168	131	104	86
	2,3		81	75	123	117	210	191	155	109	84	67	55	315	287	233	164	126	101	83
	4,5		76	70	116	110	193	175	142	100	77	61	51	290	263	213	150	116	92	77
	6-9		62	56	93	87	140	127	103	72	56	44	37	210	191	155	108	84	66	56
4,501 - 6,000	1	2	99	93	152	146	273	248	201	141	109	87	72	410	372	302	212	164	131	108
	2,3		97	91	148	142	263	239	194	136	105	84	69	395	359	291	204	158	126	104
	4,5		92	86	140	134	241	219	177	125	96	77	64	362	329	266	188	144	116	96
	6-9		73	67	110	104	172	156	126	89	69	55	45	258	234	189	134	104	83	68
6,001 - 8,000	1	3	117	111	180	173	384	349	283	199	154	122	101	576	524	425	299	231	183	152
	2,3		113	107	174	167	371	337	273	192	148	118	98	557	506	410	288	222	177	147
	4,5		106	100	163	157	338	307	249	175	135	107	89	507	461	374	263	203	161	134
	6-9		83	77	127	121	233	212	172	121	93	74	61	350	318	258	182	140	111	92
8,001 - 10,000	1	4	140	134	218	210	453	412	334	235	181	144	119	680	618	501	353	272	216	179
	2,3		135	129	210	202	438	398	322	227	175	139	115	657	597	483	341	263	209	173
	4,5		128	122	198	190	398	362	293	206	159	127	105	597	543	440	309	239	191	158
	6-9		99	93	152	146	273	248	201	141	109	87	72	410	372	302	212	164	131	108
10,001 - 15,000	1	5	161	155	252	242	509	463	375	264	204	162	134	764	695	563	396	306	243	201
	2,3		156	150	243	234	492	447	362	255	197	156	130	738	671	543	383	296	234	195
	4,5		146	140	228	219	447	406	329	231	179	142	118	671	609	494	347	269	213	177
	6-9		113	107	174	167	304	276	224	157	121	97	80	456	414	336	236	182	146	120
15,001 - 20,000	1	6	189	182	295	284	593	539	437	307	237	189	156	890	809	656	461	356	284	234
	2,3		182	175	285	274	572	520	421	296	229	182	151	858	780	632	444	344	273	227
	4,5		171	164	266	256	519	472	382	269	208	165	137	779	708	573	404	312	248	206
	6-9		130	124	202	194	350	318	258	181	140	111	92	525	477	387	272	210	167	138
20,001 - 25,000	1	7	198	190	309	297	626	569	461	324	250	199	165	939	854	692	486	375	299	248
	2,3		190	183	297	286	604	549	445	313	242	192	159	906	824	668	470	363	288	239
	4,5		179	172	279	268	548	498	403	284	219	174	144	822	747	605	426	329	261	216
	6-9		135	129	210	202	369	335	271	191	147	117	97	554	503	407	287	221	176	146
25,001 - 40,000	1	8	204	196	319	307	710	645	522	368	284	226	187	1065	968	783	552	426	339	281
	2,3		198	190	309	297	684	622	504	355	274	218	180	1026	933	756	533	411	327	270
	4,5		185	178	289	278	620	564	457	321	248	197	164	930	846	686	482	372	296	246
	6-9		140	134	218	210	415	377	305	215	166	132	109	623	566	458	323	249	198	164
40,001 - 65,000	1	10	225	216	352	338	938	853	691	486	375	299	247	1407	1280	1037	729	563	449	371
	2,3		217	209	339	326	904	822	666	469	362	288	238	1356	1233	999	704	543	432	357
	4,5		203	195	317	305	817	743	602	424	327	260	215	1226	1115	903	636	491	390	323
	6-9		153	147	238	229	542	493	399	281	217	173	143	813	740	599	422	326	260	215
65,001 - 90,000	1	11	250	240	390	375	1078	980	794	559	431	343	284	1617	1470	1191	839	647	515	426
	2,3		240	231	375	361	1038	944	765	538	415	330	274	1557	1416	1148	807	623	495	411
	4,5		225	216	352	338	938	853	691	486	375	299	247	1407	1280	1037	729	563	449	371
	6-9		170	163	264	254	620	564	457	321	248	197	164	930	846	686	482	372	296	246
Over 90,000	1	12	283	272	442	425	1097	997	808	568	439	349	289	1646	1496	1212	852	659	524	434
	2,3		272	262	426	410	1056	960	778	547	422	336	278	1584	1440	1167	821	633	504	417
	4,5		255	245	398	383	955	868	703	495	382	304	252	1433	1302	1055	743	573	456	378
	6-9		190	183	297	286	631	574	465	327	253	201	166	947	861	698	491	380	302	249

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 17
\$ 500 Deductible	\$ 22
\$1000 Deductible	\$ 35
\$2000 Deductible	\$ 49
\$3000 Deductible	\$ 59
\$4000 Deductible	\$ 65
\$5000 Deductible	\$ 70

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$17
to the \$300 Ded Limited Collision Rate.

R-41
C.A.R.
10/1/2000

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 9 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	74	68	113	107	213	194	157	111	85	68	56	320	291	236	167	128	102	84
	2,3		73	67	110	104	207	188	152	107	83	66	55	311	282	228	161	125	99	83
	4,5		69	63	104	98	190	173	140	99	76	61	50	285	260	210	149	114	92	75
	6-9		56	50	84	78	139	126	102	72	55	44	37	209	189	153	108	83	66	56
4,501 - 6,000	1	2	89	83	135	129	268	244	198	139	107	85	71	402	366	297	209	161	128	107
	2,3		86	80	131	125	260	236	191	135	104	83	68	390	354	287	203	156	125	102
	4,5		82	76	124	118	238	216	175	123	95	76	63	357	324	263	185	143	114	95
	6-9		66	60	99	93	169	154	125	88	68	54	45	254	231	188	132	102	81	68
6,001 - 8,000	1	3	103	97	158	152	378	344	279	196	151	120	100	567	516	419	294	227	180	150
	2,3		100	94	153	147	365	332	269	189	146	116	96	548	498	404	284	219	174	144
	4,5		94	88	144	138	333	303	245	173	133	106	88	500	455	368	260	200	159	132
	6-9		75	69	114	108	230	209	169	119	92	73	61	345	314	254	179	138	110	92
8,001 - 10,000	1	4	123	117	190	183	447	406	329	231	179	142	118	671	609	494	347	269	213	177
	2,3		119	113	184	177	431	392	318	223	172	137	114	647	588	477	335	258	206	171
	4,5		113	107	174	167	393	357	289	203	157	125	104	590	536	434	305	236	188	156
	6-9		88	82	134	128	268	244	198	139	107	85	71	402	366	297	209	161	128	107
10,001 - 15,000	1	5	141	135	219	211	502	456	369	260	201	160	132	753	684	554	390	302	240	198
	2,3		137	131	212	204	484	440	356	251	194	154	128	726	660	534	377	291	231	192
	4,5		129	123	200	192	440	400	324	228	176	140	116	660	600	486	342	264	210	174
	6-9		100	94	153	147	299	272	220	155	120	95	79	449	408	330	233	180	143	119
15,001 - 20,000	1	6	164	158	257	247	584	531	430	303	234	186	154	876	797	645	455	351	279	231
	2,3		158	152	248	238	563	512	415	292	225	179	148	845	768	623	438	338	269	222
	4,5		149	143	232	223	512	465	377	265	205	163	135	768	698	566	398	308	245	203
	6-9		115	109	177	170	345	314	254	179	138	110	91	518	471	381	269	207	165	137
20,001 - 25,000	1	7	172	165	268	258	616	560	454	319	246	196	162	924	840	681	479	369	294	243
	2,3		165	159	259	249	594	540	437	308	238	189	157	891	810	656	462	357	284	236
	4,5		156	150	243	234	539	490	397	279	216	172	142	809	735	596	419	324	258	213
	6-9		119	113	184	177	363	330	267	188	145	116	96	545	495	401	282	218	174	144
25,001 - 40,000	1	8	178	171	278	267	699	635	514	362	279	222	184	1049	953	771	543	419	333	276
	2,3		172	165	268	258	673	612	496	349	269	214	177	1010	918	744	524	404	321	266
	4,5		161	155	252	242	611	555	450	316	244	194	161	917	833	675	474	366	291	242
	6-9		123	117	190	183	409	372	301	212	164	130	108	614	558	452	318	246	195	162
40,001 - 65,000	1	10	196	188	306	294	923	839	680	478	369	294	243	1385	1259	1020	717	554	441	365
	2,3		188	181	294	283	889	808	654	461	356	283	234	1334	1212	981	692	534	425	351
	4,5		177	170	276	265	805	732	593	417	322	256	212	1208	1098	890	626	483	384	318
	6-9		134	128	208	200	535	486	394	277	214	170	141	803	729	591	416	321	255	212
65,001 - 90,000	1	11	216	208	338	325	1060	964	781	549	424	337	280	1590	1446	1172	824	636	506	420
	2,3		209	201	327	314	1021	928	752	529	408	325	269	1532	1392	1128	794	612	488	404
	4,5		196	188	306	294	924	840	680	479	370	294	244	1386	1260	1020	719	555	441	366
	6-9		147	141	230	221	611	555	450	316	244	194	161	917	833	675	474	366	291	242
Over 90,000	1	12	245	236	383	368	1079	981	795	559	432	343	284	1619	1472	1193	839	648	515	426
	2,3		236	227	369	355	1040	945	765	539	416	331	274	1560	1418	1148	809	624	497	411
	4,5		220	212	345	332	939	854	692	487	376	299	248	1409	1281	1038	731	564	449	372
	6-9		165	159	259	249	622	565	458	322	249	198	164	933	848	687	483	374	297	246

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 21
\$1000 Deductible	\$ 34
\$2000 Deductible	\$ 49
\$3000 Deductible	\$ 58
\$4000 Deductible	\$ 64
\$5000 Deductible	\$ 69

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$16
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 10 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	82	76	125	119	223	203	164	116	89	71	59	335	305	246	174	134	107	89
	2,3		80	74	122	116	216	196	159	112	86	69	57	324	294	239	168	129	104	86
	4,5		76	70	115	109	199	181	147	103	80	63	52	299	272	221	155	120	95	78
	6-9		61	55	92	86	144	131	106	75	58	46	38	216	197	159	113	87	69	57
4,501 - 6,000	1	2	99	93	151	145	282	256	207	146	113	90	74	423	384	311	219	170	135	111
	2,3		96	90	146	140	272	247	200	141	109	86	72	408	371	300	212	164	129	108
	4,5		90	84	138	132	249	226	183	129	99	79	66	374	339	275	194	149	119	99
	6-9		72	66	109	103	176	160	130	91	70	56	46	264	240	195	137	105	84	69
6,001 - 8,000	1	3	115	109	178	171	397	361	292	206	159	126	105	596	542	438	309	239	189	158
	2,3		112	106	172	165	384	349	283	199	154	122	101	576	524	425	299	231	183	152
	4,5		105	99	161	155	350	318	258	181	140	111	92	525	477	387	272	210	167	138
	6-9		83	77	126	120	241	219	177	125	96	77	64	362	329	266	188	144	116	96
8,001 - 10,000	1	4	139	133	216	208	470	427	346	243	188	149	124	705	641	519	385	282	224	186
	2,3		134	128	208	200	453	412	334	235	181	144	119	680	618	501	353	272	216	179
	4,5		126	120	196	188	413	375	304	214	165	131	109	620	563	456	321	248	197	164
	6-9		98	92	150	144	282	256	207	146	113	90	74	423	384	311	219	170	135	111
10,001 - 15,000	1	5	160	154	250	240	528	480	389	274	211	168	139	792	720	584	411	317	252	209
	2,3		154	148	241	232	509	463	375	264	204	162	134	764	695	563	396	306	243	201
	4,5		145	139	226	217	463	421	341	240	185	147	122	695	632	512	360	278	221	183
	6-9		112	106	172	165	314	285	231	162	125	100	83	471	428	347	243	188	150	125
15,001 - 20,000	1	6	187	180	292	281	615	559	453	319	246	196	162	923	839	680	479	369	294	243
	2,3		180	173	282	271	593	539	437	307	237	189	156	890	809	656	461	356	284	234
	4,5		170	163	264	254	538	489	396	279	215	171	142	807	734	594	419	323	257	213
	6-9		129	123	200	192	362	329	266	188	145	115	95	543	494	399	282	218	173	143
20,001 - 25,000	1	7	196	188	306	294	649	590	478	336	260	207	171	974	885	717	504	390	311	257
	2,3		188	181	294	283	626	569	461	324	250	199	165	939	854	692	486	375	299	248
	4,5		177	170	276	265	568	516	418	294	227	181	150	852	774	627	441	341	272	225
	6-9		134	128	208	200	382	347	281	198	153	121	101	573	521	422	297	230	182	152
25,001 - 40,000	1	8	203	195	316	304	736	669	542	381	294	234	194	1104	1004	813	572	441	351	291
	2,3		196	188	306	294	710	645	522	368	284	226	187	1065	968	783	552	426	339	281
	4,5		183	176	286	275	642	584	473	333	257	204	169	963	876	710	500	386	306	254
	6-9		139	133	216	208	430	391	317	223	172	137	113	645	587	476	335	258	206	170
40,001 - 65,000	1	10	223	214	348	335	974	885	717	504	389	310	257	1461	1328	1076	756	584	465	386
	2,3		215	207	336	323	937	852	690	486	375	298	247	1406	1278	1035	729	563	447	371
	4,5		201	193	314	302	848	771	625	439	339	270	224	1272	1157	938	659	509	405	336
	6-9		151	145	236	227	562	511	414	291	225	179	148	843	767	621	437	338	269	222
65,001 - 90,000	1	11	246	237	386	371	1119	1017	824	580	447	356	295	1679	1526	1236	870	671	534	443
	2,3		238	229	372	358	1077	979	793	558	431	343	284	1616	1469	1190	837	647	515	426
	4,5		223	214	347	334	974	885	717	504	389	310	257	1461	1328	1076	756	584	465	386
	6-9		167	161	261	251	644	585	474	333	257	205	170	966	878	711	500	386	308	255
Over 90,000	1	12	280	269	438	421	1137	1034	838	589	455	362	300	1706	1551	1257	884	683	543	450
	2,3		269	259	421	405	1096	996	807	568	438	349	289	1644	1494	1211	852	657	524	434
	4,5		253	243	394	379	990	900	729	513	396	315	261	1485	1350	1094	770	594	473	392
	6-9		188	181	294	283	653	594	481	339	261	208	172	980	891	722	509	392	312	258

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 17
\$ 500 Deductible	\$ 23
\$1000 Deductible	\$ 36
\$2000 Deductible	\$ 51
\$3000 Deductible	\$ 61
\$4000 Deductible	\$ 68
\$5000 Deductible	\$ 73

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$17
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 11 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	74	68	112	106	209	190	154	108	84	67	55	314	285	231	162	126	101	83
	2,3		72	66	109	103	204	185	150	105	81	65	54	306	278	225	158	122	98	81
	4,5		68	62	103	97	187	170	138	97	75	60	49	281	255	207	146	113	90	74
	6-9		56	50	84	78	136	124	100	71	55	43	36	204	186	150	107	83	65	54
4,501 - 6,000	1	2	88	82	134	128	263	239	194	136	105	84	69	395	359	291	204	158	126	104
	2,3		85	79	130	124	255	232	188	132	102	81	67	383	348	282	198	153	122	101
	4,5		81	75	123	117	233	212	172	121	93	74	61	350	318	258	182	140	111	92
	6-9		65	59	98	92	166	151	122	86	66	53	44	249	227	183	129	99	80	66
6,001 - 8,000	1	3	102	96	156	150	371	337	273	192	148	118	98	557	506	410	288	222	177	147
	2,3		99	93	151	145	358	325	263	185	143	114	94	537	488	395	278	215	171	141
	4,5		94	88	143	137	327	297	241	169	131	104	86	491	446	362	254	197	156	129
	6-9		74	68	113	107	226	205	166	117	90	72	59	339	308	249	176	135	108	89
8,001 - 10,000	1	4	122	116	188	181	438	398	322	227	175	139	115	657	597	483	341	263	209	173
	2,3		118	112	182	175	422	384	311	219	169	134	111	633	576	467	329	254	201	167
	4,5		112	106	172	165	385	350	284	200	154	123	102	578	525	426	300	231	185	153
	6-9		87	81	133	127	263	239	194	136	105	84	69	395	359	291	204	158	126	104
10,001 - 15,000	1	5	140	134	217	209	492	447	362	255	197	156	130	738	671	543	383	296	234	195
	2,3		135	129	210	202	474	431	349	246	190	151	125	711	647	524	369	285	227	188
	4,5		128	122	198	190	431	392	318	223	172	137	114	647	588	477	335	258	206	171
	6-9		99	93	151	145	294	267	216	152	117	93	77	441	401	324	228	176	140	116
15,001 - 20,000	1	6	162	156	254	244	572	520	421	296	229	182	151	858	780	632	444	344	273	227
	2,3		157	151	245	236	551	501	406	286	220	175	145	827	752	609	429	330	263	218
	4,5		147	141	230	221	501	455	369	259	200	159	132	752	683	554	389	300	239	198
	6-9		114	108	175	168	338	307	249	175	135	107	89	507	461	374	263	203	161	134
20,001 - 25,000	1	7	170	163	265	255	603	548	444	312	241	192	159	905	822	666	468	362	288	239
	2,3		163	157	256	246	582	529	428	302	233	185	153	873	794	642	453	350	278	230
	4,5		154	148	240	231	528	480	389	274	211	168	139	792	720	584	411	317	252	209
	6-9		118	112	182	175	355	323	262	184	142	113	94	533	485	393	276	213	170	141
25,001 - 40,000	1	8	176	169	275	264	684	622	504	355	274	218	180	1026	933	756	533	411	327	270
	2,3		170	163	265	255	659	599	485	341	264	210	174	989	899	728	512	396	315	261
	4,5		159	153	249	239	597	543	440	310	239	190	157	896	815	660	465	359	285	236
	6-9		122	116	188	181	400	364	295	207	160	127	106	600	546	443	311	240	191	159
40,001 - 65,000	1	10	193	186	302	290	903	821	665	468	361	287	238	1355	1232	998	702	542	431	357
	2,3		186	179	291	280	870	791	641	451	348	277	229	1305	1187	962	677	522	416	344
	4,5		175	168	272	262	788	716	580	408	315	251	208	1182	1074	870	612	473	377	312
	6-9		133	127	206	198	524	476	386	271	209	167	138	786	714	579	407	314	251	207
65,001 - 90,000	1	11	214	206	335	322	1037	943	764	538	415	330	273	1556	1415	1146	807	623	495	410
	2,3		206	198	322	310	999	908	735	518	400	318	263	1499	1362	1103	777	600	477	395
	4,5		193	186	302	290	903	821	665	468	361	287	238	1355	1232	998	702	542	431	357
	6-9		146	140	228	219	598	544	441	310	239	190	158	897	816	662	465	359	285	237
Over 90,000	1	12	242	233	379	364	1055	959	777	547	422	336	278	1583	1439	1166	821	633	504	417
	2,3		234	225	365	351	1016	924	748	527	407	323	268	1524	1386	1122	791	611	485	402
	4,5		218	210	341	328	920	836	677	477	368	293	242	1380	1254	1016	716	552	440	363
	6-9		163	157	256	246	608	553	448	315	243	194	160	912	830	672	473	365	291	240

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 16
\$ 500 Deductible \$ 21
\$1000 Deductible \$ 34
\$2000 Deductible \$ 48
\$3000 Deductible \$ 57
\$4000 Deductible \$ 63
\$5000 Deductible \$ 68

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$16
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 12 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	82	76	125	119	240	218	177	124	96	76	63	360	327	266	186	144	114	95
	2,3		80	74	122	116	232	211	171	120	93	74	61	348	317	257	180	140	111	92
	4,5		76	70	115	109	213	194	157	111	85	68	56	320	291	236	167	128	102	84
	6-9		61	55	92	86	153	139	113	79	61	49	40	230	209	170	119	92	74	60
4,501 - 6,000	1	2	99	93	151	145	304	276	224	157	121	97	80	456	414	336	236	182	146	120
	2,3		96	90	146	140	294	267	216	152	117	93	77	441	401	324	228	176	140	116
	4,5		90	84	138	132	268	244	198	139	107	85	71	402	366	297	209	161	128	107
	6-9		72	66	109	103	188	171	139	97	75	60	50	282	257	209	146	113	90	75
6,001 - 8,000	1	3	115	109	178	171	430	391	317	223	172	137	113	645	587	476	335	258	206	170
	2,3		112	106	172	165	416	378	306	215	166	132	110	624	567	459	323	249	198	165
	4,5		105	99	161	155	378	344	279	196	151	120	100	567	516	419	294	227	180	150
	6-9		83	77	126	120	260	236	191	135	104	83	68	390	354	287	203	156	125	102
8,001 - 10,000	1	4	139	133	216	208	509	463	375	264	204	162	134	764	695	563	396	306	243	201
	2,3		134	128	208	200	492	447	362	255	197	156	130	738	671	543	383	296	234	195
	4,5		126	120	196	188	447	406	329	231	179	142	118	671	609	494	347	269	213	177
	6-9		98	92	150	144	304	276	224	157	121	97	80	456	414	336	236	182	146	120
10,001 - 15,000	1	5	160	154	250	240	573	521	422	297	229	182	151	860	782	633	446	344	273	227
	2,3		154	148	241	232	553	503	407	287	221	176	146	830	755	611	431	332	264	219
	4,5		145	139	226	217	502	456	369	260	201	160	132	753	684	554	390	302	240	198
	6-9		112	106	172	165	339	308	249	176	136	108	89	509	462	374	264	204	162	134
15,001 - 20,000	1	6	187	180	292	281	669	608	492	347	268	213	176	1004	912	738	521	402	320	264
	2,3		180	173	282	271	645	586	475	334	258	205	170	968	879	713	501	387	308	255
	4,5		170	163	264	254	584	531	430	303	234	186	154	876	797	645	455	351	279	231
	6-9		129	123	200	192	392	356	288	203	157	125	103	588	534	432	305	236	188	155
20,001 - 25,000	1	7	196	188	306	294	706	642	520	366	282	225	186	1059	963	780	549	423	338	279
	2,3		188	181	294	283	680	618	501	352	272	216	179	1020	927	752	528	408	324	269
	4,5		177	170	276	265	617	561	454	320	247	196	163	926	842	681	480	371	294	245
	6-9		134	128	208	200	413	375	304	214	165	131	109	620	563	456	321	248	197	164
25,001 - 40,000	1	8	203	195	316	304	801	728	590	415	320	255	211	1202	1092	885	623	480	383	317
	2,3		196	188	306	294	772	702	569	400	309	246	204	1158	1053	854	600	464	369	306
	4,5		183	176	286	275	700	636	515	363	280	223	184	1050	954	773	545	420	335	276
	6-9		139	133	216	208	466	424	343	242	187	148	123	699	636	515	363	281	222	185
40,001 - 65,000	1	10	223	214	348	335	1060	964	781	549	424	337	280	1590	1446	1172	824	636	506	420
	2,3		215	207	336	323	1021	928	752	529	408	325	269	1532	1392	1128	794	612	488	404
	4,5		201	193	314	302	924	840	680	479	370	294	244	1386	1260	1020	719	555	441	366
	6-9		151	145	236	227	611	555	450	316	244	194	161	917	833	675	474	366	291	242
65,001 - 90,000	1	11	246	237	386	371	1220	1109	898	632	488	388	322	1830	1664	1347	948	732	582	483
	2,3		238	229	372	358	1174	1067	864	608	469	373	309	1761	1601	1296	912	704	560	464
	4,5		223	214	347	334	1062	965	782	550	425	338	280	1593	1448	1173	825	638	507	420
	6-9		167	161	261	251	700	636	515	363	280	223	184	1050	954	773	545	420	335	276
Over 90,000	1	12	280	269	438	421	1241	1128	914	643	496	395	327	1862	1692	1371	965	744	593	491
	2,3		269	259	421	405	1195	1086	880	619	478	380	315	1793	1629	1320	929	717	570	473
	4,5		253	243	394	379	1079	981	795	559	432	343	284	1619	1472	1193	839	648	515	426
	6-9		188	181	294	283	712	647	524	369	285	226	188	1068	971	786	554	428	339	282

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 19
\$ 500 Deductible	\$ 25
\$1000 Deductible	\$ 40
\$2000 Deductible	\$ 56
\$3000 Deductible	\$ 67
\$4000 Deductible	\$ 74
\$5000 Deductible	\$ 80

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$19
to the \$300 Ded Limited Collision Rate.

R-45
C.A.R.
10/1/2000

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 13 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	96	90	146	140	255	232	188	132	102	81	67	383	348	282	198	153	122	101
	2,3		92	86	141	135	246	224	181	128	99	78	65	369	336	272	192	149	117	98
	4,5		87	81	133	127	227	206	167	117	91	72	60	341	309	251	176	137	108	90
	6-9		70	64	106	100	162	147	119	84	65	51	43	243	221	179	126	98	77	65
4,501 - 6,000	1	2	115	109	178	171	323	294	238	168	129	103	85	485	441	357	252	194	155	128
	2,3		112	106	172	165	312	284	230	162	125	99	82	468	426	345	243	188	149	123
	4,5		106	100	162	156	286	260	211	148	114	91	75	429	390	317	222	171	137	113
	6-9		83	77	126	120	199	181	147	103	80	63	52	299	272	221	155	120	95	78
6,001 - 8,000	1	3	135	129	210	202	460	418	339	238	184	146	121	690	627	509	357	276	219	182
	2,3		131	125	203	195	443	403	326	230	177	141	117	665	605	489	345	266	212	176
	4,5		123	117	190	183	404	367	297	209	161	128	106	606	551	446	314	242	192	159
	6-9		96	90	147	141	276	251	203	143	110	88	73	414	377	305	215	165	132	110
8,001 - 10,000	1	4	164	158	257	247	546	496	402	283	218	174	144	819	744	603	425	327	261	216
	2,3		158	152	248	238	526	478	387	272	210	167	139	789	717	581	408	315	251	209
	4,5		149	143	232	223	477	434	352	247	191	152	126	716	651	528	371	287	228	189
	6-9		115	109	177	170	323	294	238	168	129	103	85	485	441	357	252	194	155	128
10,001 - 15,000	1	5	190	183	297	286	614	558	452	318	246	195	162	921	837	678	477	369	293	243
	2,3		184	177	287	276	592	538	436	307	237	188	156	888	807	654	461	356	282	234
	4,5		172	165	268	258	537	488	395	278	215	171	142	806	732	593	417	323	257	213
	6-9		131	125	203	195	362	329	266	188	145	115	95	543	494	399	282	218	173	143
15,001 - 20,000	1	6	224	215	349	336	716	651	527	371	286	228	189	1074	977	791	557	429	342	284
	2,3		215	207	337	324	691	628	509	358	276	220	182	1037	942	764	537	414	330	273
	4,5		202	194	315	303	626	569	461	324	250	199	165	939	854	692	486	375	299	248
	6-9		152	146	237	228	419	381	309	217	168	133	110	629	572	464	326	252	200	165
20,001 - 25,000	1	7	234	225	365	351	756	687	556	392	302	240	199	1134	1031	834	588	453	360	299
	2,3		226	217	353	339	728	662	536	377	291	232	192	1092	993	804	566	437	348	288
	4,5		211	203	330	317	660	600	486	342	264	210	174	990	900	729	513	396	315	261
	6-9		158	152	248	238	441	401	325	229	176	140	116	662	602	488	344	264	210	174
25,001 - 40,000	1	8	242	233	379	364	859	781	633	445	344	273	226	1289	1172	950	668	516	410	339
	2,3		234	225	365	351	827	752	609	429	331	263	218	1241	1128	914	644	497	395	327
	4,5		218	210	341	328	749	681	552	388	300	238	197	1124	1022	828	582	450	357	296
	6-9		164	158	257	247	498	453	367	258	199	159	131	747	680	551	387	299	239	197
40,001 - 65,000	1	10	267	257	417	401	1139	1035	838	590	455	362	300	1709	1553	1257	885	683	543	450
	2,3		257	247	401	386	1096	996	807	568	438	349	289	1644	1494	1211	852	657	524	434
	4,5		240	231	375	361	991	901	730	514	396	315	261	1487	1352	1095	771	594	473	392
	6-9		180	173	282	271	655	595	482	339	262	208	173	983	893	723	509	393	312	260
65,001 - 90,000	1	11	296	285	463	445	1309	1190	964	678	524	417	345	1964	1785	1446	1017	786	626	518
	2,3		286	275	446	429	1261	1146	928	653	504	401	332	1892	1719	1392	980	756	602	498
	4,5		267	257	417	401	1139	1035	838	590	455	362	300	1709	1553	1257	885	683	543	450
	6-9		200	192	312	300	749	681	552	388	300	238	197	1124	1022	828	582	450	357	296
Over 90,000	1	12	337	324	526	506	1331	1210	980	690	532	424	351	1997	1815	1470	1035	798	636	527
	2,3		324	312	506	487	1283	1166	944	665	513	408	338	1925	1749	1416	998	770	612	507
	4,5		303	291	473	455	1158	1053	853	600	463	369	305	1737	1580	1280	900	695	554	458
	6-9		226	217	353	339	762	693	561	395	305	243	201	1143	1040	842	593	458	365	302

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 20
\$ 500 Deductible	\$ 27
\$1000 Deductible	\$ 43
\$2000 Deductible	\$ 61
\$3000 Deductible	\$ 72
\$4000 Deductible	\$ 80
\$5000 Deductible	\$ 86

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$20
to the \$300 Ded Limited Collision Rate.

R-46
C.A.R.
10/1/2000

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 14 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	88	82	134	128	239	217	176	124	95	76	63	359	326	264	186	143	114	95
	2,3		85	79	130	124	231	210	170	120	92	74	61	347	315	255	180	138	111	92
	4,5		81	75	123	117	212	193	156	110	85	68	56	318	290	234	165	128	102	84
	6-9		65	59	98	92	153	139	113	79	61	49	40	230	209	170	119	92	74	60
4,501 - 6,000	1	2	106	100	162	156	303	275	223	157	121	96	80	455	413	335	236	182	144	120
	2,3		103	97	157	151	293	266	215	152	117	93	77	440	399	323	228	176	140	116
	4,5		97	91	148	142	267	243	197	139	107	85	70	401	365	296	209	161	128	105
	6-9		77	71	117	111	188	171	139	97	75	60	50	282	257	209	146	113	90	75
6,001 - 8,000	1	3	124	118	192	185	428	389	315	222	171	136	113	642	584	473	333	257	204	170
	2,3		120	114	185	178	414	376	305	214	165	132	109	621	564	458	321	248	198	164
	4,5		114	108	175	168	376	342	277	195	150	120	99	564	513	416	293	225	180	149
	6-9		89	83	135	129	259	235	190	134	103	82	68	389	353	285	201	155	123	102
8,001 - 10,000	1	4	150	144	234	225	507	461	373	263	203	161	134	761	692	560	395	305	242	201
	2,3		145	139	226	217	490	445	360	254	196	156	129	735	668	540	381	294	234	194
	4,5		137	131	212	204	446	405	328	231	178	142	117	669	608	492	347	267	213	176
	6-9		105	99	161	155	303	275	223	157	121	96	80	455	413	335	236	182	144	120
10,001 - 15,000	1	5	173	166	270	260	571	519	420	296	228	182	151	857	779	630	444	342	273	227
	2,3		167	161	261	251	550	500	405	285	220	175	145	825	750	608	428	330	263	218
	4,5		156	150	244	235	499	454	368	259	200	159	132	749	681	552	389	300	239	198
	6-9		120	114	185	178	338	307	249	175	135	107	89	507	461	374	263	203	161	134
15,001 - 20,000	1	6	203	195	317	305	666	605	490	345	266	212	175	999	908	735	518	399	318	263
	2,3		196	188	306	294	641	583	472	332	257	204	169	962	875	708	498	386	306	254
	4,5		183	176	286	275	582	529	428	302	233	185	153	873	794	642	453	350	278	230
	6-9		139	133	216	208	391	355	288	202	156	124	103	587	533	432	303	234	186	155
20,001 - 25,000	1	7	212	204	332	319	703	639	518	364	281	224	185	1055	959	777	546	422	336	278
	2,3		204	196	319	307	678	616	499	351	271	216	179	1017	924	749	527	407	324	269
	4,5		191	184	300	288	614	558	452	318	246	195	162	921	837	678	477	369	293	243
	6-9		145	139	226	217	411	374	303	213	165	131	108	617	561	455	320	248	197	162
25,001 - 40,000	1	8	220	212	344	331	798	725	587	413	319	254	210	1197	1088	881	620	479	381	315
	2,3		212	204	332	319	768	698	565	398	307	244	202	1152	1047	848	597	461	366	303
	4,5		199	191	310	298	696	633	513	361	279	222	184	1044	950	770	542	419	333	276
	6-9		150	144	234	225	464	422	342	241	186	148	122	696	633	513	362	279	222	183
40,001 - 65,000	1	10	242	233	379	364	1056	960	778	547	422	336	278	1584	1440	1167	821	633	504	417
	2,3		233	224	364	350	1016	924	748	527	407	323	268	1524	1386	1122	791	611	485	402
	4,5		218	210	341	328	920	836	677	477	368	293	242	1380	1254	1016	716	552	440	363
	6-9		163	157	256	246	608	553	448	315	243	194	160	912	830	672	473	365	291	240
65,001 - 90,000	1	11	268	258	419	403	1213	1103	893	629	485	386	320	1820	1655	1340	944	728	579	480
	2,3		259	249	405	389	1168	1062	860	605	467	372	308	1752	1593	1290	908	701	558	462
	4,5		241	232	378	363	1056	960	778	547	422	336	278	1584	1440	1167	821	633	504	417
	6-9		181	174	283	272	696	633	513	361	279	222	184	1044	950	770	542	419	333	276
Over 90,000	1	12	305	293	476	458	1234	1122	909	640	494	393	325	1851	1683	1364	960	741	590	488
	2,3		293	282	459	441	1189	1081	876	616	476	378	313	1784	1622	1314	924	714	567	470
	4,5		275	264	428	412	1075	977	791	557	430	342	283	1613	1466	1187	836	645	513	425
	6-9		205	197	320	308	708	644	522	367	283	225	187	1062	966	783	551	425	338	281

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 19
\$ 500 Deductible	\$ 25
\$1000 Deductible	\$ 40
\$2000 Deductible	\$ 56
\$3000 Deductible	\$ 67
\$4000 Deductible	\$ 74
\$5000 Deductible	\$ 80

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$19
to the \$300 Ded Limited Collision Rate.

R-47
C.A.R.
10/1/2000

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 15 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	86	80	131	125	228	207	168	118	91	72	60	342	311	252	177	137	108	90
	2,3		83	77	127	121	220	200	162	114	88	70	58	330	300	243	171	132	105	87
	4,5		79	73	120	114	202	184	149	105	81	64	53	303	276	224	158	122	96	80
	6-9		64	58	96	90	146	133	108	76	59	47	39	219	200	162	114	89	71	59
4,501 - 6,000	1	2	103	97	158	152	287	261	211	149	115	91	76	431	392	317	224	173	137	114
	2,3		100	94	153	147	277	252	204	144	111	88	73	416	378	306	216	167	132	110
	4,5		94	88	144	138	254	231	187	132	102	81	67	381	347	281	198	153	122	101
	6-9		75	69	114	108	179	163	132	93	72	57	47	269	245	198	140	108	86	71
6,001 - 8,000	1	3	121	115	186	179	406	369	299	210	162	129	107	609	554	449	315	243	194	161
	2,3		117	111	180	173	392	356	288	203	157	125	103	588	534	432	305	236	188	155
	4,5		110	104	170	163	358	325	263	185	143	114	94	537	488	395	278	215	171	141
	6-9		86	80	131	125	245	223	181	127	98	78	65	368	335	272	191	147	117	98
8,001 - 10,000	1	4	146	140	227	218	480	436	353	249	192	153	126	720	654	530	374	288	230	189
	2,3		140	134	218	210	463	421	341	240	185	147	122	695	632	512	360	278	221	183
	4,5		132	126	205	197	421	383	310	218	169	134	111	632	575	465	327	254	201	167
	6-9		103	97	157	151	287	261	211	149	115	91	76	431	392	317	224	173	137	114
10,001 - 15,000	1	5	167	161	262	252	539	490	397	279	216	172	142	809	735	596	419	324	258	213
	2,3		162	156	253	243	520	473	383	270	208	166	137	780	710	575	405	312	249	206
	4,5		152	146	237	228	473	430	348	245	189	151	125	710	645	522	368	284	227	188
	6-9		117	111	180	173	320	291	236	166	128	102	84	480	437	354	249	192	153	126
15,001 - 20,000	1	6	197	189	307	295	628	571	463	325	251	200	166	942	857	695	488	377	300	249
	2,3		189	182	295	284	606	551	446	314	242	193	160	909	827	669	471	363	290	240
	4,5		177	170	277	266	550	500	405	285	220	175	145	825	750	608	428	330	263	218
	6-9		135	129	209	201	370	336	272	192	148	118	97	555	504	408	288	222	177	146
20,001 - 25,000	1	7	205	197	320	308	663	603	488	344	265	211	175	995	905	732	516	398	317	263
	2,3		198	190	309	297	639	581	471	331	256	203	168	959	872	707	497	384	305	252
	4,5		185	178	289	278	580	527	427	300	232	184	153	870	791	641	450	348	276	230
	6-9		140	134	218	210	389	354	287	202	156	124	103	584	531	431	303	234	186	155
25,001 - 40,000	1	8	213	205	333	320	752	684	554	390	301	239	198	1128	1026	831	585	452	359	297
	2,3		205	197	320	308	725	659	534	376	290	231	191	1088	989	801	564	435	347	287
	4,5		192	185	301	289	657	597	484	340	263	209	173	986	896	726	510	395	314	260
	6-9		146	140	227	218	439	399	323	227	176	140	116	659	599	485	341	264	210	174
40,001 - 65,000	1	10	234	225	366	352	996	905	733	516	398	317	262	1494	1358	1100	774	597	476	393
	2,3		226	217	353	339	959	872	706	497	384	305	253	1439	1308	1059	746	576	458	380
	4,5		211	203	330	317	868	789	639	450	347	276	229	1302	1184	959	675	521	414	344
	6-9		158	152	248	238	575	523	424	298	230	183	152	863	785	636	447	345	275	228
65,001 - 90,000	1	11	260	250	406	390	1144	1040	842	593	458	364	302	1716	1560	1263	890	687	546	453
	2,3		251	241	391	376	1102	1002	812	571	441	351	291	1653	1503	1218	857	662	527	437
	4,5		234	225	365	351	997	906	734	516	399	317	263	1496	1359	1101	774	599	476	395
	6-9		176	169	275	264	658	598	484	341	263	209	173	987	897	726	512	395	314	260
Over 90,000	1	12	294	283	460	442	1164	1058	857	603	466	370	307	1746	1587	1286	905	699	555	461
	2,3		284	273	443	426	1121	1019	825	581	448	357	296	1682	1529	1238	872	672	536	444
	4,5		265	255	414	398	1013	921	746	525	405	322	267	1520	1382	1119	788	608	483	401
	6-9		199	191	310	298	669	608	492	347	268	213	176	1004	912	738	521	402	320	264

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 18
\$ 500 Deductible	\$ 23
\$1000 Deductible	\$ 37
\$2000 Deductible	\$ 53
\$3000 Deductible	\$ 63
\$4000 Deductible	\$ 70
\$5000 Deductible	\$ 75

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$18
to the \$300 Ded Limited Collision Rate.

R-48
C.A.R.
10/1/2000

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 16 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	86	80	131	125	263	239	194	136	105	84	69	395	359	291	204	158	126	104
	2,3		83	77	127	121	254	231	187	132	102	81	67	381	347	281	198	153	122	101
	4,5		79	73	120	114	233	212	172	121	93	74	61	350	318	258	182	140	111	92
	6-9		64	58	96	90	166	151	122	86	66	53	44	249	227	183	129	99	80	66
4,501 - 6,000	1	2	103	97	158	152	334	304	246	173	134	106	88	501	456	369	260	201	159	132
	2,3		100	94	153	147	322	293	237	167	129	103	85	483	440	356	251	194	155	128
	4,5		95	89	145	139	295	268	217	153	118	94	78	443	402	326	230	177	141	117
	6-9		75	69	114	108	206	187	151	107	82	65	54	309	281	227	161	123	98	81
6,001 - 8,000	1	3	121	115	187	180	476	433	351	247	191	152	126	714	650	527	371	287	228	189
	2,3		117	111	181	174	460	418	339	238	184	146	121	690	627	509	357	276	219	182
	4,5		110	104	170	163	418	380	308	217	167	133	110	627	570	462	326	251	200	165
	6-9		87	81	132	126	285	259	210	148	114	91	75	428	389	315	222	171	137	113
8,001 - 10,000	1	4	146	140	228	219	564	513	416	292	226	180	149	846	770	624	438	339	270	224
	2,3		141	135	219	211	545	495	401	282	218	173	144	818	743	602	423	327	260	216
	4,5		133	127	206	198	495	450	365	257	198	158	131	743	675	548	386	297	237	197
	6-9		103	97	157	151	334	304	246	173	134	106	88	501	456	369	260	201	159	132
10,001 - 15,000	1	5	168	162	263	253	636	578	468	329	254	202	168	954	867	702	494	381	303	252
	2,3		162	156	254	244	613	557	451	317	245	195	162	920	836	677	476	368	293	243
	4,5		153	147	238	229	557	506	410	288	223	177	147	836	759	615	432	335	266	221
	6-9		117	111	181	174	374	340	275	194	150	119	99	561	510	413	291	225	179	149
15,001 - 20,000	1	6	197	189	308	296	743	675	547	385	297	236	196	1115	1013	821	578	446	354	294
	2,3		190	183	297	286	715	650	527	371	286	228	189	1073	975	791	557	429	342	284
	4,5		179	172	279	268	648	589	477	336	259	206	171	972	884	716	504	389	309	257
	6-9		135	129	210	202	433	394	319	225	173	138	114	650	591	479	338	260	207	171
20,001 - 25,000	1	7	206	198	322	310	784	713	578	406	314	250	207	1176	1070	867	609	471	375	311
	2,3		199	191	311	299	756	687	556	392	302	240	199	1134	1031	834	588	453	360	299
	4,5		186	179	291	280	684	622	504	355	274	218	180	1026	933	756	533	411	327	270
	6-9		141	135	219	211	457	415	336	237	183	145	120	686	623	504	356	275	218	180
25,001 - 40,000	1	8	213	205	334	321	890	809	655	461	356	283	235	1335	1214	983	692	534	425	353
	2,3		206	198	322	310	858	780	632	445	343	273	226	1287	1170	948	668	515	410	339
	4,5		193	186	302	290	777	706	572	402	311	247	205	1166	1059	858	603	467	371	308
	6-9		146	140	228	219	516	469	380	267	206	164	136	774	704	570	401	309	246	204
40,001 - 65,000	1	10	235	226	367	353	1180	1073	869	612	472	376	311	1770	1610	1304	918	708	564	467
	2,3		227	218	355	341	1136	1033	837	589	455	362	300	1704	1550	1256	884	683	543	450
	4,5		212	204	331	318	1027	934	757	532	411	327	271	1541	1401	1136	798	617	491	407
	6-9		159	153	249	239	678	616	499	351	271	216	179	1017	924	749	527	407	324	269
65,001 - 90,000	1	11	261	251	408	392	1359	1235	1000	704	543	432	358	2039	1853	1500	1056	815	648	537
	2,3		252	242	393	378	1308	1189	963	678	523	416	345	1962	1784	1445	1017	785	624	518
	4,5		235	226	367	353	1181	1074	870	612	473	376	311	1772	1611	1305	918	710	564	467
	6-9		177	170	276	265	777	706	572	402	311	247	205	1166	1059	858	603	467	371	308
Over 90,000	1	12	296	285	463	445	1382	1256	1017	716	553	440	364	2073	1884	1526	1074	830	660	546
	2,3		285	274	445	428	1330	1209	979	689	532	423	351	1995	1814	1469	1034	798	635	527
	4,5		266	256	416	400	1201	1092	885	622	480	382	317	1802	1638	1328	933	720	573	476
	6-9		199	191	311	299	790	718	582	409	316	251	208	1185	1077	873	614	474	377	312

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 21
\$ 500 Deductible \$ 28
\$1000 Deductible \$ 44
\$2000 Deductible \$ 63
\$3000 Deductible \$ 75
\$4000 Deductible \$ 83
\$5000 Deductible \$ 89

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$21
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territories 17-26 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	157	151	245	236	534	485	393	276	213	170	141	801	728	590	414	320	255	212
	2,3		151	145	236	227	515	468	379	267	206	164	136	773	702	569	401	309	246	204
	4,5		142	136	222	213	468	425	344	242	187	149	123	702	638	516	363	281	224	185
	6-9		110	104	168	162	318	289	234	165	127	101	84	477	434	351	248	191	152	126
4,501 - 6,000	1	2	196	188	305	293	693	630	510	359	277	221	183	1040	945	765	539	416	332	275
	2,3		187	180	293	282	668	607	492	346	267	212	176	1002	911	738	519	401	318	264
	4,5		177	170	276	265	605	550	446	314	242	193	160	908	825	669	471	363	290	240
	6-9		134	128	208	200	405	368	298	210	162	129	107	608	552	447	315	243	194	161
6,001 - 8,000	1	3	233	224	364	350	1010	918	744	523	404	321	266	1515	1377	1116	785	606	482	399
	2,3		225	216	352	338	972	884	716	504	389	309	256	1458	1326	1074	756	584	464	384
	4,5		210	202	329	316	880	800	648	456	352	280	232	1320	1200	972	684	528	420	348
	6-9		158	152	246	237	582	529	428	302	233	185	153	873	794	642	453	350	278	230
8,001 - 10,000	1	4	287	276	449	432	1208	1098	889	626	483	384	318	1812	1647	1334	939	725	576	477
	2,3		277	266	433	416	1164	1058	857	603	466	370	307	1746	1587	1286	905	699	555	461
	4,5		259	249	405	389	1052	956	774	545	421	335	277	1578	1434	1161	818	632	503	416
	6-9		193	186	303	291	693	630	510	359	277	221	183	1040	945	765	539	416	332	275
10,001 - 15,000	1	5	336	323	524	504	1367	1243	1007	709	547	435	360	2051	1865	1511	1064	821	653	540
	2,3		322	310	504	485	1316	1196	969	682	526	419	347	1974	1794	1454	1023	789	629	521
	4,5		302	290	471	453	1189	1081	876	616	476	378	313	1784	1622	1314	924	714	567	470
	6-9		225	216	352	338	782	711	576	405	313	249	206	1173	1067	864	608	470	374	309
15,001 - 20,000	1	6	396	381	619	595	1605	1459	1182	832	642	511	423	2408	2189	1773	1248	963	767	635
	2,3		382	367	596	573	1546	1405	1138	801	618	492	407	2319	2108	1707	1202	927	738	611
	4,5		356	342	555	534	1395	1268	1027	723	558	444	368	2093	1902	1541	1085	837	666	552
	6-9		264	254	413	397	914	831	673	474	366	291	241	1371	1247	1010	711	549	437	362
20,001 - 25,000	1	7	415	399	648	623	1697	1543	1250	880	679	540	447	2546	2315	1875	1320	1019	810	671
	2,3		399	384	624	600	1634	1485	1203	846	653	520	431	2451	2228	1805	1269	980	780	647
	4,5		372	358	582	560	1475	1341	1086	764	590	469	389	2213	2012	1629	1146	885	704	584
	6-9		277	266	433	416	966	878	711	500	386	307	255	1449	1317	1067	750	579	461	383
25,001 - 40,000	1	8	431	414	673	647	1936	1760	1426	1003	774	616	510	2904	2640	2139	1505	1161	924	765
	2,3		415	399	648	623	1863	1694	1372	966	745	593	491	2795	2541	2058	1449	1118	890	737
	4,5		387	372	604	581	1681	1528	1238	871	672	535	443	2522	2292	1857	1307	1008	803	665
	6-9		287	276	449	432	1099	999	809	569	440	350	290	1649	1499	1214	854	660	525	435
40,001 - 65,000	1	10	475	457	743	714	2584	2349	1903	1339	1034	822	681	3876	3524	2855	2009	1551	1233	1022
	2,3		458	440	716	688	2486	2260	1831	1288	994	791	655	3729	3390	2747	1932	1491	1187	983
	4,5		426	410	667	641	2242	2038	1651	1162	897	713	591	3363	3057	2477	1743	1346	1070	887
	6-9		316	304	494	475	1461	1328	1076	757	584	465	385	2192	1992	1614	1136	876	698	578
65,001 - 90,000	1	11	529	509	828	796	2981	2710	2195	1545	1192	949	786	4472	4065	3293	2318	1788	1424	1179
	2,3		510	490	797	766	2868	2607	2112	1486	1147	912	756	4302	3911	3168	2229	1721	1368	1134
	4,5		475	457	743	714	2586	2351	1904	1340	1034	823	682	3879	3527	2856	2010	1551	1235	1023
	6-9		353	339	550	529	1682	1529	1238	872	673	535	443	2523	2294	1857	1308	1010	803	665
Over 90,000	1	12	603	580	942	906	3034	2758	2234	1572	1214	965	800	4551	4137	3351	2358	1821	1448	1200
	2,3		580	558	907	872	2919	2654	2150	1513	1168	929	770	4379	3981	3225	2270	1752	1394	1155
	4,5		541	520	846	813	2631	2392	1938	1363	1052	837	694	3947	3588	2907	2045	1578	1256	1041
	6-9		400	385	625	601	1712	1556	1260	887	685	545	451	2568	2334	1890	1331	1028	818	677

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.

\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 47
\$ 500 Deductible \$ 62
\$1000 Deductible \$ 99
\$2000 Deductible \$141
\$3000 Deductible \$167
\$4000 Deductible \$186
\$5000 Deductible \$200

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$47
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 27 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	57	51	86	80	168	153	124	87	67	54	44	252	230	186	131	101	81	66
	2,3		56	50	84	78	163	148	120	84	65	52	43	245	222	180	126	98	78	65
	4,5		53	47	80	74	152	138	112	79	61	48	40	228	207	168	119	92	72	60
	6-9		45	39	67	61	113	103	83	59	45	36	30	170	155	125	89	68	54	45
4,501 - 6,000	1	2	67	61	101	95	209	190	154	108	84	67	55	314	285	231	162	126	101	83
	2,3		66	60	99	93	202	184	149	105	81	64	53	303	276	224	158	122	96	80
	4,5		62	56	94	88	186	169	137	96	74	59	49	279	254	206	144	111	89	74
	6-9		51	45	77	71	135	123	100	70	54	43	36	203	185	150	105	81	65	54
6,001 - 8,000	1	3	77	71	117	111	289	263	213	150	116	92	76	434	395	320	225	174	138	114
	2,3		74	68	113	107	279	254	206	145	112	89	74	419	381	309	218	168	134	111
	4,5		71	65	107	101	256	233	189	133	103	82	68	384	350	284	200	155	123	102
	6-9		58	52	87	81	180	164	133	93	72	57	48	270	246	200	140	108	86	72
8,001 - 10,000	1	4	90	84	138	132	339	308	249	176	136	108	89	509	462	374	264	204	162	134
	2,3		88	82	134	128	328	298	241	170	131	104	86	492	447	362	255	197	156	129
	4,5		83	77	127	121	299	272	220	155	120	95	79	449	408	330	233	180	143	119
	6-9		67	61	101	95	209	190	154	108	84	67	55	314	285	231	162	126	101	83
10,001 - 15,000	1	5	103	97	157	151	380	345	279	197	152	121	100	570	518	419	296	228	182	150
	2,3		99	93	152	146	366	333	270	190	147	117	97	549	500	405	285	221	176	146
	4,5		94	88	144	138	334	304	246	173	134	106	88	501	456	369	260	201	159	132
	6-9		74	68	113	107	231	210	170	120	92	74	61	347	315	255	180	138	111	92
15,001 - 20,000	1	6	118	112	182	175	440	400	324	228	176	140	116	660	600	486	342	264	210	174
	2,3		114	108	176	169	425	386	313	220	170	135	112	638	579	470	330	255	203	168
	4,5		108	102	165	159	386	351	284	200	154	123	102	579	527	426	300	231	185	153
	6-9		85	79	129	123	265	241	195	137	106	84	70	398	362	293	206	159	126	105
20,001 - 25,000	1	7	123	117	190	183	463	421	341	240	185	147	122	695	632	512	360	278	221	183
	2,3		119	113	184	177	448	407	330	232	179	142	118	672	611	495	348	269	213	177
	4,5		112	106	173	166	407	370	300	211	163	130	107	611	555	450	317	245	195	161
	6-9		88	82	134	128	278	253	205	144	111	89	73	417	380	308	216	167	134	110
25,001 - 40,000	1	8	127	121	197	189	524	476	386	271	209	167	138	786	714	579	407	314	251	207
	2,3		123	117	190	183	505	459	372	262	202	161	133	758	689	558	393	303	242	200
	4,5		116	110	179	172	459	417	338	238	183	146	121	689	626	507	357	275	219	182
	6-9		90	84	138	132	311	283	229	161	125	99	82	467	425	344	242	188	149	123
40,001 - 65,000	1	10	138	132	215	207	689	626	507	357	275	219	182	1034	939	761	536	413	329	273
	2,3		134	128	208	200	663	603	488	344	265	211	175	995	905	732	516	398	317	263
	4,5		126	120	194	187	602	547	443	312	241	191	159	903	821	665	468	362	287	239
	6-9		98	92	150	144	404	367	297	209	161	128	106	606	551	446	314	242	192	159
65,001 - 90,000	1	11	152	146	237	228	789	717	581	409	315	251	208	1184	1076	872	614	473	377	312
	2,3		147	141	229	220	760	691	560	394	304	242	200	1140	1037	840	591	456	363	300
	4,5		138	132	215	207	689	626	507	357	275	219	182	1034	939	761	536	413	329	273
	6-9		107	101	164	158	460	418	339	238	184	146	121	690	627	509	357	276	219	182
Over 90,000	1	12	171	164	267	257	802	729	590	416	321	255	211	1203	1094	885	624	482	383	317
	2,3		165	159	258	248	773	703	569	401	309	246	204	1160	1055	854	602	464	369	306
	4,5		155	149	242	233	701	637	516	363	280	223	185	1052	956	774	545	420	335	278
	6-9		119	113	184	177	468	425	344	242	187	149	123	702	638	516	363	281	224	185

For Fire only, Charge 40% of Fire, Theft, and CAC.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For State Amount rating refer Rule 42.

Higher Deductibles for Comprehensive & Fire, Theft, and CAC.
\$1000 Ded. - Charge this % of \$500 Ded. Premium: 93%
\$2000 Ded. - Charge this % of \$500 Ded. Premium: 86%
\$3000 Ded. - Charge this % of \$500 Ded. Premium: 80%
\$4000 Ded. - Charge this % of \$500 Ded. Premium: 76%
\$5000 Ded. - Charge this % of \$500 Ded. Premium: 73%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 12
\$ 500 Deductible	\$ 16
\$1000 Deductible	\$ 25
\$2000 Deductible	\$ 36
\$3000 Deductible	\$ 43
\$4000 Deductible	\$ 47
\$5000 Deductible	\$ 51

LIMITED COLLISION

Any Deductible - Charge 7.8%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$12
to the \$300 Ded Limited Collision Rate.

Commercial Automobile Insurance Manual

ZONE RATING TABLES

For liability the following tables include the zone or combination zone base premiums, and for physical damage they include the zone or combination zone factors to be applied to the Physical Damage Base Premium Table.

KEY TO ZONE RATING TABLES			
The liability premiums are displayed as follows:			The physical damage factors are displayed as follows:
Bodily Injury (\$20,000/40,000)	\$1,676	1.82	Comprehensive
Property Damage (\$5,000)	761	1.13	Fire, Theft and CAC (incl. MM&V)
*Medical Payments (\$500)	142	4.00	Collision (All Deductibles)
12345			
Zone Combination Code			

To separate the Bodily Injury premiums for zone rated risks, the following percentages shall be applied to the \$20,000/40,000 Bodily Injury premium determined from the Zone Rating Table for the appropriate zone rating combination.

Compulsory Bodily Injury	86%	of the 20/40 B.I. Premium
Personal Injury Protection	4%	of the 20/40 B.I. Premium
Optional Bodily Injury (20/40)	10%	of the 20/40 B.I. Premium

**Charge 10% of the Medical Payments premium shown in the Zone Rating Table*

Commercial Automobile Insurance Manual

LONG DISTANCE ZONE DEFINITIONS

REGIONAL ZONES

01	ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.
02	BALTIMORE—WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories, the entire District of Columbia, and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia territories.
03	BOSTON Zone includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.
04	BUFFALO Zone includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagra Falls and Niagara Falls Suburban, New York territories.
05	CHARLOTTE Zone includes Charlotte and all of Mecklenburg County, North Carolina territories.
06	CHICAGO Zone includes all of Cook and Du Page County territories. Lake County (Balance). Waukegan-North Chicago and all Chicago, Illinois territories; and East Chicago, Indiana territory.
07	CINCINNATI Zone includes Cincinnati, Dayton and Hamilton-Middletown, Ohio; and Covington-Newport, Kentucky territories.
08	CLEVELAND Zone includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore), all Cleveland and Painesville, Ohio territories.
09	DALLAS—FORT WORTH Zone includes all of Dallas and Tarrant, Texas Counties.
10	DENVER Zone includes Denver and North Central, Colorado territories.
11	DETROIT Zone includes all Detroit, Dearborn and Pontiac, Michigan territories.
12	HARTFORD Zone includes all of Hartford and New Haven Counties, and Bridgeport and Fairfield-Stratford, Connecticut territories.
13	HOUSTON Zone includes all of Chambers, Galveston and Harris, Texas Counties.
14	INDIANAPOLIS Zone includes all of Marion County, Indiana territory.
15	JACKSONVILLE Zone includes all of Jacksonville, Florida territory.
16	KANSAS CITY Zone includes all of Kansas City, Kansas; and Independence and all Kansas City, Missouri territories.
17	LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.
18	LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riverside and San Bernadino, California territories.
19	LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.
20	MEMPHIS Zone includes all of Shelby County, Tennessee territory.
21	MIAMI Zone includes Miami and Miami Beach, Florida territories.
22	MILWAUKEE Zone includes Kenosha, Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.
23	MINNEAPOLIS—ST. PAUL Zone includes Minneapolis Metropolitan and Suburban, St. Paul Metropolitan and Suburban, Minnesota territories.
24	NASHVILLE Zone includes all of Davidson County, Tennessee territory.
25	NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.
26	NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties, all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories; and Darien-Greenwich and Stamford, Connecticut territories.
27	OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.

LONG DISTANCE ZONE DEFINITIONS**REGIONAL ZONES****(Continued)**

28	OMAHA Zone includes all of Douglas and Sarpi, Nebraska Counties and Council Bluffs, Iowa territory.
29	PHOENIX Zone includes Mesa-Tempe and Phoenix, Arizona territories.
30	PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware 24 (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories, Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.
31	PITTSBURGH Zone includes all of Alleghany and Beaver Counties, Pennsylvania territories.
32	PORTLAND Zone includes all of Portland, Portland Semi-Suburban, Portland Suburban, Oregon and Vancouver, Washington territories.
33	RICHMOND Zone includes all of Richmond, Virginia territory.
34	ST. LOUIS Zone includes all of St. Louis County, Missouri, and East St. Louis, Illinois territories.
35	SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.
36	SAN FRANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.
37	TULSA Zone includes all of Tulsa, Oklahoma territory.
40	PACIFIC COAST Zone includes the States of California (excluding Los Angeles and San Francisco Zones), Oregon (excluding Portland Zone), and Washington (excluding Portland Zone).
41	MOUNTAIN Zone includes the States of Arizona (excluding Phoenix Zone), Colorado (excluding Denver Zone), Idaho, Montana, Nevada, New Mexico, Utah (excluding Salt Lake City Zone) and Wyoming.
42	MIDWEST Zone includes the States of Iowa (excluding Omaha Zone), Kansas (excluding Kansas City Zone), Missouri (excluding Kansas City and St. Louis Zones), Minnesota (excluding Minneapolis-St. Paul Zone), Nebraska (excluding Omaha Zone), North Dakota, South Dakota and Wisconsin (excluding Milwaukee Zone).
43	SOUTHWEST Zone includes the States of Arkansas (excluding Little Rock Zone), Oklahoma (excluding Oklahoma City and Tulsa Zones) and Texas (excluding Dallas-Fort Worth and Houston Zones).
44	NORTH CENTRAL Zone includes the States of Illinois (excluding Chicago and St. Louis Zones), Indiana (excluding Chicago, Indianapolis and Louisville Zones), Ohio (excluding Cincinnati and Cleveland Zones) and Michigan (excluding Detroit Zone).
45	MIDEAST Zone includes the States of Kentucky (excluding Cincinnati and Louisville Zones), Tennessee (excluding Memphis and Nashville Zones) and West Virginia.
46	GULF Zone includes the States of Alabama, Louisiana (excluding New Orleans Zone) and Mississippi.
47	SOUTHEAST Zone includes the States of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone), North Carolina (excluding Charlotte Zone), South Carolina and Virginia (excluding Baltimore/Washington and Richmond Zones).
48	EASTERN Zone includes the States of Delaware (excluding Philadelphia Zone), Maryland (excluding Baltimore/Washington Zone), New York (excluding Buffalo and New York City Zones), New Jersey (excluding New York City and Philadelphia Zones) and Pennsylvania (excluding Philadelphia and Pittsburgh Zones).
49	NEW ENGLAND Zone includes the States of Connecticut (excluding Hartford and New York City Zones), Maine, Massachusetts (excluding Boston Zone), New Hampshire, Rhode Island and Vermont.
50	ALASKA Zone includes all of the State of Alaska (refer to company).

R-54
C.A.R.
10/1/2000

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

ZONE RATING TABLE
Zone 03 (Boston) Combinations

Insert the state code of the state of principal garaging as the first two digits of the zone combinations code.

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01 Atlanta	1676	1.82	13 Houston	1370	2.75	25 New Orleans	1370	2.33	37 Tulsa	1370	2.11
	761	1.13		623	1.30		623	1.13		623	1.16
	142	4.00		129	3.75		129	3.38		129	3.39
	-- 201			-- 213			-- 225			-- 237	
02 Balt.- Wash	1676	2.45	14 Indianapolis	1370	1.76	26 N.Y. City	1624	1.83	40 Pacific	1370	1.92
	761	0.95		623	1.01		735	0.98		623	0.97
	129	3.32		129	3.16		142	3.32		129	3.55
	-- 202			-- 214			-- 226			-- 240	
03 Boston	1370	1.60	15 Jacksonville	1676	1.73	27 Okla. City	1370	2.11	41 Mountain	1370	2.08
	623	0.90		761	1.06		623	1.16		623	1.01
	129	3.32		142	3.90		129	3.39		129	3.38
	-- 203			-- 215			-- 227			-- 241	
04 Buffalo	1370	1.83	16 Kansas City	1269	2.14	28 Omaha	1370	1.89	42 Midwest	1370	2.03
	623	0.98		576	1.21		623	1.01		623	1.06
	129	3.32		129	3.16		129	3.16		129	3.16
	-- 204			-- 216			-- 228			-- 242	
05 Charlotte	1676	1.53	17 Little Rock	1269	2.51	29 Phoenix	1370	2.24	43 Southwest	1370	2.73
	761	0.93		576	1.03		623	0.97		623	1.27
	142	3.71		129	4.00		129	3.55		129	3.69
	-- 205			-- 217			-- 229			-- 243	
06 Chicago	1370	1.98	18 Los Angeles	1269	1.93	30 Philadelphia	1676	1.60	44 North Central	1370	1.77
	623	1.08		576	1.08		761	0.95		623	1.01
	129	3.16		129	3.55		142	3.32		129	3.22
	-- 206			-- 218			-- 230			-- 244	
07 Cincinnati	1370	1.84	19 Louisville	1370	1.62	31 Pittsburgh	1370	1.60	45 Mideast	1370	1.76
	623	0.99		623	0.99		623	0.95		623	1.11
	129	3.16		129	3.16		129	3.32		129	3.28
	-- 207			-- 219			-- 231			-- 245	
08 Cleveland	1370	1.84	20 Memphis	1269	1.95	32 Portland	1370	1.87	46 Gulf	1370	2.28
	623	0.99		576	1.25		623	0.92		623	1.08
	129	3.16		129	3.37		129	3.55		129	3.46
	-- 208			-- 220			-- 232			-- 246	
09 Dallas Fort Worth	1370	2.80	21 Miami	1676	1.73	33 Richmond	1676	1.81	47 South East	1676	1.72
	623	1.35		761	1.06		761	1.03		761	1.04
	129	3.80		142	3.90		142	3.17		142	3.75
	-- 209			-- 221			-- 233			-- 247	
10 Denver	1370	2.04	22 Milwaukee	1370	1.63	34 St. Louis	1370	2.14	48 Eastern	1370	1.79
	623	1.09		623	0.98		623	1.22		623	0.97
	129	3.16		129	3.16		129	3.16		129	3.32
	-- 210			-- 222			-- 234			-- 248	
11 Detroit	1370	1.76	23 Minn-St. Paul	1370	1.89	35 Salt Lake City	1370	2.26	49 New England	1370	1.60
	623	1.01		623	0.99		623	0.91		623	0.90
	129	3.46		129	3.16		129	3.55		129	3.32
	-- 211			-- 223			-- 235			-- 249	
12 Hartford	1676	1.72	24 Nashville	1370	1.95	36 San. Fran	1676	1.93			
	761	0.99		623	1.25		761	0.98			
	142	3.32		129	3.37		142	3.55			
	-- 212			-- 224			-- 236				

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

ZONE RATING TABLE
Zone 49 (Other than Boston) Combinations

Insert the state code of the state of principal garaging as the first two digits of the zone combinations code.

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01 Atlanta	1676	1.61	13 Houston	1676	2.63	25 New Orleans	1221	2.13	37 Tulsa	1221	1.90
	761	1.05		761	1.23		551	1.05		551	1.08
	142	4.00		142	3.70		129	3.38		129	3.39
	-- 901			-- 913			-- 925			-- 937	
02 Balt.- Wash	1676	2.24	14 Indianapolis	1221	1.56	26 N.Y. City	1624	1.63	40 Pacific	1221	1.72
	761	0.87		551	0.93		735	0.90		551	0.89
	142	3.32		105	3.16		142	3.32		105	3.55
	-- 902			-- 914			-- 926			-- 940	
03 Boston	1370	1.81	15 Jacksonville	1676	1.53	27 Okla. City	1221	1.90	41 Mountain	1068	1.87
	623	0.98		761	0.98		551	1.08		482	0.93
	129	3.32		142	3.90		129	3.39		96	3.38
	-- 903			-- 915			-- 927			-- 941	
04 Buffalo	1221	1.63	16 Kansas City	1269	1.94	28 Omaha	1370	1.68	42 Midwest	1068	1.83
	551	0.90		576	1.14		623	0.93		482	0.98
	105	3.32		129	3.16		129	3.16		96	3.38
	-- 904			-- 916			-- 928			-- 942	
05 Charlotte	1676	1.33	17 Little Rock	1269	2.30	29 Phoenix	1221	2.04	43 Southwest	1068	2.53
	761	0.85		576	0.95		551	0.89		482	1.19
	142	3.71		129	4.00		129	3.55		96	3.69
	-- 905			-- 917			-- 929			-- 943	
06 Chicago	1221	1.78	18 Los Angeles	1269	1.73	30 Philadelphia	1676	1.39	44 North Central	1269	1.56
	551	1.00		576	1.00		761	0.87		576	0.93
	129	3.16		129	3.55		142	3.32		96	3.22
	-- 906			-- 918			-- 930			-- 944	
07 Cincinnati	1221	1.63	19 Louisville	1370	1.41	31 Pittsburgh	1221	1.39	45 Mideast	1221	1.56
	551	0.91		623	0.91		551	0.87		551	1.03
	105	3.16		129	3.16		129	3.55		105	3.28
	-- 907			-- 919			-- 931			-- 945	
08 Cleveland	1221	1.63	20 Memphis	1269	1.74	32 Portland	1221	1.66	46 Gulf	1370	2.07
	551	0.91		576	1.17		551	0.84		623	1.00
	105	3.16		129	3.37		129	3.55		105	3.46
	-- 908			-- 920			-- 932			-- 946	
09 Dallas Fort Worth	1221	2.63	21 Miami	1676	1.53	33 Richmond	1676	1.60	47 South East	1221	1.51
	551	1.23		761	0.98		761	0.95		551	0.96
	129	3.70		142	3.90		142	3.17		105	3.75
	-- 909			-- 921			-- 933			-- 947	
10 Denver	1370	1.83	22 Milwaukee	1221	1.43	34 St. Louis	1221	1.94	48 Eastern	1370	1.59
	623	1.01		551	0.90		551	1.14		623	0.89
	129	3.16		129	3.16		129	3.16		105	3.32
	-- 910			-- 922			-- 934			-- 948	
11 Detroit	1370	1.56	23 Minn-St. Paul	1221	1.69	35 Salt Lake City	1370	2.05	49 New England	1221	1.60
	623	0.93		551	0.91		623	0.83		551	0.90
	129	3.46		129	3.16		129	3.55		105	3.32
	-- 911			-- 923			-- 935			-- 949	
12 Hartford	1676	1.51	24 Nashville	1221	1.74	36 San. Fran	1676	1.73			
	761	0.91		551	1.17		761	0.90			
	142	3.32		129	3.37		142	3.55			
	-- 912			-- 924			-- 936				

Commercial Automobile Insurance Manual

LONG DISTANCE PHYSICAL DAMAGE PREMIUMS

Premium Development Deductibles Other Than Shown On Rate Page

COLLISION

- (1) Determine the \$4,501-6,000 \$500 deductible Collision premium for the same age group as the automobile being rated.
- (2) Multiply that premium by the applicable factor for the deductible desired.
- (3) Subtract the result from the \$500 deductible Collision premium for the original cost new and age group that applies to the automobile being rated.

Deductible	
Amount	Factor
\$3,000	.835

COMPREHENSIVE

- (1) Determine the \$4,501-6,000 \$500 deductible Comprehensive rate for the same age group as the automobile being rated.
- (2) Multiply that rate by the applicable factor for the deductible desired.
- (3) For deductible above \$500, subtract the result from the \$500 deductible Comprehensive rate for the original cost new and age group that applies to the automobile being rated.

Deductible	
Amount	Factor
\$1,000	.120
\$2,000	.380
\$3,000	.570

COMMONWEALTH AUTOMOBILE REINSURERS
 Massachusetts Commercial Automobile

LONG DISTANCE PHYSICAL DAMAGE BASE PREMIUMS

Original Cost New	Age Group	Other Than Collision		Collision Base Premiums							
		All Automobiles		Trucks, Trailers, and Semitrailers				Truck-Tractors & Automobiles Used in Dumping Operations			
		Deductibles		Deductibles				Deductibles			
		\$300	\$500	\$300	\$500	\$1,000	\$2,000	\$300	\$500	\$1,000	\$2,000
\$0 - 4,500	1,2,3	8	8	43	36	25	13	62	52	38	19
	4	8	7	36	30	21	12	52	45	32	18
	5	7	5	32	25	18	10	47	39	28	15
	6-9	5	4	26	21	15	8	42	35	25	13
\$4501 - 6,000	1,2,3	15	15	55	48	39	27	85	75	59	43
	4	14	13	47	43	33	24	71	62	49	36
	5	12	12	43	37	30	20	62	55	45	32
	6-9	10	9	37	32	25	18	54	48	39	27
\$6001 - 8,000	1,2,3	23	21	71	64	53	43	106	96	81	62
	4	19	18	59	54	46	37	90	82	70	54
	5	16	15	52	47	42	32	80	73	60	47
	6-9	15	14	46	43	36	27	69	62	52	43
\$8001 - 10,000	1,2,3	31	30	87	80	71	59	132	121	106	89
	4	25	25	75	69	59	49	110	104	90	77
	5	23	21	66	60	52	45	98	91	80	66
	6-9	19	19	55	52	46	39	84	78	69	58
\$10,001 - 15,000	1,2,3	45	44	116	110	100	88	175	165	149	133
	4	38	37	99	93	84	76	148	140	128	114
	5	35	32	87	82	76	66	132	124	112	99
	6-9	28	28	76	71	65	57	114	107	96	87
\$15,001 - 20,000	1,2,3	66	65	159	151	140	130	236	227	212	195
	4	55	53	135	129	121	110	202	192	180	167
	5	48	47	118	114	106	96	178	171	159	145
	6-9	43	42	103	98	92	84	153	148	138	127
\$20,001 - 25,000	1,2,3	84	83	199	192	182	171	299	289	274	256
	4	72	71	170	165	155	145	254	246	233	219
	5	62	62	149	144	138	128	225	218	205	192
	6-9	54	53	130	126	119	110	195	187	179	168
\$25,001 - 40,000	1,2,3	124	123	282	276	266	254	423	414	399	381
	4	106	104	239	233	226	217	359	352	340	324
	5	93	92	212	206	199	191	318	311	299	287
	6-9	80	80	183	179	173	165	275	270	260	248
\$40,001 - 65,000	1,2,3	203	202	449	443	433	420	674	664	647	631
	4	173	172	381	376	367	358	572	563	550	538
	5	152	151	336	331	324	316	504	498	486	473
	6-9	133	132	292	287	281	273	437	432	421	410
\$65,001 - 90,000	1,2,3	302	300	658	650	639	629	984	977	959	941
	4	258	256	558	551	545	536	837	827	817	802
	5	227	226	493	487	481	471	737	731	720	707
	6-9	196	196	425	422	415	409	639	633	624	613
Over 90,000	1,2,3	401	400	864	857	847	836	1297	1289	1271	1255
	4	342	341	733	729	721	711	1100	1094	1082	1068
	5	300	300	647	642	637	627	973	964	954	940
	6-9	261	260	561	558	550	544	843	837	825	815

R-58
C.A.R.
10/1/2000

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
LEGAL LIABILITY RATES FOR PHYSICAL DAMAGE
TO TRAILERS UNDER A TRAILER INTERCHANGE AGREEMENT
Daily Per Trailer Rates

Limit of Liability	Local						Intermediate						Long Distance					
	Comp or Specified Perils Deductibles		Collision Deductibles				Comp or Specified Perils Deductibles		Collision Deductibles				Comp or Specified Perils Deductibles		Collision Deductibles			
	\$300 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)	\$300 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)	\$300 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)
\$1000	0.003	0.003	0.024	0.021	0.014	0.010	0.005	0.005	0.039	0.036	0.021	0.016	0.008	0.008	0.059	0.054	0.032	0.024
\$2000	0.005	0.005	0.028	0.026	0.015	0.013	0.008	0.008	0.047	0.044	0.026	0.020	0.014	0.014	0.072	0.066	0.043	0.032
\$3000	0.007	0.007	0.035	0.032	0.019	0.015	0.012	0.012	0.053	0.048	0.032	0.024	0.018	0.016	0.084	0.078	0.048	0.038
\$4000	0.008	0.008	0.039	0.036	0.023	0.016	0.014	0.014	0.062	0.058	0.038	0.028	0.023	0.021	0.096	0.089	0.058	0.045
\$5000	0.010	0.010	0.045	0.042	0.026	0.020	0.018	0.016	0.072	0.066	0.044	0.033	0.026	0.025	0.109	0.100	0.066	0.049
\$6000	0.013	0.013	0.049	0.046	0.030	0.023	0.020	0.019	0.080	0.073	0.048	0.038	0.031	0.030	0.123	0.112	0.075	0.057
\$7000	0.014	0.014	0.053	0.048	0.032	0.024	0.024	0.023	0.087	0.080	0.052	0.041	0.036	0.035	0.136	0.124	0.082	0.062
\$8000	0.016	0.015	0.058	0.053	0.036	0.027	0.026	0.025	0.094	0.087	0.059	0.046	0.041	0.039	0.145	0.135	0.090	0.070
\$9000	0.018	0.016	0.065	0.059	0.039	0.030	0.030	0.028	0.104	0.095	0.064	0.048	0.046	0.044	0.160	0.146	0.098	0.076
\$10000	0.020	0.019	0.069	0.062	0.044	0.033	0.032	0.031	0.112	0.104	0.070	0.053	0.048	0.047	0.172	0.159	0.107	0.082
\$11000	0.021	0.020	0.075	0.069	0.046	0.036	0.035	0.033	0.121	0.110	0.076	0.058	0.053	0.050	0.184	0.170	0.115	0.088
\$12000	0.024	0.023	0.080	0.073	0.048	0.038	0.039	0.038	0.128	0.117	0.080	0.061	0.058	0.055	0.197	0.181	0.123	0.094
\$13000	0.025	0.024	0.084	0.078	0.052	0.041	0.042	0.041	0.137	0.126	0.085	0.065	0.062	0.060	0.209	0.192	0.132	0.100
\$14000	0.026	0.025	0.089	0.082	0.055	0.044	0.044	0.043	0.142	0.133	0.090	0.070	0.067	0.065	0.222	0.204	0.140	0.107
\$15000	0.028	0.027	0.094	0.087	0.059	0.046	0.047	0.045	0.153	0.140	0.096	0.075	0.072	0.070	0.233	0.215	0.148	0.114
\$16000	0.031	0.030	0.099	0.091	0.062	0.047	0.048	0.047	0.161	0.148	0.101	0.078	0.077	0.073	0.248	0.228	0.156	0.119
\$17000	0.032	0.031	0.105	0.096	0.066	0.049	0.052	0.049	0.170	0.156	0.107	0.082	0.081	0.078	0.260	0.239	0.164	0.126
\$18000	0.035	0.033	0.109	0.100	0.069	0.052	0.055	0.053	0.178	0.163	0.112	0.087	0.085	0.082	0.272	0.251	0.172	0.133
\$19000	0.036	0.035	0.112	0.104	0.072	0.054	0.058	0.055	0.184	0.170	0.117	0.090	0.090	0.087	0.285	0.263	0.180	0.138
\$20000	0.038	0.037	0.118	0.109	0.077	0.058	0.061	0.059	0.194	0.178	0.123	0.094	0.093	0.090	0.297	0.273	0.187	0.142

Additional Charges added to the \$20000 rate for every \$1000 of liability in excess of \$20000

Each Addl \$1000	0.001	0.001	0.004	0.004	0.003	0.002	0.002	0.002	0.009	0.008	0.005	0.004	0.004	0.004	0.013	0.012	0.008	0.005
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Commercial Automobile Insurance Manual

**PRIVATE PASSENGER TYPES
Rating Procedures**

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the following formula:

$$(B, \text{incr}) = ((A-1) + (B, \text{basic}) \times \text{ILF} - (A-1))$$

where

B, incr denotes the Optional Bodily Injury Liability rate,
A-1 denotes the Compulsory Bodily Injury rate,
B, basic denotes the basic limits (20/40) Optional Bodily Injury Liability rate,
ILF denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED AND UNDERINSURED MOTORISTS (Coverages U1 & U2)

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

Commercial Automobile Insurance Manual

PRIVATE PASSENGER TYPES
Rating Procedures
(Continued)

COLLISION

Collision Deductible: \$500
 Refer to rate pages.

Collision Deductible: \$300
 Add the following buyback charges to the \$500 deductible rate:

	Territory 1	Territory 2	Territory 3	Territory 4
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$34	\$37	\$40	\$42
\$300 Ded. - Non-Fleet	43	46	51	53
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$41	\$45	\$48	\$47
\$300 Ded. - Non-Fleet	52	57	60	59
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$53	\$49	\$46	\$50
\$300 Ded. - Non-Fleet	67	62	58	62
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$57	\$57	\$57	\$44
\$300 Ded. - Non-Fleet	72	71	71	55
	Territory 17-26	Territory 27		
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$132	\$ 32		
\$300 Ded. - Non-Fleet	166	40		

Collision Deductibles: \$1,000, \$2,000~~34~~
 \$1,000 Ded. - Charge 84% of \$500 Ded. premium.
 \$2,000 Ded. - Charge 62% of \$500 Ded. premium.

Collision Waiver of Deductible Charges~~34~~

	<u>Fleet</u>	<u>Non-Fleet</u>
\$ 300 Ded. -	\$15	\$19
\$ 500 Ded. -	22	28
\$1,000 Ded. -	38	48
\$2,000 Ded. -	57	72

Collision Stated Amount Rating~~34~~ Refer to Rule 42.

Commercial Automobile Insurance Manual

**PRIVATE PASSENGER TYPES
Rating Procedures
(Continued)**

LIMITED COLLISION

Limited Collision Deductible: \$500
Refer to rate pages.

Limited Collision Deductible: \$0
Add \$15 for fleet, or \$19 for non-fleet, to the \$300 deductible rate.

Limited Collision Deductible: \$300
Add the following buyback charges to the \$500 deductible rate:

	Territory 1	Territory 2	Territory 3	Territory 4
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$2	\$2	\$3	\$3
\$300 Ded. - Non-Fleet	2	2	3	3
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$3	\$3	\$3	\$3
\$300 Ded. - Non-Fleet	3	3	3	3
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$3	\$3	\$3	\$3
\$300 Ded. - Non-Fleet	3	3	3	3
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$4	\$4	\$4	\$3
\$300 Ded. - Non-Fleet	4	4	4	3
	Territory 17-26	Territory 27		
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$9	\$2		
\$300 Ded. - Non-Fleet	9	2		

Limited Collision Deductibles: \$1,000, \$2,000~~3/4~~
\$1,000 Ded. - Charge 84% of \$500 Ded. premium.
\$2,000 Ded. - Charge 62% of \$500 Ded. premium.

For Limited Collision Stated Amount Rating~~3/4~~
Refer to Rule 42.

Commercial Automobile Insurance Manual

**PRIVATE PASSENGER TYPES
Rating Procedures
(Continued)**

COMPREHENSIVE

Comprehensive Deductible: \$500
Refer to rate pages.

Comprehensive Deductibles: \$300

Add the following buyback charges to the \$500 deductible rate:

	Territory 1	Territory 2	Territory 3	Territory 4
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 8	\$ 8	\$ 9	\$ 9
\$300 Ded. - Non-Fleet	9	10	10	11
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 9	\$10	\$10	\$12
\$300 Ded. - Non-Fleet	11	11	11	14
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$10	\$11	\$10	\$11
\$300 Ded. - Non-Fleet	12	13	12	12
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$12	\$14	\$14	\$12
\$300 Ded. - Non-Fleet	14	17	16	14
	Territory 17-26	Territory 27		
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$28	\$ 7		
\$300 Ded. - Non-Fleet	33	9		

Comprehensive Deductibles: \$1,000, \$2,000~~¾~~
\$1,000 Ded. - Charge 92% of \$500 Ded. premium.
\$2,000 Ded. - Charge 82% of \$500 Ded. premium.

For Comprehensive Stated Amount Rating~~¾~~
Refer to Rule 42.

Fire, Theft, CAC, Comprehensive: \$100 Glass Deductible~~¾~~
Charge 90% of the otherwise determined premium that would apply in the absence of a glass deductible.

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 1**

A-1
242

A-2
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	75	100/300	281	5000	227
20/50	81	250/500	411	10000	257
25/50	100	500/500	522	25000	284
35/80	145	500/1000	528	50000	291
50/100	183	1000/1000	589	100000	293
				500000	302

<u>Cost New</u>	<u>Symbol Code</u>	Age:	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		242	237	234	234	224	224	219	209	195
4,501 - 6,000	02		305	298	293	293	280	280	273	260	240
6,001 - 8,000	03		328	320	315	315	300	300	293	278	256
8,001 - 10,000	04		347	339	334	334	318	318	310	294	270
10,001 - 15,000	05		403	394	387	387	368	368	359	339	311
15,001 - 20,000	06		420	410	403	403	383	383	373	353	323
20,001 - 25,000	07		433	423	415	415	395	395	384	363	332
25,001 - 40,000	08		489	477	469	469	445	445	432	408	372
40,001 - 65,000	10		634	617	607	607	574	574	558	525	476
65,001 - 90,000	11		650	633	622	622	589	589	572	539	488
90,001 and Over	12		683	665	654	654	618	618	600	565	512

<u>Cost New</u>	<u>Symbol Code</u>	Age:	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		20	20	20	20	19	19	18	17	16
4,501 - 6,000	02		26	26	25	25	24	24	23	22	20
6,001 - 8,000	03		29	28	27	27	26	26	25	24	22
8,001 - 10,000	04		31	30	29	29	28	28	27	25	23
10,001 - 15,000	05		36	35	34	34	33	33	32	30	27
15,001 - 20,000	06		37	37	36	36	34	34	33	31	28
20,001 - 25,000	07		39	38	37	37	35	35	34	32	29
25,001 - 40,000	08		44	43	42	42	40	40	39	36	33
40,001 - 65,000	10		58	56	55	55	52	52	51	48	43
65,001 - 90,000	11		60	58	57	57	54	54	52	49	44
90,001 and Over	12		63	61	60	60	57	57	55	51	46

<u>Cost New</u>	<u>Symbol Code</u>	Age:	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		103	100	100	99	97	95	92	88	85
4,501 - 6,000	02		107	104	103	103	101	98	95	91	88
6,001 - 8,000	03		112	109	108	107	105	103	99	95	91
8,001 - 10,000	04		143	139	138	137	134	131	125	120	115
10,001 - 15,000	05		158	153	152	151	147	144	138	132	126
15,001 - 20,000	06		166	161	159	158	154	150	144	138	131
20,001 - 25,000	07		171	166	164	163	159	155	148	142	135
25,001 - 40,000	08		198	192	190	189	184	179	171	163	155
40,001 - 65,000	10		262	254	251	249	243	236	225	214	203
65,001 - 90,000	11		406	392	389	385	374	363	345	328	310
90,001 and Over	12		489	472	467	463	450	437	415	393	371

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 2**

A-1
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A-2
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	84	100/300	315	5000	255
20/50	91	250/500	460	10000	288
25/50	112	500/500	585	25000	319
35/80	162	500/1000	592	50000	326
50/100	205	1000/1000	659	100000	329
				500000	339

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		253	248	245	245	234	234	229	219	203
4,501 - 6,000	02		320	313	308	308	294	294	287	272	251
6,001 - 8,000	03		345	337	332	332	316	316	308	292	269
8,001 - 10,000	04		366	357	352	352	335	335	326	309	284
10,001 - 15,000	05		426	415	409	409	388	388	378	357	327
15,001 - 20,000	06		443	432	425	425	404	404	393	372	339
20,001 - 25,000	07		457	446	439	439	416	416	405	383	350
25,001 - 40,000	08		517	504	496	496	470	470	457	431	392
40,001 - 65,000	10		672	654	643	643	608	608	590	556	503
65,001 - 90,000	11		689	671	659	659	623	623	606	570	516
90,001 and Over	12		724	705	693	693	655	655	636	598	541

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		21	21	20	20	19	19	19	18	16
4,501 - 6,000	02		27	27	26	26	25	25	24	23	21
6,001 - 8,000	03		30	29	28	28	27	27	26	25	22
8,001 - 10,000	04		31	31	30	30	29	29	28	26	24
10,001 - 15,000	05		37	36	35	35	34	34	33	31	28
15,001 - 20,000	06		39	38	37	37	35	35	34	32	29
20,001 - 25,000	07		40	39	38	38	36	36	35	33	30
25,001 - 40,000	08		46	44	44	44	41	41	40	38	34
40,001 - 65,000	10		60	58	57	57	54	54	52	49	44
65,001 - 90,000	11		62	60	59	59	56	56	54	51	45
90,001 and Over	12		65	63	62	62	58	58	57	53	48

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		108	105	104	103	101	99	95	92	88
4,501 - 6,000	02		112	109	108	107	105	103	99	95	91
6,001 - 8,000	03		117	114	113	112	110	107	103	99	95
8,001 - 10,000	04		150	146	145	144	140	137	131	126	120
10,001 - 15,000	05		167	161	160	159	155	151	145	138	132
15,001 - 20,000	06		175	169	168	166	162	158	151	145	138
20,001 - 25,000	07		180	174	173	171	167	163	156	149	142
25,001 - 40,000	08		209	203	201	199	194	189	180	172	163
40,001 - 65,000	10		277	268	266	263	256	249	237	226	214
65,001 - 90,000	11		431	416	412	408	397	385	366	347	328
90,001 and Over	12		519	501	496	491	477	463	440	416	393

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 3

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B, Increased Limits				Property Damage Liability	
20/40	90	100/300	336	5000	273
20/50	98	250/500	491	10000	308
25/50	120	500/500	623	25000	341
35/80	173	500/1000	631	50000	349
50/100	219	1000/1000	702	100000	352
				500000	363

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		270	264	261	261	249	249	244	232	215
4,501 - 6,000	02		343	335	330	330	314	314	307	291	267
6,001 - 8,000	03		370	361	356	356	338	338	330	313	287
8,001 - 10,000	04		393	384	377	377	359	359	350	331	303
10,001 - 15,000	05		458	447	440	440	417	417	406	384	350
15,001 - 20,000	06		478	466	458	458	435	435	423	399	364
20,001 - 25,000	07		493	481	473	473	448	448	436	412	375
25,001 - 40,000	08		558	544	535	535	507	507	492	464	422
40,001 - 65,000	10		727	708	696	696	658	658	639	600	543
65,001 - 90,000	11		747	727	714	714	675	675	655	616	557
90,001 and Over	12		785	764	750	750	709	709	689	647	585

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		23	22	22	22	21	21	20	19	18
4,501 - 6,000	02		30	29	28	28	27	27	26	25	23
6,001 - 8,000	03		32	31	31	31	29	29	28	27	24
8,001 - 10,000	04		34	34	33	33	31	31	30	29	26
10,001 - 15,000	05		41	40	39	39	37	37	36	34	30
15,001 - 20,000	06		42	41	41	41	38	38	37	35	32
20,001 - 25,000	07		44	43	42	42	40	40	38	36	33
25,001 - 40,000	08		50	49	48	48	45	45	44	41	37
40,001 - 65,000	10		66	64	63	63	59	59	58	54	49
65,001 - 90,000	11		68	66	65	65	61	61	59	55	50
90,001 and Over	12		71	69	68	68	64	64	62	58	53

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		112	109	108	107	105	103	99	95	91
4,501 - 6,000	02		116	113	112	111	109	106	102	98	94
6,001 - 8,000	03		122	118	117	116	114	111	107	103	99
8,001 - 10,000	04		157	152	151	150	146	143	137	131	125
10,001 - 15,000	05		174	168	167	166	161	157	151	144	137
15,001 - 20,000	06		182	176	175	174	169	165	158	151	143
20,001 - 25,000	07		188	182	180	179	174	170	162	155	148
25,001 - 40,000	08		219	212	210	208	203	197	188	179	170
40,001 - 65,000	10		290	281	278	276	268	261	248	236	224
65,001 - 90,000	11		452	436	432	428	416	404	384	364	343
90,001 and Over	12		545	525	521	516	501	486	461	437	412

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 4**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	87	100/300	327	5000	266
20/50	94	250/500	478	10000	301
25/50	117	500/500	607	25000	333
35/80	168	500/1000	615	50000	340
50/100	212	1000/1000	685	100000	343
				500000	354

<u>Cost New</u>	<u>Symbol Code</u>	Age:	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		279	273	269	269	257	257	251	239	221
4,501 - 6,000	02		355	347	342	342	325	325	317	301	276
6,001 - 8,000	03		384	375	369	369	350	350	341	323	297
8,001 - 10,000	04		408	398	391	391	372	372	362	343	314
10,001 - 15,000	05		476	464	456	456	433	433	421	398	363
15,001 - 20,000	06		496	484	476	476	451	451	439	414	377
20,001 - 25,000	07		512	499	491	491	465	465	453	427	389
25,001 - 40,000	08		580	566	556	556	526	526	511	482	438
40,001 - 65,000	10		757	737	724	724	684	684	664	625	565
65,001 - 90,000	11		777	757	743	743	702	702	682	641	579
90,001 and Over	12		818	796	781	781	738	738	717	673	608

<u>Cost New</u>	<u>Symbol Code</u>	Age:	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		23	23	22	22	21	21	21	20	18
4,501 - 6,000	02		31	30	29	29	28	28	27	25	23
6,001 - 8,000	03		33	32	32	32	30	30	29	28	25
8,001 - 10,000	04		35	34	34	34	32	32	31	29	27
10,001 - 15,000	05		42	41	40	40	38	38	37	34	31
15,001 - 20,000	06		44	42	42	42	39	39	38	36	33
20,001 - 25,000	07		45	44	43	43	41	41	40	37	34
25,001 - 40,000	08		51	50	49	49	46	46	45	42	38
40,001 - 65,000	10		68	66	65	65	61	61	59	56	50
65,001 - 90,000	11		70	68	67	67	63	63	61	57	51
90,001 and Over	12		74	72	70	70	66	66	64	60	54

<u>Cost New</u>	<u>Symbol Code</u>	Age:	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		116	113	112	112	109	107	103	99	95
4,501 - 6,000	02		121	117	117	116	113	111	106	102	98
6,001 - 8,000	03		127	123	122	121	119	116	111	107	102
8,001 - 10,000	04		164	159	158	156	153	149	143	136	130
10,001 - 15,000	05		182	176	175	173	169	165	158	150	143
15,001 - 20,000	06		191	185	183	182	177	173	165	157	150
20,001 - 25,000	07		197	191	189	187	183	178	170	162	154
25,001 - 40,000	08		230	222	220	218	213	207	197	188	178
40,001 - 65,000	10		306	295	293	290	282	274	261	248	235
65,001 - 90,000	11		477	460	456	451	439	426	404	383	362
90,001 and Over	12		575	554	549	544	528	513	487	461	435

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

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COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 5**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	94	100/300	351	5000	287
20/50	102	250/500	514	10000	324
25/50	126	500/500	652	25000	359
35/80	181	500/1000	660	50000	367
50/100	229	1000/1000	736	100000	370
				500000	382

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>									
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	
0 - 4,500	01		276	270	266	266	254	254	254	249	237	219
4,501 - 6,000	02		351	343	338	338	322	322	322	314	298	273
6,001 - 8,000	03		379	370	364	364	346	346	346	338	320	293
8,001 - 10,000	04		403	393	387	387	368	368	368	358	339	310
10,001 - 15,000	05		470	459	451	451	428	428	428	416	393	359
15,001 - 20,000	06		490	478	470	470	446	446	446	434	409	373
20,001 - 25,000	07		506	493	485	485	460	460	460	447	422	384
25,001 - 40,000	08		573	559	549	549	520	520	520	505	476	432
40,001 - 65,000	10		747	728	715	715	675	675	675	656	617	558
65,001 - 90,000	11		767	747	733	733	693	693	693	673	633	572
90,001 and Over	12		807	785	771	771	728	728	728	707	665	600

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	
0 - 4,500	01		23	23	22	22	21	21	21	21	20	18
4,501 - 6,000	02		31	30	29	29	28	28	28	27	25	23
6,001 - 8,000	03		33	32	32	32	30	30	30	29	28	25
8,001 - 10,000	04		35	34	34	34	32	32	32	31	29	27
10,001 - 15,000	05		42	41	40	40	38	38	38	37	34	31
15,001 - 20,000	06		44	42	42	42	39	39	39	38	36	33
20,001 - 25,000	07		45	44	43	43	41	41	41	40	37	34
25,001 - 40,000	08		51	50	49	49	46	46	46	45	42	38
40,001 - 65,000	10		68	66	65	65	61	61	61	59	56	50
65,001 - 90,000	11		70	68	67	67	63	63	63	61	57	51
90,001 and Over	12		74	72	70	70	66	66	66	64	60	54

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	
0 - 4,500	01		117	114	113	112	110	107	107	103	99	95
4,501 - 6,000	02		122	118	117	116	114	111	111	107	103	98
6,001 - 8,000	03		128	124	123	122	119	117	117	112	108	103
8,001 - 10,000	04		165	160	159	157	154	150	150	144	137	131
10,001 - 15,000	05		183	177	176	174	170	166	166	159	151	144
15,001 - 20,000	06		192	186	184	183	178	174	174	166	158	151
20,001 - 25,000	07		198	192	190	189	184	179	179	171	163	155
25,001 - 40,000	08		231	224	222	220	214	208	208	199	189	180
40,001 - 65,000	10		308	297	295	292	284	276	276	263	250	236
65,001 - 90,000	11		480	463	459	455	442	429	429	407	386	364
90,001 and Over	12		580	559	553	548	532	517	517	490	464	438

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 6**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	100	100/300	375	5000	307
20/50	108	250/500	548	10000	347
25/50	134	500/500	696	25000	384
35/80	193	500/1000	705	50000	393
50/100	244	1000/1000	785	100000	396
				500000	408

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		295	289	285	285	272	272	265	252	233
4,501 - 6,000	02		378	369	363	363	345	345	336	319	292
6,001 - 8,000	03		408	398	392	392	372	372	362	343	314
8,001 - 10,000	04		434	423	416	416	396	396	385	364	333
10,001 - 15,000	05		508	495	487	487	461	461	449	423	386
15,001 - 20,000	06		529	516	507	507	481	481	468	441	401
20,001 - 25,000	07		547	533	524	524	496	496	482	455	414
25,001 - 40,000	08		620	604	594	594	562	562	546	514	466
40,001 - 65,000	10		811	789	775	775	732	732	711	668	604
65,001 - 90,000	11		833	811	796	796	752	752	730	686	619
90,001 and Over	12		876	853	837	837	790	790	767	720	650

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		25	25	24	24	23	23	22	21	19
4,501 - 6,000	02		33	32	32	32	30	30	29	27	25
6,001 - 8,000	03		36	35	34	34	32	32	32	30	27
8,001 - 10,000	04		38	37	37	37	35	35	34	32	29
10,001 - 15,000	05		45	44	43	43	41	41	40	37	34
15,001 - 20,000	06		47	46	45	45	43	43	41	39	35
20,001 - 25,000	07		49	48	47	47	44	44	43	40	36
25,001 - 40,000	08		56	54	53	53	50	50	49	46	41
40,001 - 65,000	10		74	72	71	71	67	67	64	60	54
65,001 - 90,000	11		76	74	73	73	68	68	66	62	56
90,001 and Over	12		80	78	76	76	72	72	70	65	59

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		120	117	116	115	113	110	106	102	98
4,501 - 6,000	02		125	121	121	120	117	114	110	106	101
6,001 - 8,000	03		131	127	127	126	123	120	115	111	106
8,001 - 10,000	04		170	165	164	162	158	155	148	141	135
10,001 - 15,000	05		189	183	182	180	176	171	164	156	148
15,001 - 20,000	06		198	192	190	189	184	179	171	163	155
20,001 - 25,000	07		205	198	196	195	190	185	177	168	160
25,001 - 40,000	08		239	231	229	227	221	215	205	195	185
40,001 - 65,000	10		319	308	305	302	294	286	272	258	244
65,001 - 90,000	11		498	480	476	471	458	445	422	400	377
90,001 and Over	12		601	579	574	568	552	536	508	481	454

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

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C.A.R.
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COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 7**

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349

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	109	100/300	407	5000	334
20/50	118	250/500	594	10000	377
25/50	146	500/500	755	25000	418
35/80	210	500/1000	764	50000	428
50/100	265	1000/1000	851	100000	431
				500000	444

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		308	301	297	297	283	283	276	262	242
4,501 - 6,000	02		395	385	379	379	361	361	351	333	305
6,001 - 8,000	03		427	417	410	410	389	389	379	358	328
8,001 - 10,000	04		454	443	436	436	414	414	403	381	347
10,001 - 15,000	05		532	519	510	510	483	483	470	443	403
15,001 - 20,000	06		555	541	532	532	504	504	490	462	420
20,001 - 25,000	07		574	559	549	549	520	520	506	477	433
25,001 - 40,000	08		651	634	623	623	590	590	573	539	489
40,001 - 65,000	10		853	830	815	815	770	770	747	702	634
65,001 - 90,000	11		876	852	837	837	790	790	767	720	650
90,001 and Over	12		922	897	880	880	831	831	807	757	683

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		26	26	25	25	24	24	23	22	20
4,501 - 6,000	02		35	34	33	33	31	31	30	29	26
6,001 - 8,000	03		38	37	36	36	34	34	33	31	28
8,001 - 10,000	04		40	39	38	38	36	36	35	33	30
10,001 - 15,000	05		48	46	45	45	43	43	42	39	35
15,001 - 20,000	06		50	48	48	48	45	45	44	41	37
20,001 - 25,000	07		52	50	49	49	46	46	45	42	38
25,001 - 40,000	08		59	57	56	56	53	53	51	48	43
40,001 - 65,000	10		78	76	74	74	70	70	68	64	57
65,001 - 90,000	11		80	78	76	76	72	72	70	65	59
90,001 and Over	12		84	82	81	81	76	76	74	69	62

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		121	118	117	116	113	111	107	102	98
4,501 - 6,000	02		126	122	121	120	118	115	111	106	102
6,001 - 8,000	03		132	128	127	126	124	121	116	111	106
8,001 - 10,000	04		171	166	165	163	159	155	149	142	135
10,001 - 15,000	05		190	184	183	181	177	172	164	157	149
15,001 - 20,000	06		200	193	192	190	185	180	172	164	156
20,001 - 25,000	07		206	199	198	196	191	186	178	169	161
25,001 - 40,000	08		241	233	231	229	223	217	207	197	187
40,001 - 65,000	10		321	310	307	304	296	288	274	260	246
65,001 - 90,000	11		502	484	479	475	461	448	425	403	380
90,001 and Over	12		606	583	578	572	556	539	512	484	457

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

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COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 8**

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384

A-2
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	119	100/300	446	5000	368
20/50	129	250/500	652	10000	416
25/50	159	500/500	828	25000	460
35/80	230	500/1000	838	50000	471
50/100	290	1000/1000	934	100000	475
				500000	489

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		301	295	290	290	277	277	270	257	237
4,501 - 6,000	02		386	377	371	371	353	353	343	325	298
6,001 - 8,000	03		417	407	400	400	380	380	370	350	321
8,001 - 10,000	04		444	433	426	426	404	404	394	372	340
10,001 - 15,000	05		519	506	498	498	472	472	459	433	394
15,001 - 20,000	06		542	528	519	519	492	492	478	451	410
20,001 - 25,000	07		559	545	536	536	508	508	493	465	423
25,001 - 40,000	08		635	619	608	608	575	575	559	526	477
40,001 - 65,000	10		831	809	794	794	750	750	728	684	618
65,001 - 90,000	11		853	830	815	815	770	770	747	702	634
90,001 and Over	12		898	874	858	858	810	810	786	738	666

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		26	25	25	25	23	23	23	22	20
4,501 - 6,000	02		34	33	32	32	31	31	30	28	25
6,001 - 8,000	03		37	36	35	35	33	33	32	30	28
8,001 - 10,000	04		39	38	38	38	36	36	35	32	29
10,001 - 15,000	05		46	45	44	44	42	42	41	38	35
15,001 - 20,000	06		49	47	46	46	44	44	43	40	36
20,001 - 25,000	07		50	49	48	48	45	45	44	41	37
25,001 - 40,000	08		57	56	55	55	52	52	50	47	42
40,001 - 65,000	10		76	74	72	72	68	68	66	62	56
65,001 - 90,000	11		78	76	74	74	70	70	68	64	57
90,001 and Over	12		82	80	78	78	74	74	72	67	60

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		141	137	136	135	132	129	124	119	113
4,501 - 6,000	02		147	143	142	141	138	134	129	123	118
6,001 - 8,000	03		155	150	149	148	145	141	135	129	123
8,001 - 10,000	04		204	197	195	194	189	184	176	168	159
10,001 - 15,000	05		227	219	218	216	210	204	195	186	177
15,001 - 20,000	06		238	231	229	227	221	215	205	195	185
20,001 - 25,000	07		246	238	236	234	228	222	211	201	191
25,001 - 40,000	08		289	279	277	274	267	259	247	235	222
40,001 - 65,000	10		388	374	371	367	357	347	330	313	296
65,001 - 90,000	11		611	589	583	577	561	544	516	489	461
90,001 and Over	12		739	712	705	698	678	657	624	590	556

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

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C.A.R.
10/1/2000

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 9**

A-1
358

A-2
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	111	100/300	416	5000	342
20/50	120	250/500	608	10000	386
25/50	149	500/500	772	25000	428
35/80	214	500/1000	782	50000	438
50/100	270	1000/1000	871	100000	441
				500000	455

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		332	325	320	320	305	305	297	282	259
4,501 - 6,000	02		428	418	411	411	391	391	380	360	329
6,001 - 8,000	03		464	452	445	445	422	422	411	388	354
8,001 - 10,000	04		494	482	474	474	450	450	437	413	376
10,001 - 15,000	05		580	565	556	556	526	526	511	482	438
15,001 - 20,000	06		606	590	580	580	549	549	534	503	456
20,001 - 25,000	07		626	610	599	599	567	567	551	519	471
25,001 - 40,000	08		712	693	681	681	644	644	625	588	532
40,001 - 65,000	10		934	909	893	893	843	843	817	767	692
65,001 - 90,000	11		960	934	917	917	865	865	840	788	710
90,001 and Over	12		1011	983	965	965	910	910	883	829	747

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		29	28	28	28	26	26	25	24	22
4,501 - 6,000	02		38	37	36	36	34	34	33	31	28
6,001 - 8,000	03		41	40	39	39	37	37	36	34	31
8,001 - 10,000	04		44	43	42	42	40	40	39	36	33
10,001 - 15,000	05		52	51	50	50	47	47	46	43	39
15,001 - 20,000	06		55	53	52	52	49	49	48	45	40
20,001 - 25,000	07		57	55	54	54	51	51	49	46	42
25,001 - 40,000	08		65	63	62	62	58	58	57	53	48
40,001 - 65,000	10		86	84	82	82	77	77	75	70	63
65,001 - 90,000	11		88	86	84	84	79	79	77	72	65
90,001 and Over	12		93	91	89	89	84	84	81	76	68

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		124	120	119	118	116	113	109	104	100
4,501 - 6,000	02		129	125	124	123	120	118	113	108	104
6,001 - 8,000	03		135	131	130	129	126	123	118	113	108
8,001 - 10,000	04		175	170	169	167	163	159	152	145	139
10,001 - 15,000	05		195	189	187	186	181	176	168	161	153
15,001 - 20,000	06		205	198	196	195	190	185	177	168	160
20,001 - 25,000	07		211	204	203	201	196	191	182	173	165
25,001 - 40,000	08		247	239	237	235	228	222	212	201	191
40,001 - 65,000	10		329	318	315	312	304	295	281	267	252
65,001 - 90,000	11		516	497	492	488	474	460	437	414	390
90,001 and Over	12		623	600	594	589	572	555	526	498	470

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

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C.A.R.
10/1/2000

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 10**

A-1
420

A-2
67

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	131	100/300	489	5000	405
20/50	142	250/500	715	10000	458
25/50	175	500/500	908	25000	506
35/80	252	500/1000	919	50000	518
50/100	318	1000/1000	1024	100000	522
				500000	539

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		314	307	302	302	288	288	281	267	246
4,501 - 6,000	02		403	393	387	387	368	368	358	339	310
6,001 - 8,000	03		436	425	418	418	397	397	387	366	334
8,001 - 10,000	04		464	453	445	445	423	423	411	388	354
10,001 - 15,000	05		544	530	521	521	494	494	480	453	412
15,001 - 20,000	06		568	553	543	543	515	515	501	472	429
20,001 - 25,000	07		586	571	561	561	532	532	517	487	442
25,001 - 40,000	08		666	649	637	637	603	603	585	551	499
40,001 - 65,000	10		873	849	834	834	787	787	764	718	648
65,001 - 90,000	11		896	872	856	856	808	808	785	737	665
90,001 and Over	12		943	918	901	901	850	850	825	775	698

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		27	26	26	26	25	25	24	23	21
4,501 - 6,000	02		35	35	34	34	32	32	31	29	27
6,001 - 8,000	03		39	38	37	37	35	35	34	32	29
8,001 - 10,000	04		41	40	39	39	37	37	36	34	31
10,001 - 15,000	05		49	47	47	47	44	44	43	40	36
15,001 - 20,000	06		51	50	49	49	46	46	45	42	38
20,001 - 25,000	07		53	51	50	50	48	48	46	43	39
25,001 - 40,000	08		60	59	58	58	54	54	53	49	45
40,001 - 65,000	10		80	78	76	76	72	72	70	65	59
65,001 - 90,000	11		82	80	78	78	74	74	72	67	60
90,001 and Over	12		87	84	83	83	78	78	75	71	63

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		136	132	131	130	127	124	119	114	109
4,501 - 6,000	02		141	137	136	135	132	129	123	118	113
6,001 - 8,000	03		148	144	143	142	138	135	130	124	118
8,001 - 10,000	04		194	188	186	185	180	176	168	160	152
10,001 - 15,000	05		216	209	207	206	200	195	186	177	169
15,001 - 20,000	06		227	220	218	216	210	205	195	186	177
20,001 - 25,000	07		235	227	225	223	217	211	202	192	182
25,001 - 40,000	08		275	266	263	261	254	247	235	224	212
40,001 - 65,000	10		368	355	352	349	339	330	314	297	281
65,001 - 90,000	11		579	558	553	548	532	516	490	464	437
90,001 and Over	12		700	674	668	662	642	623	591	559	527

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 11**

A-1
431

A-2
69

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	134	100/300	501	5000	416
20/50	145	250/500	733	10000	470
25/50	179	500/500	931	25000	520
35/80	258	500/1000	942	50000	532
50/100	326	1000/1000	1049	100000	537
				500000	553

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		297	291	287	287	274	274	267	254	235
4,501 - 6,000	02		381	372	366	366	348	348	339	321	295
6,001 - 8,000	03		411	402	395	395	375	375	366	346	317
8,001 - 10,000	04		438	427	420	420	399	399	389	367	335
10,001 - 15,000	05		512	500	491	491	465	465	453	427	389
15,001 - 20,000	06		534	521	512	512	485	485	472	445	405
20,001 - 25,000	07		552	538	528	528	501	501	487	459	417
25,001 - 40,000	08		626	610	599	599	567	567	551	519	471
40,001 - 65,000	10		819	797	783	783	739	739	718	674	609
65,001 - 90,000	11		841	818	804	804	759	759	737	692	625
90,001 and Over	12		885	861	845	845	798	798	775	727	656

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		25	25	24	24	23	23	22	21	19
4,501 - 6,000	02		33	32	32	32	30	30	29	27	25
6,001 - 8,000	03		36	35	34	34	32	32	32	30	27
8,001 - 10,000	04		38	37	37	37	35	35	34	32	29
10,001 - 15,000	05		45	44	43	43	41	41	40	37	34
15,001 - 20,000	06		47	46	45	45	43	43	41	39	35
20,001 - 25,000	07		49	48	47	47	44	44	43	40	36
25,001 - 40,000	08		56	54	53	53	50	50	49	46	41
40,001 - 65,000	10		74	72	71	71	67	67	64	60	54
65,001 - 90,000	11		76	74	73	73	68	68	66	62	56
90,001 and Over	12		80	78	76	76	72	72	70	65	59

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		126	123	122	121	118	115	111	107	102
4,501 - 6,000	02		131	128	127	126	123	120	115	111	106
6,001 - 8,000	03		138	134	133	132	129	126	121	116	111
8,001 - 10,000	04		180	174	173	171	167	163	156	149	142
10,001 - 15,000	05		200	193	192	190	185	180	172	164	156
15,001 - 20,000	06		210	203	201	200	194	189	181	172	164
20,001 - 25,000	07		216	209	208	206	200	195	186	178	169
25,001 - 40,000	08		253	245	242	240	234	228	217	206	196
40,001 - 65,000	10		338	326	323	320	312	303	288	274	259
65,001 - 90,000	11		530	511	506	501	487	473	449	425	401
90,001 and Over	12		640	617	611	605	587	570	541	512	482

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

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C.A.R.
10/1/2000

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 12**

A-1
436

A-2
70

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	136	100/300	508	5000	421
20/50	147	250/500	742	10000	476
25/50	182	500/500	943	25000	526
35/80	262	500/1000	954	50000	539
50/100	330	1000/1000	1063	100000	543
				500000	560

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		316	309	304	304	290	290	283	269	248
4,501 - 6,000	02		406	397	390	390	371	371	361	342	313
6,001 - 8,000	03		439	429	422	422	400	400	390	369	337
8,001 - 10,000	04		468	456	449	449	426	426	415	392	357
10,001 - 15,000	05		549	535	526	526	498	498	484	456	415
15,001 - 20,000	06		573	558	548	548	519	519	505	476	432
20,001 - 25,000	07		591	576	566	566	536	536	521	491	446
25,001 - 40,000	08		672	655	643	643	608	608	590	556	503
40,001 - 65,000	10		881	857	841	841	795	795	771	724	654
65,001 - 90,000	11		905	880	864	864	816	816	792	743	671
90,001 and Over	12		952	926	909	909	858	858	833	782	705

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		27	26	26	26	25	25	24	23	21
4,501 - 6,000	02		35	35	34	34	32	32	31	29	27
6,001 - 8,000	03		39	38	37	37	35	35	34	32	29
8,001 - 10,000	04		41	40	39	39	37	37	36	34	31
10,001 - 15,000	05		49	47	47	47	44	44	43	40	36
15,001 - 20,000	06		51	50	49	49	46	46	45	42	38
20,001 - 25,000	07		53	51	50	50	48	48	46	43	39
25,001 - 40,000	08		60	59	58	58	54	54	53	49	45
40,001 - 65,000	10		80	78	76	76	72	72	70	65	59
65,001 - 90,000	11		82	80	78	78	74	74	72	67	60
90,001 and Over	12		87	84	83	83	78	78	75	71	63

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		128	125	124	123	120	117	113	108	103
4,501 - 6,000	02		133	130	129	128	125	122	117	112	107
6,001 - 8,000	03		140	136	135	134	131	128	123	118	112
8,001 - 10,000	04		183	177	176	174	170	166	158	151	144
10,001 - 15,000	05		203	197	195	193	188	184	175	167	159
15,001 - 20,000	06		213	206	205	203	198	193	184	175	167
20,001 - 25,000	07		220	213	211	209	204	199	190	181	172
25,001 - 40,000	08		258	249	247	245	238	232	221	210	199
40,001 - 65,000	10		345	333	330	327	318	309	294	279	264
65,001 - 90,000	11		540	521	516	511	496	482	458	433	409
90,001 and Over	12		653	629	623	617	599	581	552	522	492

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

R-75
C.A.R.
10/1/2000

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 13**

A-1
473

A-2
75

B, Increased Limits				Property Damage Liability	
20/40	147	100/300	550	5000	458
20/50	159	250/500	804	10000	518
25/50	197	500/500	1021	25000	573
35/80	283	500/1000	1034	50000	586
50/100	358	1000/1000	1151	100000	591
				500000	609

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		354	346	340	340	324	324	316	299	275
4,501 - 6,000	02		458	447	439	439	417	417	406	383	350
6,001 - 8,000	03		496	484	476	476	451	451	439	414	378
8,001 - 10,000	04		529	516	507	507	481	481	468	441	401
10,001 - 15,000	05		622	606	596	596	564	564	548	516	468
15,001 - 20,000	06		650	633	622	622	588	588	572	538	488
20,001 - 25,000	07		672	654	643	643	608	608	590	556	504
25,001 - 40,000	08		765	745	731	731	691	691	671	631	570
40,001 - 65,000	10		1006	979	961	961	907	907	879	825	744
65,001 - 90,000	11		1034	1006	987	987	931	931	903	847	763
90,001 and Over	12		1089	1059	1039	1039	980	980	951	892	803

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		31	30	29	29	28	28	27	25	23
4,501 - 6,000	02		40	39	39	39	36	36	35	33	30
6,001 - 8,000	03		44	43	42	42	40	40	39	36	33
8,001 - 10,000	04		47	46	45	45	42	42	41	39	35
10,001 - 15,000	05		56	54	53	53	50	50	49	46	41
15,001 - 20,000	06		58	57	56	56	53	53	51	48	43
20,001 - 25,000	07		60	59	58	58	54	54	53	50	45
25,001 - 40,000	08		69	67	66	66	62	62	60	57	51
40,001 - 65,000	10		92	89	88	88	83	83	80	75	67
65,001 - 90,000	11		94	92	90	90	85	85	82	77	69
90,001 and Over	12		100	97	95	95	89	89	87	81	73

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		138	134	133	132	129	126	121	116	111
4,501 - 6,000	02		144	140	139	137	134	131	126	120	115
6,001 - 8,000	03		151	147	146	144	141	138	132	126	121
8,001 - 10,000	04		198	192	190	189	184	179	171	163	156
10,001 - 15,000	05		221	214	212	210	205	199	190	181	172
15,001 - 20,000	06		232	225	223	221	215	209	200	190	180
20,001 - 25,000	07		240	232	230	228	222	216	206	196	186
25,001 - 40,000	08		281	272	269	267	260	252	240	229	217
40,001 - 65,000	10		377	364	361	357	347	337	321	304	288
65,001 - 90,000	11		593	572	566	561	545	529	502	475	448
90,001 and Over	12		717	691	685	678	658	638	606	573	540

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 14**

A-1
507

A-2
80

B, Increased Limits				Property Damage Liability			
20/40	157	100/300	589	5000		491	
20/50	170	250/500	861	10000		555	
25/50	210	500/500	1093	25000		614	
35/80	303	500/1000	1107	50000		628	
50/100	383	1000/1000	1233	100000		633	
				500000		653	

Symbol		COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		349	342	336	336	320	320	312	296	272
4,501 - 6,000	02		452	441	434	434	412	412	401	379	346
6,001 - 8,000	03		490	478	470	470	445	445	433	409	373
8,001 - 10,000	04		522	509	500	500	475	475	462	435	396
10,001 - 15,000	05		614	598	588	588	557	557	541	509	462
15,001 - 20,000	06		641	625	614	614	581	581	564	531	482
20,001 - 25,000	07		663	646	634	634	600	600	583	549	497
25,001 - 40,000	08		755	735	722	722	682	682	662	623	563
40,001 - 65,000	10		992	965	948	948	894	894	867	814	734
65,001 - 90,000	11		1019	992	973	973	918	918	891	836	753
90,001 and Over	12		1073	1044	1025	1025	966	966	938	879	792

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		31	30	29	29	28	28	27	25	23
4,501 - 6,000	02		40	39	39	39	36	36	35	33	30
6,001 - 8,000	03		44	43	42	42	40	40	39	36	33
8,001 - 10,000	04		47	46	45	45	42	42	41	39	35
10,001 - 15,000	05		56	54	53	53	50	50	49	46	41
15,001 - 20,000	06		58	57	56	56	53	53	51	48	43
20,001 - 25,000	07		60	59	58	58	54	54	53	50	45
25,001 - 40,000	08		69	67	66	66	62	62	60	57	51
40,001 - 65,000	10		92	89	88	88	83	83	80	75	67
65,001 - 90,000	11		94	92	90	90	85	85	82	77	69
90,001 and Over	12		100	97	95	95	89	89	87	81	73

Symbol		COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		162	157	156	155	151	147	141	135	128
4,501 - 6,000	02		169	164	162	161	157	153	147	140	134
6,001 - 8,000	03		178	173	171	170	166	162	154	148	140
8,001 - 10,000	04		236	228	226	224	218	213	203	193	183
10,001 - 15,000	05		264	255	252	250	244	237	226	215	204
15,001 - 20,000	06		277	268	266	263	256	249	237	226	214
20,001 - 25,000	07		287	277	274	272	265	257	245	233	221
25,001 - 40,000	08		337	326	323	320	311	302	287	273	258
40,001 - 65,000	10		455	439	435	431	419	406	386	366	345
65,001 - 90,000	11		720	694	687	680	661	641	608	575	542
90,001 and Over	12		872	840	832	824	800	776	735	695	654

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

R-77
C.A.R.
10/1/2000

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 15**

A-1
509

A-2
80

		<u>B, Increased Limits</u>				<u>Property Damage Liability</u>				
20/40	158	100/300	592	5000	493					
20/50	171	250/500	865	10000	557					
25/50	211	500/500	1098	25000	616					
35/80	305	500/1000	1112	50000	631					
50/100	385	1000/1000	1239	100000	636					
				500000	656					

		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		350	342	337	337	321	321	313	296	272
4,501 - 6,000	02		453	442	435	435	413	413	402	379	346
6,001 - 8,000	03		491	479	471	471	446	446	434	410	374
8,001 - 10,000	04		523	510	501	501	476	476	462	436	397
10,001 - 15,000	05		615	600	589	589	558	558	542	510	463
15,001 - 20,000	06		643	626	615	615	582	582	565	532	482
20,001 - 25,000	07		664	647	635	635	601	601	584	550	498
25,001 - 40,000	08		756	736	723	723	683	683	663	624	564
40,001 - 65,000	10		994	967	949	949	896	896	869	816	735
65,001 - 90,000	11		1021	994	975	975	920	920	893	838	755
90,001 and Over	12		1076	1046	1027	1027	968	968	939	881	793

		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		31	30	29	29	28	28	27	25	23
4,501 - 6,000	02		40	39	39	39	36	36	35	33	30
6,001 - 8,000	03		44	43	42	42	40	40	39	36	33
8,001 - 10,000	04		47	46	45	45	42	42	41	39	35
10,001 - 15,000	05		56	54	53	53	50	50	49	46	41
15,001 - 20,000	06		58	57	56	56	53	53	51	48	43
20,001 - 25,000	07		60	59	58	58	54	54	53	50	45
25,001 - 40,000	08		69	67	66	66	62	62	60	57	51
40,001 - 65,000	10		92	89	88	88	83	83	80	75	67
65,001 - 90,000	11		94	92	90	90	85	85	82	77	69
90,001 and Over	12		100	97	95	95	89	89	87	81	73

		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		159	154	153	152	148	144	138	132	126
4,501 - 6,000	02		166	160	159	158	154	150	144	137	131
6,001 - 8,000	03		174	169	168	166	162	158	151	145	138
8,001 - 10,000	04		231	223	221	219	214	208	198	189	179
10,001 - 15,000	05		258	249	247	245	238	232	221	210	199
15,001 - 20,000	06		271	262	260	257	250	244	232	221	209
20,001 - 25,000	07		280	271	268	266	259	252	240	228	216
25,001 - 40,000	08		330	318	315	312	304	295	281	267	252
40,001 - 65,000	10		444	428	424	420	409	397	377	357	337
65,001 - 90,000	11		702	677	670	664	645	625	593	561	529
90,001 and Over	12		851	819	812	804	780	756	717	678	639

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

R-78
C.A.R.
10/1/2000

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territory 16**

A-1
639

A-2
100

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	198	100/300	742	5000	623
20/50	215	250/500	1085	10000	704
25/50	265	500/500	1378	25000	779
35/80	382	500/1000	1395	50000	797
50/100	483	1000/1000	1554	100000	804
				500000	829

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		287	281	277	277	265	265	259	246	227
4,501 - 6,000	02		367	358	353	353	336	336	327	310	285
6,001 - 8,000	03		396	387	381	381	362	362	352	334	306
8,001 - 10,000	04		421	411	404	404	384	384	374	354	323
10,001 - 15,000	05		492	480	472	472	448	448	436	411	375
15,001 - 20,000	06		513	500	492	492	466	466	454	428	390
20,001 - 25,000	07		530	517	508	508	481	481	468	442	402
25,001 - 40,000	08		601	586	576	576	545	545	529	499	453
40,001 - 65,000	10		785	764	751	751	709	709	688	647	585
65,001 - 90,000	11		806	785	770	770	728	728	707	664	600
90,001 and Over	12		848	825	810	810	765	765	743	698	630

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		25	24	24	24	22	22	22	21	19
4,501 - 6,000	02		32	31	31	31	29	29	28	27	24
6,001 - 8,000	03		35	34	33	33	32	32	31	29	26
8,001 - 10,000	04		37	36	36	36	34	34	33	31	28
10,001 - 15,000	05		44	43	42	42	40	40	39	36	33
15,001 - 20,000	06		46	45	44	44	42	42	40	38	34
20,001 - 25,000	07		48	46	46	46	43	43	42	39	35
25,001 - 40,000	08		54	53	52	52	49	49	48	45	40
40,001 - 65,000	10		72	70	69	69	65	65	63	59	53
65,001 - 90,000	11		74	72	71	71	67	67	65	60	54
90,001 and Over	12		78	76	74	74	70	70	68	64	57

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		140	136	135	134	131	128	123	117	112
4,501 - 6,000	02		146	142	141	139	136	133	127	122	117
6,001 - 8,000	03		154	149	148	147	143	140	134	128	122
8,001 - 10,000	04		201	195	193	192	187	182	174	166	158
10,001 - 15,000	05		225	217	215	213	208	202	193	184	175
15,001 - 20,000	06		236	228	226	224	218	213	203	193	183
20,001 - 25,000	07		244	236	234	232	225	219	209	199	189
25,001 - 40,000	08		286	276	274	271	264	257	244	232	220
40,001 - 65,000	10		383	370	367	363	353	343	326	309	292
65,001 - 90,000	11		604	582	576	571	554	538	511	483	456
90,001 and Over	12		730	703	697	690	670	650	616	583	549

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

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C.A.R.
10/1/2000

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER TYPE -- FLEET
Territories 17 - 26**

A-1
1177

A-2
179

			<u>B, Increased Limits</u>				<u>Property Damage Liability</u>			
20/40	365		100/300	1367		5000		1162		
20/50	396		250/500	2000		10000		1313		
25/50	488		500/500	2539		25000		1453		
35/80	704		500/1000	2570		50000		1487		
50/100	889		1000/1000	2863		100000		1499		
						500000		1545		

		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Symbol Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		718	699	687	687	649	649	631	593	536
4,501 - 6,000	02		958	932	915	915	864	864	838	786	709
6,001 - 8,000	03		1046	1018	1000	1000	942	942	914	858	773
8,001 - 10,000	04		1122	1092	1071	1071	1011	1011	980	919	827
10,001 - 15,000	05		1337	1300	1276	1276	1202	1202	1165	1092	981
15,001 - 20,000	06		1401	1361	1336	1336	1258	1258	1220	1143	1027
20,001 - 25,000	07		1451	1410	1383	1383	1304	1304	1263	1184	1063
25,001 - 40,000	08		1665	1619	1588	1588	1495	1495	1448	1356	1217
40,001 - 65,000	10		2221	2158	2116	2116	1991	1991	1929	1804	1616
65,001 - 90,000	11		2284	2219	2177	2177	2048	2048	1984	1855	1662
90,001 and Over	12		2411	2342	2297	2297	2161	2161	2093	1957	1752

		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Symbol Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		65	63	62	62	59	59	57	53	48
4,501 - 6,000	02		88	85	84	84	79	79	77	72	64
6,001 - 8,000	03		96	94	92	92	86	86	84	78	70
8,001 - 10,000	04		103	101	99	99	93	93	90	84	75
10,001 - 15,000	05		124	120	118	118	111	111	107	101	90
15,001 - 20,000	06		130	126	124	124	116	116	113	105	94
20,001 - 25,000	07		135	131	128	128	121	121	117	109	98
25,001 - 40,000	08		155	150	148	148	139	139	134	126	112
40,001 - 65,000	10		207	201	198	198	186	186	180	168	150
65,001 - 90,000	11		213	207	203	203	191	191	185	173	154
90,001 and Over	12		225	219	215	215	202	202	195	182	163

		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Symbol Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		288	278	275	273	266	258	246	234	222
4,501 - 6,000	02		302	291	289	286	279	271	258	245	232
6,001 - 8,000	03		320	309	306	303	295	287	273	259	245
8,001 - 10,000	04		434	418	414	410	399	388	368	349	330
10,001 - 15,000	05		488	471	466	462	449	436	414	392	370
15,001 - 20,000	06		515	497	492	488	474	460	437	413	390
20,001 - 25,000	07		534	514	510	505	490	476	452	428	404
25,001 - 40,000	08		634	611	605	599	582	564	536	507	478
40,001 - 65,000	10		866	834	826	818	794	770	730	690	650
65,001 - 90,000	11		1390	1338	1324	1311	1272	1233	1168	1103	1038
90,001 and Over	12		1690	1627	1611	1595	1547	1499	1419	1340	1260

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

R-80
C.A.R.
10/1/2000

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 27

A-1
221

A-2
38

B, Increased Limits

Property Damage Liability

20/40	69	100/300	258	5000	206
20/50	75	250/500	376	10000	233
25/50	92	500/500	478	25000	258
35/80	133	500/1000	484	50000	264
50/100	168	1000/1000	539	100000	266
				500000	274

Cost New	Symbol Code	Age:	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		229	225	222	222	213	213	208	199	186
4,501 - 6,000	02		287	281	277	277	265	265	258	246	227
6,001 - 8,000	03		309	302	297	297	284	284	277	263	243
8,001 - 10,000	04		327	320	315	315	300	300	293	278	256
10,001 - 15,000	05		379	370	364	364	346	346	337	320	293
15,001 - 20,000	06		394	385	378	378	360	360	351	332	304
20,001 - 25,000	07		406	396	390	390	371	371	361	342	313
25,001 - 40,000	08		458	447	439	439	417	417	406	383	350
40,001 - 65,000	10		592	577	567	567	537	537	522	491	446
65,001 - 90,000	11		607	592	581	581	550	550	535	504	457
90,001 and Over	12		638	621	610	610	577	577	561	528	479

Cost New	Symbol Code	Age:	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		19	19	18	18	18	18	17	16	15
4,501 - 6,000	02		25	24	24	24	23	23	22	21	19
6,001 - 8,000	03		27	26	26	26	24	24	24	22	20
8,001 - 10,000	04		29	28	27	27	26	26	25	24	22
10,001 - 15,000	05		34	33	32	32	30	30	30	28	25
15,001 - 20,000	06		35	34	34	34	32	32	31	29	26
20,001 - 25,000	07		36	35	35	35	33	33	32	30	27
25,001 - 40,000	08		41	40	39	39	37	37	36	34	31
40,001 - 65,000	10		54	53	52	52	49	49	47	44	40
65,001 - 90,000	11		56	54	53	53	50	50	49	46	41
90,001 and Over	12		58	57	56	56	53	53	51	48	43

Cost New	Symbol Code	Age:	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		100	97	97	96	94	92	89	86	82
4,501 - 6,000	02		103	101	100	99	97	95	92	89	85
6,001 - 8,000	03		108	105	105	104	102	100	96	92	89
8,001 - 10,000	04		138	134	133	132	129	126	121	116	111
10,001 - 15,000	05		152	148	147	145	142	139	133	127	121
15,001 - 20,000	06		159	155	153	152	149	145	139	133	127
20,001 - 25,000	07		164	159	158	157	153	149	143	137	130
25,001 - 40,000	08		191	185	183	182	177	172	165	157	150
40,001 - 65,000	10		251	243	241	239	233	226	216	205	195
65,001 - 90,000	11		389	375	372	368	358	348	331	314	297
90,001 and Over	12		468	451	447	443	430	418	397	376	355

Medical Payments

5000	8
10000	10
15000	12
20000	13
25000	15

U1, Uninsured

20/40	8
20/50	9
25/50	10
35/80	11
50/100	12
100/300	13
250/500	14
500/500	20

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	48
250/500	125
500/500	313

Towing & Labor (Rule 63)

\$25 per Disablement: 4
\$50 per Disablement: 8

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 1**

A-1
232

A-2
56

		<u>B, Increased Limits</u>				<u>Property Damage Liability</u>			
20/40	72	100/300	270	5000	203				
20/50	78	250/500	394	10000	229				
25/50	96	500/500	501	25000	254				
35/80	139	500/1000	507	50000	260				
50/100	175	1000/1000	564	100000	262				
				500000	270				

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		279	273	269	269	257	257	251	239	221
4,501 - 6,000	02		355	347	342	342	325	325	317	301	276
6,001 - 8,000	03		384	375	369	369	350	350	341	323	297
8,001 - 10,000	04		408	398	391	391	372	372	362	343	314
10,001 - 15,000	05		476	464	456	456	433	433	421	398	363
15,001 - 20,000	06		496	484	476	476	451	451	439	414	377
20,001 - 25,000	07		512	499	491	491	465	465	453	427	389
25,001 - 40,000	08		580	566	556	556	526	526	511	482	438
40,001 - 65,000	10		757	737	724	724	684	684	664	625	565
65,001 - 90,000	11		777	757	743	743	702	702	682	641	579
90,001 and Over	12		818	796	781	781	738	738	717	673	608

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		20	20	20	20	19	19	18	17	16
4,501 - 6,000	02		26	26	25	25	24	24	23	22	20
6,001 - 8,000	03		29	28	27	27	26	26	25	24	22
8,001 - 10,000	04		31	30	29	29	28	28	27	25	23
10,001 - 15,000	05		36	35	34	34	33	33	32	30	27
15,001 - 20,000	06		37	37	36	36	34	34	33	31	28
20,001 - 25,000	07		39	38	37	37	35	35	34	32	29
25,001 - 40,000	08		44	43	42	42	40	40	39	36	33
40,001 - 65,000	10		58	56	55	55	52	52	51	48	43
65,001 - 90,000	11		60	58	57	57	54	54	52	49	44
90,001 and Over	12		63	61	60	60	57	57	55	51	46

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		113	110	109	108	106	104	100	96	92
4,501 - 6,000	02		117	114	113	112	110	108	104	100	95
6,001 - 8,000	03		123	120	119	118	115	113	108	104	100
8,001 - 10,000	04		159	154	153	152	148	144	138	132	126
10,001 - 15,000	05		176	171	169	168	164	160	153	146	139
15,001 - 20,000	06		185	179	177	176	171	167	160	152	145
20,001 - 25,000	07		190	184	183	181	177	172	165	157	149
25,001 - 40,000	08		222	215	213	211	205	200	191	182	173
40,001 - 65,000	10		295	285	282	280	272	265	252	239	227
65,001 - 90,000	11		459	443	439	435	422	410	390	369	349
90,001 and Over	12		554	534	529	524	509	494	469	444	419

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

<u>Towing & Labor (Rule 63)</u>	
\$25 per Disablement:	4
\$50 per Disablement:	8

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 2**

A-1
259

A-2
63

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	80	100/300	300	5000	228
20/50	87	250/500	439	10000	258
25/50	107	500/500	558	25000	285
35/80	155	500/1000	565	50000	292
50/100	195	1000/1000	629	100000	294
				500000	303

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		293	287	283	283	270	270	264	251	232
4,501 - 6,000	02		375	366	361	361	343	343	334	317	290
6,001 - 8,000	03		405	396	389	389	370	370	360	341	312
8,001 - 10,000	04		431	421	414	414	393	393	383	362	330
10,001 - 15,000	05		504	492	483	483	458	458	446	421	383
15,001 - 20,000	06		526	512	504	504	477	477	464	438	398
20,001 - 25,000	07		543	529	520	520	493	493	479	452	411
25,001 - 40,000	08		616	600	590	590	558	558	542	511	463
40,001 - 65,000	10		805	784	769	769	727	727	706	663	599
65,001 - 90,000	11		827	805	790	790	746	746	724	681	615
90,001 and Over	12		870	846	831	831	785	785	762	715	646

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		21	21	20	20	19	19	19	18	16
4,501 - 6,000	02		27	27	26	26	25	25	24	23	21
6,001 - 8,000	03		30	29	28	28	27	27	26	25	22
8,001 - 10,000	04		31	31	30	30	29	29	28	26	24
10,001 - 15,000	05		37	36	35	35	34	34	33	31	28
15,001 - 20,000	06		39	38	37	37	35	35	34	32	29
20,001 - 25,000	07		40	39	38	38	36	36	35	33	30
25,001 - 40,000	08		46	44	44	44	41	41	40	38	34
40,001 - 65,000	10		60	58	57	57	54	54	52	49	44
65,001 - 90,000	11		62	60	59	59	56	56	54	51	45
90,001 and Over	12		65	63	62	62	58	58	57	53	48

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		119	116	115	114	112	109	105	101	97
4,501 - 6,000	02		124	120	119	118	116	113	109	104	100
6,001 - 8,000	03		130	126	125	124	121	119	114	109	105
8,001 - 10,000	04		168	163	162	160	157	153	146	140	133
10,001 - 15,000	05		187	181	179	178	173	169	162	154	147
15,001 - 20,000	06		196	190	188	187	182	177	169	161	154
20,001 - 25,000	07		202	196	194	192	187	183	174	166	158
25,001 - 40,000	08		236	228	226	224	218	212	203	193	183
40,001 - 65,000	10		314	303	301	298	290	282	268	255	241
65,001 - 90,000	11		491	473	469	465	451	438	416	394	372
90,001 and Over	12		593	571	566	560	544	528	501	474	447

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313
<u>Towing & Labor (Rule 63)</u>					
\$25 per Disablement:		4			
\$50 per Disablement:		8			

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 3**

A-1
275

A-2
67

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>			
20/40	86	100/300	321	5000	243		
20/50	93	250/500	469	10000	275		
25/50	115	500/500	595	25000	304		
35/80	165	500/1000	602	50000	311		
50/100	209	1000/1000	671	100000	313		
				500000	323		

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		314	307	302	302	288	288	281	267	246
4,501 - 6,000	02		403	393	387	387	368	368	358	339	310
6,001 - 8,000	03		436	425	418	418	397	397	387	366	334
8,001 - 10,000	04		464	453	445	445	423	423	411	388	354
10,001 - 15,000	05		544	530	521	521	494	494	480	453	412
15,001 - 20,000	06		568	553	543	543	515	515	501	472	429
20,001 - 25,000	07		586	571	561	561	532	532	517	487	442
25,001 - 40,000	08		666	649	637	637	603	603	585	551	499
40,001 - 65,000	10		873	849	834	834	787	787	764	718	648
65,001 - 90,000	11		896	872	856	856	808	808	785	737	665
90,001 and Over	12		943	918	901	901	850	850	825	775	698

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		23	22	22	22	21	21	20	19	18
4,501 - 6,000	02		30	29	28	28	27	27	26	25	23
6,001 - 8,000	03		32	31	31	31	29	29	28	27	24
8,001 - 10,000	04		34	34	33	33	31	31	30	29	26
10,001 - 15,000	05		41	40	39	39	37	37	36	34	30
15,001 - 20,000	06		42	41	41	41	38	38	37	35	32
20,001 - 25,000	07		44	43	42	42	40	40	38	36	33
25,001 - 40,000	08		50	49	48	48	45	45	44	41	37
40,001 - 65,000	10		66	64	63	63	59	59	58	54	49
65,001 - 90,000	11		68	66	65	65	61	61	59	55	50
90,001 and Over	12		71	69	68	68	64	64	62	58	53

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		124	120	119	118	116	113	109	104	100
4,501 - 6,000	02		129	125	124	123	120	118	113	108	104
6,001 - 8,000	03		135	131	130	129	126	123	118	113	108
8,001 - 10,000	04		175	170	169	167	163	159	152	145	139
10,001 - 15,000	05		195	189	187	186	181	176	168	161	153
15,001 - 20,000	06		205	198	196	195	190	185	177	168	160
20,001 - 25,000	07		211	204	203	201	196	191	182	173	165
25,001 - 40,000	08		247	239	237	235	228	222	212	201	191
40,001 - 65,000	10		329	318	315	312	304	295	281	267	252
65,001 - 90,000	11		516	497	492	488	474	460	437	414	390
90,001 and Over	12		623	600	594	589	572	555	526	498	470

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

<u>Towing & Labor (Rule 63)</u>	
\$25 per Disablement:	4
\$50 per Disablement:	8

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 4**

A-1
269

A-2
65

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	84	100/300	313	5000	237
20/50	91	250/500	458	10000	268
25/50	112	500/500	582	25000	296
35/80	162	500/1000	589	50000	303
50/100	204	1000/1000	656	100000	306
				500000	315

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		324	317	312	312	298	298	291	276	254
4,501 - 6,000	02		418	408	401	401	381	381	371	351	321
6,001 - 8,000	03		452	441	434	434	412	412	401	379	346
8,001 - 10,000	04		482	470	462	462	438	438	426	403	367
10,001 - 15,000	05		565	551	541	541	513	513	498	470	427
15,001 - 20,000	06		590	575	564	564	534	534	520	490	444
20,001 - 25,000	07		609	594	583	583	552	552	536	505	459
25,001 - 40,000	08		693	675	663	663	626	626	608	573	518
40,001 - 65,000	10		909	884	868	868	819	819	795	747	674
65,001 - 90,000	11		933	908	891	891	841	841	817	767	691
90,001 and Over	12		982	956	938	938	885	885	859	806	726

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		23	23	22	22	21	21	21	20	18
4,501 - 6,000	02		31	30	29	29	28	28	27	25	23
6,001 - 8,000	03		33	32	32	32	30	30	29	28	25
8,001 - 10,000	04		35	34	34	34	32	32	31	29	27
10,001 - 15,000	05		42	41	40	40	38	38	37	34	31
15,001 - 20,000	06		44	42	42	42	39	39	38	36	33
20,001 - 25,000	07		45	44	43	43	41	41	40	37	34
25,001 - 40,000	08		51	50	49	49	46	46	45	42	38
40,001 - 65,000	10		68	66	65	65	61	61	59	56	50
65,001 - 90,000	11		70	68	67	67	63	63	61	57	51
90,001 and Over	12		74	72	70	70	66	66	64	60	54

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		128	125	124	123	120	117	113	108	103
4,501 - 6,000	02		133	130	129	128	125	122	117	112	107
6,001 - 8,000	03		140	136	135	134	131	128	123	118	112
8,001 - 10,000	04		183	177	176	174	170	166	158	151	144
10,001 - 15,000	05		203	197	195	193	188	184	175	167	159
15,001 - 20,000	06		213	206	205	203	198	193	184	175	167
20,001 - 25,000	07		220	213	211	209	204	199	190	181	172
25,001 - 40,000	08		258	249	247	245	238	232	221	210	199
40,001 - 65,000	10		345	333	330	327	318	309	294	279	264
65,001 - 90,000	11		540	521	516	511	496	482	458	433	409
90,001 and Over	12		653	629	623	617	599	581	552	522	492

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313
<u>Towing & Labor (Rule 63)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 5**

A-1
289

A-2
70

B. Increased Limits				Property Damage Liability	
20/40	90	100/300	336	5000	256
20/50	98	250/500	492	10000	289
25/50	120	500/500	624	25000	320
35/80	173	500/1000	632	50000	328
50/100	219	1000/1000	704	100000	330
				500000	340

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		320	313	308	308	294	294	287	272	251
4,501 - 6,000	02		412	402	396	396	376	376	366	346	317
6,001 - 8,000	03		446	435	428	428	406	406	395	374	341
8,001 - 10,000	04		475	463	455	455	432	432	420	397	362
10,001 - 15,000	05		557	543	533	533	505	505	491	463	421
15,001 - 20,000	06		581	566	556	556	527	527	512	483	438
20,001 - 25,000	07		600	585	575	575	544	544	529	498	452
25,001 - 40,000	08		682	665	653	653	617	617	599	564	511
40,001 - 65,000	10		895	871	855	855	807	807	783	735	664
65,001 - 90,000	11		919	894	878	878	829	829	804	755	681
90,001 and Over	12		967	941	924	924	872	872	846	794	716

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		23	23	22	22	21	21	21	20	18
4,501 - 6,000	02		31	30	29	29	28	28	27	25	23
6,001 - 8,000	03		33	32	32	32	30	30	29	28	25
8,001 - 10,000	04		35	34	34	34	32	32	31	29	27
10,001 - 15,000	05		42	41	40	40	38	38	37	34	31
15,001 - 20,000	06		44	42	42	42	39	39	38	36	33
20,001 - 25,000	07		45	44	43	43	41	41	40	37	34
25,001 - 40,000	08		51	50	49	49	46	46	45	42	38
40,001 - 65,000	10		68	66	65	65	61	61	59	56	50
65,001 - 90,000	11		70	68	67	67	63	63	61	57	51
90,001 and Over	12		74	72	70	70	66	66	64	60	54

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		130	126	125	124	121	118	114	109	104
4,501 - 6,000	02		135	131	130	129	126	123	118	113	108
6,001 - 8,000	03		142	138	137	135	132	129	124	119	113
8,001 - 10,000	04		185	179	178	176	172	167	160	153	145
10,001 - 15,000	05		206	199	197	196	191	186	177	169	161
15,001 - 20,000	06		216	209	207	205	200	195	186	177	168
20,001 - 25,000	07		223	216	214	212	206	201	192	183	174
25,001 - 40,000	08		261	252	250	248	241	234	224	213	202
40,001 - 65,000	10		349	337	334	331	322	313	297	282	267
65,001 - 90,000	11		547	528	523	518	503	488	463	439	414
90,001 and Over	12		661	637	631	625	607	589	559	528	498

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 6**

A-1
308

A-2
74

B, Increased Limits				Property Damage Liability	
20/40	96	100/300	359	5000	274
20/50	104	250/500	524	10000	310
25/50	128	500/500	666	25000	343
35/80	185	500/1000	674	50000	351
50/100	233	1000/1000	750	100000	353
				500000	364

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		344	336	331	331	315	315	308	292	268
4,501 - 6,000	02		445	434	427	427	405	405	394	373	340
6,001 - 8,000	03		482	470	462	462	438	438	426	403	367
8,001 - 10,000	04		514	501	492	492	467	467	454	428	390
10,001 - 15,000	05		604	588	578	578	547	547	532	501	455
15,001 - 20,000	06		630	614	603	603	571	571	555	522	474
20,001 - 25,000	07		651	634	623	623	590	590	573	539	489
25,001 - 40,000	08		741	722	709	709	670	670	650	612	553
40,001 - 65,000	10		974	948	931	931	878	878	852	799	721
65,001 - 90,000	11		1001	974	956	956	902	902	875	821	740
90,001 and Over	12		1054	1025	1006	1006	949	949	921	864	778

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		25	25	24	24	23	23	22	21	19
4,501 - 6,000	02		33	32	32	32	30	30	29	27	25
6,001 - 8,000	03		36	35	34	34	32	32	32	30	27
8,001 - 10,000	04		38	37	37	37	35	35	34	32	29
10,001 - 15,000	05		45	44	43	43	41	41	40	37	34
15,001 - 20,000	06		47	46	45	45	43	43	41	39	35
20,001 - 25,000	07		49	48	47	47	44	44	43	40	36
25,001 - 40,000	08		56	54	53	53	50	50	49	46	41
40,001 - 65,000	10		74	72	71	71	67	67	64	60	54
65,001 - 90,000	11		76	74	73	73	68	68	66	62	56
90,001 and Over	12		80	78	76	76	72	72	70	65	59

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		133	129	128	127	124	121	117	112	107
4,501 - 6,000	02		138	134	133	132	129	126	121	116	111
6,001 - 8,000	03		145	141	140	139	136	133	127	122	116
8,001 - 10,000	04		190	184	182	181	176	172	164	157	149
10,001 - 15,000	05		211	205	203	201	196	191	182	174	165
15,001 - 20,000	06		222	215	213	211	206	200	191	182	173
20,001 - 25,000	07		229	222	220	218	212	207	197	188	178
25,001 - 40,000	08		269	260	257	255	248	241	230	219	207
40,001 - 65,000	10		360	347	344	341	332	322	306	291	275
65,001 - 90,000	11		565	545	539	534	519	504	478	453	427
90,001 and Over	12		683	658	652	645	627	608	577	545	514

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

R-87
C.A.R.
10/1/2000

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 7**

A-1
333

A-2
80

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>					
20/40	104	100/300	388	5000				297	
20/50	113	250/500	567	10000				336	
25/50	139	500/500	720	25000				371	
35/80	200	500/1000	729	50000				380	
50/100	253	1000/1000	812	100000				383	
				500000				395	

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		359	351	345	345	329	329	320	304	279
4,501 - 6,000	02		465	454	446	446	424	424	412	389	355
6,001 - 8,000	03		504	492	484	484	458	458	446	421	383
8,001 - 10,000	04		538	524	515	515	489	489	475	448	407
10,001 - 15,000	05		633	617	606	606	573	573	557	524	476
15,001 - 20,000	06		661	644	632	632	598	598	581	547	496
20,001 - 25,000	07		683	665	654	654	618	618	600	565	512
25,001 - 40,000	08		778	758	744	744	703	703	682	642	580
40,001 - 65,000	10		1024	996	978	978	923	923	895	840	757
65,001 - 90,000	11		1052	1023	1004	1004	948	948	919	862	777
90,001 and Over	12		1108	1078	1058	1058	997	997	968	907	817

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		26	26	25	25	24	24	23	22	20
4,501 - 6,000	02		35	34	33	33	31	31	30	29	26
6,001 - 8,000	03		38	37	36	36	34	34	33	31	28
8,001 - 10,000	04		40	39	38	38	36	36	35	33	30
10,001 - 15,000	05		48	46	45	45	43	43	42	39	35
15,001 - 20,000	06		50	48	48	48	45	45	44	41	37
20,001 - 25,000	07		52	50	49	49	46	46	45	42	38
25,001 - 40,000	08		59	57	56	56	53	53	51	48	43
40,001 - 65,000	10		78	76	74	74	70	70	68	64	57
65,001 - 90,000	11		80	78	76	76	72	72	70	65	59
90,001 and Over	12		84	82	81	81	76	76	74	69	62

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		134	130	129	128	125	122	117	112	107
4,501 - 6,000	02		139	135	134	133	130	127	122	117	111
6,001 - 8,000	03		146	142	141	140	136	133	128	122	117
8,001 - 10,000	04		191	185	183	182	177	173	165	158	150
10,001 - 15,000	05		213	206	204	202	197	192	183	175	166
15,001 - 20,000	06		223	216	214	213	207	201	192	183	174
20,001 - 25,000	07		231	223	221	219	214	208	198	189	179
25,001 - 40,000	08		270	261	259	257	250	243	231	220	209
40,001 - 65,000	10		362	349	346	343	333	324	308	292	276
65,001 - 90,000	11		569	548	543	538	522	507	481	455	430
90,001 and Over	12		687	662	656	649	631	612	580	549	517

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 8**

A-1
365

A-2
88

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>					
20/40	114	100/300	425	5000				327	
20/50	124	250/500	622	10000				370	
25/50	152	500/500	789	25000				409	
35/80	219	500/1000	799	50000				419	
50/100	277	1000/1000	890	100000				422	
				500000				435	

<u>Symbol</u>	<u>Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		352	344	339	339	322	322	314	298	274
4,501 - 6,000	02		455	444	437	437	415	415	404	381	348
6,001 - 8,000	03		494	481	473	473	449	449	436	412	376
8,001 - 10,000	04		526	513	504	504	478	478	465	439	399
10,001 - 15,000	05		619	603	592	592	561	561	545	513	466
15,001 - 20,000	06		646	629	618	618	585	585	569	535	485
20,001 - 25,000	07		668	651	639	639	605	605	587	553	501
25,001 - 40,000	08		761	740	727	727	687	687	667	627	567
40,001 - 65,000	10		1000	973	955	955	901	901	874	820	739
65,001 - 90,000	11		1028	1000	981	981	926	926	898	843	759
90,001 and Over	12		1082	1052	1033	1033	974	974	945	886	798

<u>Symbol</u>	<u>Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		26	25	25	25	23	23	23	22	20
4,501 - 6,000	02		34	33	32	32	31	31	30	28	25
6,001 - 8,000	03		37	36	35	35	33	33	32	30	28
8,001 - 10,000	04		39	38	38	38	36	36	35	32	29
10,001 - 15,000	05		46	45	44	44	42	42	41	38	35
15,001 - 20,000	06		49	47	46	46	44	44	43	40	36
20,001 - 25,000	07		50	49	48	48	45	45	44	41	37
25,001 - 40,000	08		57	56	55	55	52	52	50	47	42
40,001 - 65,000	10		76	74	72	72	68	68	66	62	56
65,001 - 90,000	11		78	76	74	74	70	70	68	64	57
90,001 and Over	12		82	80	78	78	74	74	72	67	60

<u>Symbol</u>	<u>Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
<u>Cost New</u>			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		157	153	151	150	147	143	137	131	125
4,501 - 6,000	02		164	159	158	156	153	149	143	136	130
6,001 - 8,000	03		173	168	166	165	161	157	150	143	137
8,001 - 10,000	04		229	221	219	217	212	206	197	187	178
10,001 - 15,000	05		255	247	245	242	236	230	219	208	198
15,001 - 20,000	06		269	260	257	255	248	241	230	219	207
20,001 - 25,000	07		277	268	266	263	256	249	238	226	214
25,001 - 40,000	08		326	315	312	310	301	292	278	264	250
40,001 - 65,000	10		440	424	420	416	405	393	373	354	334
65,001 - 90,000	11		695	670	664	657	638	619	587	555	524
90,001 and Over	12		842	811	803	795	772	749	710	671	632

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

R-89
C.A.R.
10/1/2000

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 9**

A-1
341

A-2
82

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>					
20/40	106	100/300	397	5000				304	
20/50	115	250/500	580	10000				344	
25/50	142	500/500	736	25000				380	
35/80	204	500/1000	745	50000				389	
50/100	258	1000/1000	830	100000				392	
				500000				404	

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		389	380	374	374	356	356	347	328	301
4,501 - 6,000	02		507	495	486	486	461	461	448	423	385
6,001 - 8,000	03		550	537	528	528	499	499	486	458	416
8,001 - 10,000	04		588	573	562	562	533	533	518	488	443
10,001 - 15,000	05		693	675	663	663	627	627	609	573	519
15,001 - 20,000	06		724	705	692	692	654	654	636	598	541
20,001 - 25,000	07		748	729	715	715	676	676	657	618	559
25,001 - 40,000	08		854	831	816	816	770	770	747	702	634
40,001 - 65,000	10		1126	1095	1075	1075	1013	1013	983	921	830
65,001 - 90,000	11		1157	1125	1104	1104	1041	1041	1010	947	852
90,001 and Over	12		1219	1185	1163	1163	1096	1096	1063	996	896

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		29	28	28	28	26	26	25	24	22
4,501 - 6,000	02		38	37	36	36	34	34	33	31	28
6,001 - 8,000	03		41	40	39	39	37	37	36	34	31
8,001 - 10,000	04		44	43	42	42	40	40	39	36	33
10,001 - 15,000	05		52	51	50	50	47	47	46	43	39
15,001 - 20,000	06		55	53	52	52	49	49	48	45	40
20,001 - 25,000	07		57	55	54	54	51	51	49	46	42
25,001 - 40,000	08		65	63	62	62	58	58	57	53	48
40,001 - 65,000	10		86	84	82	82	77	77	75	70	63
65,001 - 90,000	11		88	86	84	84	79	79	77	72	65
90,001 and Over	12		93	91	89	89	84	84	81	76	68

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		137	133	132	131	128	125	120	115	110
4,501 - 6,000	02		143	138	137	136	133	130	125	119	114
6,001 - 8,000	03		150	145	144	143	140	136	131	125	120
8,001 - 10,000	04		196	190	188	187	182	178	170	162	154
10,001 - 15,000	05		219	211	210	208	203	197	188	179	170
15,001 - 20,000	06		230	222	220	218	213	207	198	188	179
20,001 - 25,000	07		237	229	227	225	219	214	204	194	184
25,001 - 40,000	08		278	269	266	264	257	250	238	226	214
40,001 - 65,000	10		373	360	356	353	343	334	317	301	284
65,001 - 90,000	11		586	565	560	554	538	522	496	469	443
90,001 and Over	12		709	683	676	670	650	631	598	566	533

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

R-90
C.A.R.
10/1/2000

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 10**

A-1
401

A-2
96

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>					
20/40	124	100/300	465	5000					359
20/50	135	250/500	681	10000					406
25/50	166	500/500	864	25000					449
35/80	240	500/1000	875	50000					460
50/100	303	1000/1000	975	100000					463
				500000					477

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		367	359	353	353	336	336	328	310	285
4,501 - 6,000	02		477	465	457	457	434	434	422	399	363
6,001 - 8,000	03		517	504	496	496	470	470	457	431	392
8,001 - 10,000	04		552	538	528	528	501	501	487	459	417
10,001 - 15,000	05		649	633	621	621	588	588	571	538	487
15,001 - 20,000	06		678	660	649	649	614	614	596	561	508
20,001 - 25,000	07		701	683	671	671	634	634	616	580	525
25,001 - 40,000	08		799	778	764	764	721	721	700	658	595
40,001 - 65,000	10		1052	1023	1004	1004	947	947	919	862	777
65,001 - 90,000	11		1081	1051	1032	1032	973	973	944	885	797
90,001 and Over	12		1138	1107	1086	1086	1025	1025	994	932	839

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		27	26	26	26	25	25	24	23	21
4,501 - 6,000	02		35	35	34	34	32	32	31	29	27
6,001 - 8,000	03		39	38	37	37	35	35	34	32	29
8,001 - 10,000	04		41	40	39	39	37	37	36	34	31
10,001 - 15,000	05		49	47	47	47	44	44	43	40	36
15,001 - 20,000	06		51	50	49	49	46	46	45	42	38
20,001 - 25,000	07		53	51	50	50	48	48	46	43	39
25,001 - 40,000	08		60	59	58	58	54	54	53	49	45
40,001 - 65,000	10		80	78	76	76	72	72	70	65	59
65,001 - 90,000	11		82	80	78	78	74	74	72	67	60
90,001 and Over	12		87	84	83	83	78	78	75	71	63

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		150	146	144	143	140	137	131	125	120
4,501 - 6,000	02		157	152	150	149	146	142	136	130	124
6,001 - 8,000	03		165	160	159	157	153	150	143	137	131
8,001 - 10,000	04		217	210	208	206	201	196	187	178	169
10,001 - 15,000	05		242	234	232	230	224	218	208	198	188
15,001 - 20,000	06		255	246	244	242	236	229	218	208	197
20,001 - 25,000	07		263	254	252	250	243	237	226	214	203
25,001 - 40,000	08		309	299	296	293	285	277	264	251	237
40,001 - 65,000	10		416	401	398	394	383	372	353	335	317
65,001 - 90,000	11		657	633	627	621	603	585	555	525	495
90,001 and Over	12		795	766	758	751	729	707	670	634	597

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

R-91
C.A.R.
10/1/2000

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 11**

A-1
410

A-2
99

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	128	100/300	478	5000	369
20/50	139	250/500	698	10000	417
25/50	171	500/500	887	25000	461
35/80	246	500/1000	897	50000	472
50/100	311	1000/1000	1000	100000	476
				500000	491

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		347	339	334	334	318	318	310	294	270
4,501 - 6,000	02		449	438	431	431	409	409	398	376	343
6,001 - 8,000	03		486	474	467	467	442	442	430	406	370
8,001 - 10,000	04		519	506	497	497	471	471	458	432	393
10,001 - 15,000	05		609	594	584	584	552	552	537	506	459
15,001 - 20,000	06		637	620	609	609	576	576	560	527	478
20,001 - 25,000	07		658	641	629	629	595	595	578	545	494
25,001 - 40,000	08		749	729	716	716	677	677	657	618	559
40,001 - 65,000	10		984	958	940	940	887	887	860	807	728
65,001 - 90,000	11		1011	984	965	965	911	911	884	829	747
90,001 and Over	12		1065	1036	1016	1016	959	959	930	872	786

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		25	25	24	24	23	23	22	21	19
4,501 - 6,000	02		33	32	32	32	30	30	29	27	25
6,001 - 8,000	03		36	35	34	34	32	32	32	30	27
8,001 - 10,000	04		38	37	37	37	35	35	34	32	29
10,001 - 15,000	05		45	44	43	43	41	41	40	37	34
15,001 - 20,000	06		47	46	45	45	43	43	41	39	35
20,001 - 25,000	07		49	48	47	47	44	44	43	40	36
25,001 - 40,000	08		56	54	53	53	50	50	49	46	41
40,001 - 65,000	10		74	72	71	71	67	67	64	60	54
65,001 - 90,000	11		76	74	73	73	68	68	66	62	56
90,001 and Over	12		80	78	76	76	72	72	70	65	59

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		139	135	134	133	130	127	122	117	112
4,501 - 6,000	02		145	141	140	139	136	132	127	122	116
6,001 - 8,000	03		153	148	147	146	143	139	133	128	122
8,001 - 10,000	04		200	194	192	191	186	181	173	165	157
10,001 - 15,000	05		223	216	214	212	207	201	192	183	174
15,001 - 20,000	06		235	227	225	223	217	211	202	192	182
20,001 - 25,000	07		242	234	232	230	224	218	208	198	188
25,001 - 40,000	08		284	275	272	270	263	255	243	231	219
40,001 - 65,000	10		381	368	365	361	351	341	324	308	291
65,001 - 90,000	11		600	578	573	568	551	535	508	480	453
90,001 and Over	12		726	699	693	686	666	646	613	579	546

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 12

A-1
416

A-2
100

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>			
20/40	129	100/300	483	5000	373		
20/50	140	250/500	707	10000	421		
25/50	173	500/500	897	25000	466		
35/80	249	500/1000	908	50000	477		
50/100	314	1000/1000	1012	100000	481		
				500000	496		

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		370	361	356	356	338	338	330	312	286
4,501 - 6,000	02		480	468	460	460	437	437	425	401	366
6,001 - 8,000	03		521	508	499	499	473	473	460	434	395
8,001 - 10,000	04		555	541	532	532	504	504	490	462	420
10,001 - 15,000	05		654	637	626	626	592	592	575	541	491
15,001 - 20,000	06		683	665	653	653	618	618	601	565	512
20,001 - 25,000	07		706	688	675	675	639	639	620	584	528
25,001 - 40,000	08		805	783	769	769	727	727	705	663	599
40,001 - 65,000	10		1060	1031	1012	1012	955	955	926	868	782
65,001 - 90,000	11		1089	1059	1040	1040	980	980	951	892	803
90,001 and Over	12		1147	1116	1095	1095	1032	1032	1001	939	845

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		27	26	26	26	25	25	24	23	21
4,501 - 6,000	02		35	35	34	34	32	32	31	29	27
6,001 - 8,000	03		39	38	37	37	35	35	34	32	29
8,001 - 10,000	04		41	40	39	39	37	37	36	34	31
10,001 - 15,000	05		49	47	47	47	44	44	43	40	36
15,001 - 20,000	06		51	50	49	49	46	46	45	42	38
20,001 - 25,000	07		53	51	50	50	48	48	46	43	39
25,001 - 40,000	08		60	59	58	58	54	54	53	49	45
40,001 - 65,000	10		80	78	76	76	72	72	70	65	59
65,001 - 90,000	11		82	80	78	78	74	74	72	67	60
90,001 and Over	12		87	84	83	83	78	78	75	71	63

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		142	138	137	136	133	130	124	119	114
4,501 - 6,000	02		148	144	142	141	138	135	129	124	118
6,001 - 8,000	03		156	151	150	149	145	142	136	130	124
8,001 - 10,000	04		205	198	196	195	190	185	177	168	160
10,001 - 15,000	05		228	221	219	217	211	206	196	187	177
15,001 - 20,000	06		240	232	230	228	222	216	206	196	186
20,001 - 25,000	07		248	239	237	235	229	223	212	202	192
25,001 - 40,000	08		291	281	278	276	268	261	248	236	224
40,001 - 65,000	10		390	376	373	369	359	349	332	315	297
65,001 - 90,000	11		614	592	586	581	564	547	519	491	464
90,001 and Over	12		743	716	709	702	682	661	627	593	559

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

R-93
C.A.R.
10/1/2000

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 13**

A-1
450

A-2
108

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	140	100/300	524	5000	405
20/50	152	250/500	765	10000	458
25/50	187	500/500	972	25000	506
35/80	270	500/1000	984	50000	518
50/100	341	1000/1000	1096	100000	522
				500000	539

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		416	406	399	399	379	379	370	349	319
4,501 - 6,000	02		543	530	520	520	493	493	479	452	411
6,001 - 8,000	03		590	575	565	565	535	535	520	490	445
8,001 - 10,000	04		630	614	603	603	571	571	555	522	474
10,001 - 15,000	05		744	725	712	712	673	673	653	614	556
15,001 - 20,000	06		778	757	744	744	703	703	682	641	580
20,001 - 25,000	07		805	783	769	769	727	727	705	663	599
25,001 - 40,000	08		918	894	878	878	828	828	803	755	680
40,001 - 65,000	10		1213	1180	1158	1158	1092	1092	1058	992	892
65,001 - 90,000	11		1247	1212	1190	1190	1121	1121	1088	1019	917
90,001 and Over	12		1314	1278	1253	1253	1181	1181	1146	1073	965

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		31	30	29	29	28	28	27	25	23
4,501 - 6,000	02		40	39	39	39	36	36	35	33	30
6,001 - 8,000	03		44	43	42	42	40	40	39	36	33
8,001 - 10,000	04		47	46	45	45	42	42	41	39	35
10,001 - 15,000	05		56	54	53	53	50	50	49	46	41
15,001 - 20,000	06		58	57	56	56	53	53	51	48	43
20,001 - 25,000	07		60	59	58	58	54	54	53	50	45
25,001 - 40,000	08		69	67	66	66	62	62	60	57	51
40,001 - 65,000	10		92	89	88	88	83	83	80	75	67
65,001 - 90,000	11		94	92	90	90	85	85	82	77	69
90,001 and Over	12		100	97	95	95	89	89	87	81	73

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		153	148	147	146	142	139	133	127	122
4,501 - 6,000	02		159	154	153	152	148	145	139	133	126
6,001 - 8,000	03		168	163	161	160	156	152	146	139	133
8,001 - 10,000	04		221	214	212	210	205	200	191	182	172
10,001 - 15,000	05		247	239	237	235	228	222	212	202	191
15,001 - 20,000	06		260	251	249	247	240	234	223	212	201
20,001 - 25,000	07		268	259	257	255	248	241	230	219	207
25,001 - 40,000	08		316	305	302	299	291	283	269	256	242
40,001 - 65,000	10		425	410	406	402	391	380	361	342	323
65,001 - 90,000	11		671	646	640	634	616	597	567	536	505
90,001 and Over	12		812	782	775	767	745	722	685	647	610

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

R-94
C.A.R.
10/1/2000

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 14**

A-1
482

A-2
116

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>					
20/40	150	100/300	561	5000				435	
20/50	163	250/500	820	10000				492	
25/50	201	500/500	1041	25000				544	
35/80	289	500/1000	1054	50000				557	
50/100	365	1000/1000	1174	100000				561	
				500000				579	

<u>Symbol</u>	<u>Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		410	401	394	394	374	374	365	345	316
4,501 - 6,000	02		536	522	513	513	487	487	473	446	406
6,001 - 8,000	03		582	567	558	558	527	527	513	483	439
8,001 - 10,000	04		622	606	595	595	563	563	547	515	467
10,001 - 15,000	05		734	714	702	702	663	663	644	606	548
15,001 - 20,000	06		767	746	733	733	693	693	673	632	572
20,001 - 25,000	07		793	772	758	758	716	716	695	654	591
25,001 - 40,000	08		905	881	865	865	816	816	792	744	671
40,001 - 65,000	10		1195	1163	1141	1141	1076	1076	1043	978	880
65,001 - 90,000	11		1229	1195	1172	1172	1105	1105	1072	1004	903
90,001 and Over	12		1294	1259	1235	1235	1164	1164	1129	1058	951

<u>Symbol</u>	<u>Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		31	30	29	29	28	28	27	25	23
4,501 - 6,000	02		40	39	39	39	36	36	35	33	30
6,001 - 8,000	03		44	43	42	42	40	40	39	36	33
8,001 - 10,000	04		47	46	45	45	42	42	41	39	35
10,001 - 15,000	05		56	54	53	53	50	50	49	46	41
15,001 - 20,000	06		58	57	56	56	53	53	51	48	43
20,001 - 25,000	07		60	59	58	58	54	54	53	50	45
25,001 - 40,000	08		69	67	66	66	62	62	60	57	51
40,001 - 65,000	10		92	89	88	88	83	83	80	75	67
65,001 - 90,000	11		94	92	90	90	85	85	82	77	69
90,001 and Over	12		100	97	95	95	89	89	87	81	73

<u>Symbol</u>	<u>Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		181	176	174	173	168	164	157	150	143
4,501 - 6,000	02		189	183	182	180	176	171	164	156	149
6,001 - 8,000	03		200	193	192	190	185	181	173	165	156
8,001 - 10,000	04		266	257	255	252	246	239	228	217	206
10,001 - 15,000	05		298	288	285	283	275	267	255	242	229
15,001 - 20,000	06		314	303	300	298	289	281	268	254	241
20,001 - 25,000	07		324	313	310	308	299	291	277	263	249
25,001 - 40,000	08		383	369	366	363	352	342	325	309	292
40,001 - 65,000	10		518	499	494	490	476	462	438	415	392
65,001 - 90,000	11		822	792	784	777	754	731	693	655	618
90,001 and Over	12		997	960	951	942	914	886	840	793	747

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 15

A-1
485

A-2
117

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	150	100/300	563	5000	437
20/50	163	250/500	823	10000	494
25/50	201	500/500	1045	25000	546
35/80	290	500/1000	1058	50000	559
50/100	366	1000/1000	1179	100000	564
				500000	581

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		411	401	395	395	375	375	365	346	316
4,501 - 6,000	02		537	523	514	514	487	487	474	447	406
6,001 - 8,000	03		583	568	558	558	528	528	514	484	440
8,001 - 10,000	04		623	607	596	596	564	564	548	516	468
10,001 - 15,000	05		735	716	703	703	664	664	645	607	549
15,001 - 20,000	06		768	748	734	734	694	694	674	633	573
20,001 - 25,000	07		794	773	759	759	717	717	696	655	592
25,001 - 40,000	08		907	882	866	866	818	818	793	745	672
40,001 - 65,000	10		1197	1165	1143	1143	1077	1077	1045	979	881
65,001 - 90,000	11		1231	1197	1174	1174	1107	1107	1073	1006	905
90,001 and Over	12		1297	1261	1237	1237	1166	1166	1131	1059	952

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		31	30	29	29	28	28	27	25	23
4,501 - 6,000	02		40	39	39	39	36	36	35	33	30
6,001 - 8,000	03		44	43	42	42	40	40	39	36	33
8,001 - 10,000	04		47	46	45	45	42	42	41	39	35
10,001 - 15,000	05		56	54	53	53	50	50	49	46	41
15,001 - 20,000	06		58	57	56	56	53	53	51	48	43
20,001 - 25,000	07		60	59	58	58	54	54	53	50	45
25,001 - 40,000	08		69	67	66	66	62	62	60	57	51
40,001 - 65,000	10		92	89	88	88	83	83	80	75	67
65,001 - 90,000	11		94	92	90	90	85	85	82	77	69
90,001 and Over	12		100	97	95	95	89	89	87	81	73

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		177	172	170	169	165	161	154	147	140
4,501 - 6,000	02		185	179	178	176	172	168	160	153	145
6,001 - 8,000	03		195	189	188	186	181	177	169	161	153
8,001 - 10,000	04		260	251	249	247	240	234	223	212	201
10,001 - 15,000	05		291	281	278	276	268	261	249	236	224
15,001 - 20,000	06		306	296	293	290	283	275	261	248	235
20,001 - 25,000	07		317	306	303	300	292	284	270	257	243
25,001 - 40,000	08		373	360	357	354	344	334	318	301	285
40,001 - 65,000	10		505	487	482	477	464	450	428	405	382
65,001 - 90,000	11		801	772	764	757	735	713	676	639	602
90,001 and Over	12		971	935	926	917	890	863	818	773	728

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

R-96
C.A.R.
10/1/2000

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 16**

A-1
607

A-2
146

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>					
20/40	189	100/300	706	5000				551	
20/50	205	250/500	1033	10000				623	
25/50	253	500/500	1311	25000				689	
35/80	364	500/1000	1327	50000				705	
50/100	460	1000/1000	1479	100000				711	
				500000				733	

<u>Symbol</u>	<u>Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		335	327	322	322	307	307	299	284	261
4,501 - 6,000	02		432	421	414	414	394	394	383	362	331
6,001 - 8,000	03		467	456	449	449	425	425	414	391	357
8,001 - 10,000	04		498	486	477	477	453	453	441	416	379
10,001 - 15,000	05		585	570	560	560	530	530	515	486	441
15,001 - 20,000	06		611	595	584	584	553	553	538	507	459
20,001 - 25,000	07		631	615	604	604	572	572	555	523	474
25,001 - 40,000	08		718	699	687	687	649	649	630	593	536
40,001 - 65,000	10		942	917	900	900	850	850	824	774	698
65,001 - 90,000	11		968	942	925	925	872	872	847	795	716
90,001 and Over	12		1019	991	973	973	918	918	891	836	753

<u>Symbol</u>	<u>Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		25	24	24	24	22	22	22	21	19
4,501 - 6,000	02		32	31	31	31	29	29	28	27	24
6,001 - 8,000	03		35	34	33	33	32	32	31	29	26
8,001 - 10,000	04		37	36	36	36	34	34	33	31	28
10,001 - 15,000	05		44	43	42	42	40	40	39	36	33
15,001 - 20,000	06		46	45	44	44	42	42	40	38	34
20,001 - 25,000	07		48	46	46	46	43	43	42	39	35
25,001 - 40,000	08		54	53	52	52	49	49	48	45	40
40,001 - 65,000	10		72	70	69	69	65	65	63	59	53
65,001 - 90,000	11		74	72	71	71	67	67	65	60	54
90,001 and Over	12		78	76	74	74	70	70	68	64	57

<u>Symbol</u>	<u>Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		156	151	150	149	145	142	136	130	124
4,501 - 6,000	02		163	158	156	155	152	148	141	135	129
6,001 - 8,000	03		171	166	165	163	160	156	149	142	136
8,001 - 10,000	04		226	219	217	215	210	204	195	186	176
10,001 - 15,000	05		253	244	242	240	234	228	217	206	196
15,001 - 20,000	06		266	257	255	253	246	239	228	217	206
20,001 - 25,000	07		275	266	263	261	254	247	235	224	212
25,001 - 40,000	08		323	312	309	307	298	290	276	262	248
40,001 - 65,000	10		435	420	416	412	401	389	370	350	331
65,001 - 90,000	11		688	663	657	651	632	613	581	550	518
90,001 and Over	12		834	803	795	787	764	741	703	664	626

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territories 17 - 26**

A-1
1116

A-2
268

<u>B. Increased Limits</u>				<u>Property Damage Liability</u>			
20/40	347	100/300	1298	5000		1023	
20/50	376	250/500	1898	10000		1156	
25/50	464	500/500	2410	25000		1279	
35/80	669	500/1000	2439	50000		1309	
50/100	844	1000/1000	2717	100000		1320	
				500000		1361	

<u>Symbol</u>	<u>Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		861	839	824	824	777	777	755	708	639
4,501 - 6,000	02		1155	1123	1102	1102	1039	1039	1008	945	851
6,001 - 8,000	03		1263	1228	1206	1206	1135	1135	1101	1032	929
8,001 - 10,000	04		1356	1318	1293	1293	1219	1219	1182	1107	994
10,001 - 15,000	05		1618	1573	1543	1543	1453	1453	1408	1318	1183
15,001 - 20,000	06		1696	1648	1616	1616	1522	1522	1476	1381	1239
20,001 - 25,000	07		1757	1708	1675	1675	1577	1577	1528	1431	1284
25,001 - 40,000	08		2020	1963	1925	1925	1811	1811	1754	1642	1471
40,001 - 65,000	10		2699	2622	2571	2571	2418	2418	2342	2189	1960
65,001 - 90,000	11		2776	2697	2645	2645	2487	2487	2409	2252	2015
90,001 and Over	12		2931	2847	2791	2791	2625	2625	2543	2376	2126

<u>Symbol</u>	<u>Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		65	63	62	62	59	59	57	53	48
4,501 - 6,000	02		88	85	84	84	79	79	77	72	64
6,001 - 8,000	03		96	94	92	92	86	86	84	78	70
8,001 - 10,000	04		103	101	99	99	93	93	90	84	75
10,001 - 15,000	05		124	120	118	118	111	111	107	101	90
15,001 - 20,000	06		130	126	124	124	116	116	113	105	94
20,001 - 25,000	07		135	131	128	128	121	121	117	109	98
25,001 - 40,000	08		155	150	148	148	139	139	134	126	112
40,001 - 65,000	10		207	201	198	198	186	186	180	168	150
65,001 - 90,000	11		213	207	203	203	191	191	185	173	154
90,001 and Over	12		225	219	215	215	202	202	195	182	163

<u>Symbol</u>	<u>Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		324	313	310	308	299	291	277	263	249
4,501 - 6,000	02		340	328	325	322	314	305	290	275	260
6,001 - 8,000	03		361	348	345	342	333	323	307	292	276
8,001 - 10,000	04		491	473	469	464	451	438	416	394	372
10,001 - 15,000	05		553	533	528	523	508	493	468	443	418
15,001 - 20,000	06		584	563	558	553	537	521	494	468	441
20,001 - 25,000	07		605	583	578	572	556	539	512	484	457
25,001 - 40,000	08		720	693	687	680	660	640	607	574	541
40,001 - 65,000	10		985	949	940	930	903	875	829	784	738
65,001 - 90,000	11		1583	1524	1509	1494	1449	1405	1330	1256	1181
90,001 and Over	12		1927	1854	1836	1818	1763	1709	1618	1526	1435

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

R-98
C.A.R.
10/1/2000

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 27**

A-1
212

A-2
52

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	66	100/300	247	5000	184
20/50	72	250/500	361	10000	208
25/50	88	500/500	458	25000	230
35/80	127	500/1000	464	50000	236
50/100	161	1000/1000	516	100000	237
				500000	245

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		264	259	255	255	244	244	238	227	211
4,501 - 6,000	02		335	327	322	322	307	307	300	284	262
6,001 - 8,000	03		361	353	347	347	330	330	322	305	280
8,001 - 10,000	04		383	374	368	368	350	350	341	323	296
10,001 - 15,000	05		447	436	429	429	407	407	396	374	342
15,001 - 20,000	06		465	454	446	446	424	424	412	390	355
20,001 - 25,000	07		480	468	460	460	437	437	425	401	366
25,001 - 40,000	08		544	530	521	521	493	493	480	452	411
40,001 - 65,000	10		707	689	677	677	640	640	621	584	529
65,001 - 90,000	11		726	707	694	694	656	656	638	600	543
90,001 and Over	12		763	743	730	730	690	690	670	630	569

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		19	19	18	18	18	18	17	16	15
4,501 - 6,000	02		25	24	24	24	23	23	22	21	19
6,001 - 8,000	03		27	26	26	26	24	24	24	22	20
8,001 - 10,000	04		29	28	27	27	26	26	25	24	22
10,001 - 15,000	05		34	33	32	32	30	30	30	28	25
15,001 - 20,000	06		35	34	34	34	32	32	31	29	26
20,001 - 25,000	07		36	35	35	35	33	33	32	30	27
25,001 - 40,000	08		41	40	39	39	37	37	36	34	31
40,001 - 65,000	10		54	53	52	52	49	49	47	44	40
65,001 - 90,000	11		56	54	53	53	50	50	49	46	41
90,001 and Over	12		58	57	56	56	53	53	51	48	43

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		110	107	106	105	103	101	97	93	90
4,501 - 6,000	02		114	111	110	109	107	105	101	97	93
6,001 - 8,000	03		119	116	115	114	112	109	105	101	97
8,001 - 10,000	04		154	149	148	147	143	140	134	128	122
10,001 - 15,000	05		170	165	164	162	158	154	148	141	134
15,001 - 20,000	06		178	173	171	170	166	162	155	148	141
20,001 - 25,000	07		184	178	177	175	171	166	159	152	145
25,001 - 40,000	08		214	207	205	204	198	193	184	176	167
40,001 - 65,000	10		284	274	272	269	262	255	243	231	219
65,001 - 90,000	11		442	426	422	418	406	395	375	355	336
90,001 and Over	12		532	513	508	503	489	475	451	427	403

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	8	20/40	8	20/40	0
10000	10	20/50	9	20/50	1
15000	12	25/50	10	25/50	4
20000	13	35/80	11	35/80	14
25000	15	50/100	12	50/100	23
		100/300	13	100/300	48
		250/500	14	250/500	125
		500/500	20	500/500	313

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8

Commercial Automobile Insurance Manual

**PUBLIC VEHICLES
Rating Procedures**

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the following formula:

$$(B, \text{incr}) = ((A-1) + (B, \text{basic}) \times \text{ILF} - (A-1))$$

where

B, incr denotes the Optional Bodily Injury Liability rate,

A-1 denotes the Compulsory Bodily Injury rate,

B, basic denotes the basic limits (20/40) Optional Bodily Injury Liability rate,

ILF denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED AND UNDERINSURED MOTORISTS (Coverages U1 & U2)

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

Commercial Automobile Insurance Manual

**PUBLIC VEHICLES
Rating Procedures
(Continued)**

Collision, Limited Collision, Comprehensive

VAN POOLS

Refer to rate pages.

\$3,000 Ded. Collision - charge 77% of the \$2,000 Ded. Collision rate.

\$4,000 Ded. Collision - charge 61% of the \$2,000 Ded. Collision rate.

\$5,000 Ded. Collision - charge 51% of the \$2,000 Ded. Collision rate.

Other Public Vehicles—Buses

Multiply the Trucks, Tractors and Semitrailers Not Used In Dumping Operations base premium by 2.06, then apply primary and secondary rating factors as outlined in the the Rating Rules and reflected in the Classification Table found in the Rate Section.

TAXIS

Collision and Limited Collision - charge six times the Private Passenger Type Collision or Limited Collision rate.

Comprehensive - charge five times the Private Passenger Type rate.

LIMOUSINES/CAR SERVICE

Collision, Limited Collision and Comprehensive - multiply the Private Passenger Type rates by 1.65.

FIRE, THEFT, CAC, COMPREHENSIVE \$100 GLASS DEDUCTIBLE

Charge 90% of the otherwise determined premium that would apply in the absence of a glass deductible.

Commercial Automobile Insurance Manual

PUBLIC
TRANSPORTATION
FLEET CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

TAXICABS AND LIMOUSINES		RADIUS					
		Local Up to 50 miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liability	Phys Dam	Liability	Phys Dam	Liability	Phys Dam
Taxicab or Similar Passenger Carrying Service Driven Exclusively by Owner	Factor Code	.800 4187	.800 4187	.800 4197	.800 4197	.800 4107	.800 4107
Rented to Others	Factor Code	1.00 4188	1.00 4188	1.00 4198	1.00 4198	1.00 4108	1.00 4108
All Other	Factor Code	1.00 4189	1.00 4189	1.00 4199	1.00 4199	1.00 4109	1.00 4109
Limousine	Factor Code	1.00 4289	1.00 4289	1.00 4299	1.00 4299	1.00 4209	1.00 4209
Car Service	Factor Code	1.00 4389	1.00 4389	1.00 4399	1.00 4399	1.00 4309	1.00 4309

VAN POOLS		SEATING CAPACITY							
		1 to 8		9 to 20		21 to 60		Over 60	
		Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage
Employer Furnished	Factor Code	1.00 4111	1.00 4111	1.05 4112	1.00 4112	1.40 4113	1.00 4113	1.90 4114	1.00 4114
All Other	Factor Code	1.10 4121	1.00 4121	1.25 4122	1.00 4122	1.80 4123	1.00 4123	2.30 4124	1.00 4124

Commercial Automobile Insurance Manual

PUBLIC
 TRANSPORTATION
 NON-FLEET CLASSIFICATIONS
 RATING FACTORS AND STATISTICAL CODES

TAXICABS AND LIMOUSINES		RADIUS					
		Local Up to 50 miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liability	Phys Dam	Liability	Phys Dam	Liability	Phys Dam
Taxicab or Similar Passenger Carrying Service Driven Exclusively by Owner	Factor	.800	.800	.800	.800	.800	.800
	Code	4157	4157	4167	4167	4177	4177
Rented to Others	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4158	4158	4168	4168	4178	4178
All Other	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4159	4159	4169	4169	4179	4179
Limousine	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4259	4259	4269	4269	4279	4279
Car Service	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4359	4359	4369	4369	4379	4379

VAN POOLS		SEATING CAPACITY							
		1 to 8		9 to 20		21 to 60		Over 60	
		Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage
Employer Furnished	Factor	1.00	1.00	1.05	1.00	1.40	1.00	1.90	1.00
	Code	4111	4111	4112	4112	4113	4113	4114	4114
All Other	Factor	1.10	1.00	1.25	1.00	1.80	1.00	2.30	1.00
	Code	4121	4121	4122	4122	4123	4123	4124	4124

Commercial Automobile Insurance Manual

**FLEET PUBLIC TRANSPORTATION CLASSIFICATION CODES
AND PRIMARY RATING FACTORS**

DESCRIPTION		RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
OTHER BUSES							
						Zone Rated	
Airport Bus or Airport Limousine	Factor Code	1.05 528-00	1.25 528-00	1.05 529-00	1.25 529-00	1.00 520900	1.00 520900
Inter-City Bus	Factor Code	1.05 538-00	1.25 538-00	1.05 539-00	1.25 539-00	1.00 530900	1.00 530900
Charter Bus	Factor Code	1.00 548-00	1.25 548-00	1.00 549-00	1.25 549-00	1.00 540900	1.00 540900
Sightseeing Bus	Factor Code	1.00 558-00	1.25 558-00	1.00 559-00	1.25 559-00	1.00 550900	1.00 550900
Trans of Athletes and Entertainers	Factor Code	1.00 568-00	1.25 568-00	1.00 569-00	1.25 569-00	1.00 560900	1.00 560900
Social Services Automobile (Employee Operated)	Factor Code	1.00 648-00	1.00 648-00	1.00 649-00	1.00 649-00	1.00 640900	1.00 640900
Social Services Automobile (All Other)	Factor Code	1.00 658-00	1.00 658-00	1.00 659-00	1.00 659-00	1.00 650900	1.00 650900
Bus N.O. C.	Factor Code	1.15 588-00	1.00 588-00	1.15 589-00	1.00 589-00	1.00 580900	1.00 580900
Urban Bus	Factor Code	0.96 518-00	1.25 518-00	0.96 519-00	1.25 519-00	--	--

SCHOOL & CHURCH BUSES							
School Bus owned by Political Subdivision or School District	Factor Code	1.15 618-00	0.30 618-00	1.15 619-00	0.30 619-00	1.15 610-00	0.30 610-00
Other School Bus	Factor Code	1.15 628-00	0.30 628-00	1.15 629-00	0.30 629-00	1.15 620-00	0.30 620-00
Church Bus	Factor Code	1.00 638-00	1.00 638-00	1.00 639-00	1.00 639-00	1.00 630-00	1.00 630-00

Commercial Automobile Insurance Manual

**NON-FLEET PUBLIC TRANSPORTATION CLASSIFICATION CODES
AND PRIMARY RATING FACTORS**

DESCRIPTION		RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
OTHER BUSES							
						Zone Rated	
Airport Bus or Airport Limousine	Factor Code	1.05 525-00	1.25 525-00	1.05 526-00	1.25 526-00	1.00 527900	1.00 527900
Inter-City Bus	Factor Code	1.05 535-00	1.25 535-00	1.05 536-00	1.25 536-00	1.00 537900	1.00 537900
Charter Bus	Factor Code	1.00 545-00	1.25 545-00	1.00 546-00	1.25 546-00	1.00 547900	1.00 547900
Sightseeing Bus	Factor Code	1.00 555-00	1.25 555-00	1.00 556-00	1.25 556-00	1.00 557900	1.00 557900
Trans of Athletes and Entertainers	Factor Code	1.00 565-00	1.25 565-00	1.00 566-00	1.25 566-00	1.00 567900	1.00 567900
Social Services Automobile (Employee Operated)	Factor Code	1.00 645-00	1.00 645-00	1.00 646-00	1.00 646-00	1.00 647900	1.00 647900
Social Services Automobile (All Other)	Factor Code	1.00 655-00	1.00 655-00	1.00 656-00	1.00 656-00	1.00 657900	1.00 657900
Bus N.O. C.	Factor Code	1.15 585-00	1.00 585-00	1.15 586-00	1.00 586-00	1.00 587900	1.00 587900
Urban Bus	Factor Code	0.96 515-00	1.25 515-00	0.96 516-00	1.25 516-00	--	--

SCHOOL & CHURCH BUSES							
School Bus owned by Political Subdivision or School District	Factor Code	1.15 615-00	0.30 615-00	1.15 616-00	0.30 616-00	1.15 617-00	0.30 617-00
Other School Bus	Factor Code	1.15 625-00	0.30 625-00	1.15 626-00	0.30 626-00	1.15 627-00	0.30 627-00
Church Bus	Factor Code	1.00 635-00	1.00 635-00	1.00 636-00	1.00 636-00	1.00 637-00	1.00 637-00

Commercial Automobile Insurance Manual

**PUBLIC TRANSPORTATION
SECONDARY CLASSIFICATION CODES AND RATING FACTORS**

DESCRIPTION	4 th Posn Class Code	RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
OTHER BUSES							
		Zone Rated					
Airport Bus or Airport Limousine	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Inter-City Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Charter Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Sightseeing Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Trans of Athletes and Entertainers	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Social Services Automobile (Employee Operated)	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Social Services Automobile (All Other)	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Bus N.O. C.	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Urban Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00

Commercial Automobile Insurance Manual

**PUBLIC TRANSPORTATION
SECONDARY CLASSIFICATION CODES AND RATING FACTORS**

DESCRIPTION	4 th Posn Class Code	RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
SCHOOL & CHURCH BUSES	1	+0.00	+0.45	+0.00	+0.45	+0.00	+0.45
	2	+0.05	+0.00	+0.05	+0.00	+0.05	+0.00
	3	+0.07	+0.00	+0.07	+0.00	+0.07	+0.00
	4	+0.15	+0.00	+0.15	+0.00	+0.15	+0.00
Other School Bus	1	+0.00	+0.45	+0.00	+0.45	+0.00	+0.45
	2	+0.05	+0.00	+0.05	+0.00	+0.05	+0.00
	3	+0.07	+0.00	+0.07	+0.00	+0.07	+0.00
	4	+0.15	+0.00	+0.15	+0.00	+0.15	+0.00
Church Bus	1	+0.00	-0.25	+0.00	-0.25	+0.00	-0.25
	2	+0.05	+0.00	+0.05	+0.00	+0.05	+0.00
	3	+0.07	+0.00	+0.07	+0.00	+0.07	+0.00
	4	+0.15	+0.00	+0.15	+0.00	+0.15	+0.00

Fourth Digit of Classification Code

These classifications do not apply to Taxicabs, Limousines (except Airport Limousines), Car Service, Van Pools and Zone Rated Autos.

SEATING CAPACITY

FOURTH DIGIT
CODE

1 TO 8

1

9 TO 20

2

21 TO 60

3

OVER 60

4

ALL OTHER (NOT SECONDARY RATED)

9

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
PUBLIC AUTOMOBILES - TAXIS NON-OWNER OPERATOR AND ALL OTHER

Liability Rates

Territory	COVERAGE												
	A-1	A-2	B							PDL			
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	5,000	10,000	25,000	50,000
1	2166	749	650	706	819	1044	1270	1861	2452	1226	1361	1471	1496
2	2166	749	650	706	819	1044	1270	1861	2452	1226	1361	1471	1496
3	2166	749	650	706	819	1044	1270	1861	2452	1226	1361	1471	1496
4	2166	749	650	706	819	1044	1270	1861	2452	1226	1361	1471	1496
5	2166	749	650	706	819	1044	1270	1861	2452	1226	1361	1471	1496
6	2166	749	650	706	819	1044	1270	1861	2452	1226	1361	1471	1496
7	2166	749	650	706	819	1044	1270	1861	2452	1226	1361	1471	1496
8	2166	749	650	706	819	1044	1270	1861	2452	1226	1361	1471	1496
9	3239	1129	973	1057	1226	1563	1900	2784	3669	1899	2108	2279	2317
10	3239	1129	973	1057	1226	1563	1900	2784	3669	1899	2108	2279	2317
11	3239	1129	973	1057	1226	1563	1900	2784	3669	1899	2108	2279	2317
12	3239	1129	973	1057	1226	1563	1900	2784	3669	1899	2108	2279	2317
13	3821	1335	1148	1247	1446	1844	2241	3285	4328	2264	2513	2717	2762
14	3821	1335	1148	1247	1446	1844	2241	3285	4328	2264	2513	2717	2762
15	3821	1335	1148	1247	1446	1844	2241	3285	4328	2264	2513	2717	2762
16	3821	1335	1148	1247	1446	1844	2241	3285	4328	2264	2513	2717	2762
17-26	3428	1196	1030	1119	1297	1654	2011	2947	3883	2018	2240	2422	2462
27	2166	749	650	706	819	1044	1270	1861	2452	1226	1361	1471	1496

All Territories		
	U-1	U-2
Limit	Uninsured	Underinsured
20/40	113	0
20/50	115	1
25/50	118	4
35/80	126	13
50/100	132	22
100/300	145	46
250/500	189	120

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
PUBLIC AUTOMOBILES - LIMOUSINES & CAR SERVICE

Liability Rates

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	715	125	127	144	194	279	346	548	817	1104	1121	1499	337	367	374	381	384	391
2	715	125	127	144	194	279	346	548	817	1104	1121	1499	337	367	374	381	384	391
3	715	125	127	144	194	279	346	548	817	1104	1121	1499	337	367	374	381	384	391
4	715	125	127	144	194	279	346	548	817	1104	1121	1499	337	367	374	381	384	391
5	715	125	127	144	194	279	346	548	817	1104	1121	1499	337	367	374	381	384	391
6	715	125	127	144	194	279	346	548	817	1104	1121	1499	337	367	374	381	384	391
7	715	125	127	144	194	279	346	548	817	1104	1121	1499	337	367	374	381	384	391
8	715	125	127	144	194	279	346	548	817	1104	1121	1499	337	367	374	381	384	391
9	715	125	127	144	194	279	346	548	817	1104	1121	1499	337	367	374	381	384	391
10	725	127	129	146	197	283	351	556	829	1120	1137	1521	343	374	381	388	391	398
11	725	127	129	146	197	283	351	556	829	1120	1137	1521	343	374	381	388	391	398
12	827	146	150	170	228	326	404	639	951	1283	1303	1743	397	433	441	449	453	461
13	827	146	150	170	228	326	404	639	951	1283	1303	1743	397	433	441	449	453	461
14	827	146	150	170	228	326	404	639	951	1283	1303	1743	397	433	441	449	453	461
15	827	146	150	170	228	326	404	639	951	1283	1303	1743	397	433	441	449	453	461
16	1011	181	181	205	276	396	491	777	1158	1564	1588	2124	489	533	543	553	557	567
17-26	1115	200	200	226	305	437	542	858	1278	1725	1752	2343	542	591	602	612	618	629
27	715	125	127	144	194	279	346	548	817	1104	1121	1499	337	367	374	381	384	391

All Territories		
	U-1	U-2
<u>Limit</u>	<u>Uninsured</u>	<u>Underinsured</u>
20/40	8	0
20/50	9	1
25/50	10	9
35/80	11	22
50/100	12	34
100/300	13	71
250/500	14	124
500/500	20	367

R-109
C.A.R.
10/1/2001

**COMMONWEALTH AUTOMOBILE REINSURERS
COMMERCIAL AUTOMOBILE INSURANCE MANUAL**

**PUBLIC VEHICLE
MEDICAL PAYMENTS RATES**

	Limit Per Person		
	\$1,000	\$2,000	\$5,000
Taxicabs	76	89	132
Limos & Car Service	9	11	17

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
CHURCH AND SCHOOL BUSES
Liability Rates

FLEET

Territory	COVERAGE																	
	A-1	A-2	B								PDL							
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	240	35	160	168	192	248	296	420	584	724	732	808	229	259	286	293	295	305
2	240	35	160	168	192	248	296	420	584	724	732	808	229	259	286	293	295	305
3	294	44	158	167	194	257	312	452	637	795	804	890	279	315	349	357	360	371
4	294	44	158	167	194	257	312	452	637	795	804	890	279	315	349	357	360	371
5	331	50	159	169	198	267	326	478	678	850	860	953	312	353	390	399	402	415
6	329	50	158	168	197	265	324	475	674	845	854	947	311	351	389	398	401	414
7	321	47	159	169	197	265	322	471	668	836	845	937	304	344	380	389	392	404
8	321	47	159	169	197	265	322	471	668	836	845	937	304	344	380	389	392	404
9	452	66	168	180	218	304	379	571	825	1042	1055	1172	423	478	529	541	546	563
10	452	66	168	180	218	304	379	571	825	1042	1055	1172	423	478	529	541	546	563
11	452	66	168	180	218	304	379	571	825	1042	1055	1172	423	478	529	541	546	563
12	468	70	159	172	209	297	372	567	824	1043	1056	1175	438	495	548	561	565	583
13	468	70	159	172	209	297	372	567	824	1043	1056	1175	438	495	548	561	565	583
14	468	70	159	172	209	297	372	567	824	1043	1056	1175	438	495	548	561	565	583
15	468	70	159	172	209	297	372	567	824	1043	1056	1175	438	495	548	561	565	583
16	468	70	159	172	209	297	372	567	824	1043	1056	1175	438	495	548	561	565	583
17-26	993	149	158	181	250	411	549	906	1378	1781	1804	2023	923	1043	1154	1181	1191	1228
27	240	35	160	168	192	248	296	420	584	724	732	808	229	259	286	293	295	305

NON - FLEET

Territory	COVERAGE																	
	A-1	A-2	B								PDL							
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	234	46	121	128	149	199	242	352	497	622	629	696	194	219	243	248	250	258
2	234	46	121	128	149	199	242	352	497	622	629	696	194	219	243	248	250	258
3	248	52	105	112	133	183	225	334	479	603	610	677	202	228	253	259	261	269
4	295	60	125	133	159	217	268	398	570	717	726	805	241	272	301	308	311	321
5	305	62	111	119	144	203	252	381	552	698	706	785	247	279	309	316	319	329
6	334	67	122	131	158	222	277	418	605	765	774	861	271	306	339	347	350	360
7	351	70	112	121	149	214	269	413	603	765	774	862	283	320	354	362	365	376
8	384	76	122	132	162	233	294	451	658	835	846	942	309	349	386	396	399	411
9	399	81	111	121	152	223	284	443	652	830	840	937	320	362	400	410	413	426
10	438	90	121	132	166	244	311	484	714	909	920	1027	351	397	439	449	453	467
11	438	90	121	132	166	244	311	484	714	909	920	1027	351	397	439	449	453	467
12	498	101	122	134	172	258	333	525	779	996	1009	1126	397	449	496	508	512	528
13	498	101	122	134	172	258	333	525	779	996	1009	1126	397	449	496	508	512	528
14	498	101	122	134	172	258	333	525	779	996	1009	1126	397	449	496	508	512	528
15	498	101	122	134	172	258	333	525	779	996	1009	1126	397	449	496	508	512	528
16	498	101	122	134	172	258	333	525	779	996	1009	1126	397	449	496	508	512	528
17-26	1058	218	122	146	216	382	523	889	1373	1786	1809	2034	830	938	1038	1062	1071	1104
27	234	46	121	128	149	199	242	352	497	622	629	696	194	219	243	248	250	258

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
\$1,000	9			
\$2,000	10	20/40	8	0
\$5,000	16	20/50	9	1
		25/50	10	4
		35/80	11	14
		50/100	12	23
		100/300	13	48
		250/500	14	125
		500/500	20	313

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
SOCIAL SERVICES AND BUS N.O.C.

Liability Rates

FLEET

Territory	COVERAGE														PDL				
	A-1	A-2	B										PDL						
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000	
1	313	47	208	218	250	323	385	547	760	943	953	1052	367	415	459	470	473	488	
2	313	47	208	218	250	323	385	547	760	943	953	1052	367	415	459	470	473	488	
3	326	48	175	185	215	285	345	501	706	881	891	987	379	428	474	485	489	504	
4	386	57	207	219	254	337	409	592	836	1043	1055	1168	449	507	561	575	579	597	
5	433	66	207	220	258	348	425	623	885	1109	1122	1244	500	565	625	640	645	665	
6	433	66	207	220	258	348	425	623	885	1109	1122	1244	500	565	625	640	645	665	
7	419	62	207	220	257	345	420	614	871	1090	1102	1221	486	549	608	622	627	646	
8	419	62	207	220	257	345	420	614	871	1090	1102	1221	486	549	608	622	627	646	
9	447	66	181	194	231	319	395	589	847	1066	1079	1198	513	580	641	657	662	682	
10	508	75	206	220	263	363	449	670	963	1213	1227	1363	584	660	730	748	753	777	
11	508	75	206	220	263	363	449	670	963	1213	1227	1363	584	660	730	748	753	777	
12	609	91	205	221	270	384	482	734	1068	1353	1369	1524	699	790	874	895	902	930	
13	609	91	205	221	270	384	482	734	1068	1353	1369	1524	699	790	874	895	902	930	
14	609	91	205	221	270	384	482	734	1068	1353	1369	1524	699	790	874	895	902	930	
15	609	91	205	221	270	384	482	734	1068	1353	1369	1524	699	790	874	895	902	930	
16	609	91	205	221	270	384	482	734	1068	1353	1369	1524	699	790	874	895	902	930	
17-26	1288	193	204	234	323	532	711	1174	1786	2308	2338	2621	1465	1655	1831	1875	1890	1948	
27	313	47	208	218	250	323	385	547	760	943	953	1052	367	415	459	470	473	488	

NON - FLEET

Territory	COVERAGE														PDL				
	A-1	A-2	B										PDL						
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000	
1	305	61	158	167	195	260	315	459	649	811	820	908	310	350	388	397	400	412	
2	305	61	158	167	195	260	315	459	649	811	820	908	310	350	388	397	400	412	
3	317	64	139	148	175	239	294	435	622	782	791	878	316	357	395	404	408	420	
4	358	74	158	168	199	272	333	493	705	886	896	994	358	405	448	458	462	476	
5	378	76	138	148	179	252	313	473	685	866	876	974	376	425	470	481	485	500	
6	433	87	157	169	204	287	358	541	782	989	1001	1113	431	487	539	552	556	573	
7	446	89	141	153	188	270	341	523	763	969	980	1092	440	497	550	563	568	585	
8	497	99	157	170	209	301	379	582	850	1079	1092	1216	491	555	614	628	633	653	
9	568	116	157	172	215	317	404	628	926	1179	1194	1332	559	632	699	716	721	743	
10	568	116	157	172	215	317	404	628	926	1179	1194	1332	559	632	699	716	721	743	
11	568	116	157	172	215	317	404	628	926	1179	1194	1332	559	632	699	716	721	743	
12	644	132	157	173	221	333	429	678	1006	1286	1302	1455	630	712	788	806	813	838	
13	644	132	157	173	221	333	429	678	1006	1286	1302	1455	630	712	788	806	813	838	
14	644	132	157	173	221	333	429	678	1006	1286	1302	1455	630	712	788	806	813	838	
15	644	132	157	173	221	333	429	678	1006	1286	1302	1455	630	712	788	806	813	838	
16	644	132	157	173	221	333	429	678	1006	1286	1302	1455	630	712	788	806	813	838	
17-26	1363	281	156	186	278	490	672	1143	1766	2298	2328	2617	1310	1480	1638	1677	1690	1742	
27	305	61	158	167	195	260	315	459	649	811	820	908	310	350	388	397	400	412	

All Territories			
Medical Payments	U-1		U-2
	Limit	Uninsured	Underinsured
\$1,000	40		
\$2,000	46	20/40	8
\$5,000	68	20/50	9
		25/50	10
		35/80	11
		50/100	12
		100/300	13
		250/500	14
		500/500	20
			313

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
OTHER BUSES
Liability Rates

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	288	145	124	132	157	215	264	392	561	705	713	791	215	243	269	275	277	286
2	288	145	124	132	157	215	264	392	561	705	713	791	215	243	269	275	277	286
3	288	145	124	132	157	215	264	392	561	705	713	791	215	243	269	275	277	286
4	288	145	124	132	157	215	264	392	561	705	713	791	215	243	269	275	277	286
5	402	204	124	135	166	240	303	466	682	866	876	976	300	339	375	384	387	399
6	402	204	124	135	166	240	303	466	682	866	876	976	300	339	375	384	387	399
7	535	271	137	150	191	285	365	574	849	1085	1098	1226	342	386	428	438	441	455
8	535	271	137	150	191	285	365	574	849	1085	1098	1226	342	386	428	438	441	455
9	535	271	137	150	191	285	365	574	849	1085	1098	1226	342	386	428	438	441	455
10	535	271	137	150	191	285	365	574	849	1085	1098	1226	342	386	428	438	441	455
11	535	271	137	150	191	285	365	574	849	1085	1098	1226	342	386	428	438	441	455
12	535	271	137	150	191	285	365	574	849	1085	1098	1226	342	386	428	438	441	455
13	535	271	137	150	191	285	365	574	849	1085	1098	1226	342	386	428	438	441	455
14	535	271	137	150	191	285	365	574	849	1085	1098	1226	342	386	428	438	441	455
15	535	271	137	150	191	285	365	574	849	1085	1098	1226	342	386	428	438	441	455
16	535	271	137	150	191	285	365	574	849	1085	1098	1226	342	386	428	438	441	455
17-26	535	271	137	150	191	285	365	574	849	1085	1098	1226	342	386	428	438	441	455
27	288	145	124	132	157	215	264	392	561	705	713	791	215	243	269	275	277	286

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
\$1,000	40			
\$2,000	46	20/40	8	0
\$5,000	68	20/50	9	1
		25/50	10	4
		35/80	11	14
		50/100	12	23
		100/300	13	48
		250/500	14	125
		500/500	20	313

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
VAN POOLS

Fleet Liability Rates

Territory	COVERAGE																		
	A-1	A-2	B											PDL					
			20/40	20/50	25/50	25/60	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	210	6	68	74	90	96	129	163	249	363	460	466	518	313	354	391	401	404	416
2	231	6	77	83	102	108	145	182	277	403	511	517	576	340	384	425	435	439	452
3	231	6	77	83	102	108	145	182	277	403	511	517	576	340	384	425	435	439	452
4	255	8	84	91	111	118	159	199	304	443	562	569	633	373	421	466	477	481	496
5	308	9	105	113	138	146	196	245	373	543	687	696	774	447	505	559	572	577	595
6	347	9	119	128	156	166	222	277	422	613	776	785	874	506	572	633	648	653	673
7	382	9	131	141	172	182	244	305	464	675	854	865	962	557	629	696	713	719	741
8	414	12	142	153	186	198	264	331	503	731	926	937	1043	598	676	748	765	771	795
9	423	13	145	156	190	202	270	338	514	747	946	957	1065	611	690	764	782	788	813
10	449	13	153	165	201	213	285	358	544	791	1002	1014	1128	651	736	814	833	840	866
11	492	13	169	182	222	235	314	394	599	870	1101	1114	1240	706	798	883	904	911	939
12	489	13	168	181	221	234	313	391	595	864	1094	1108	1232	709	801	886	908	915	943
13	540	14	185	200	243	258	345	432	656	954	1207	1222	1360	775	876	969	992	1000	1031
14	529	15	180	194	237	251	336	421	641	932	1180	1194	1329	760	859	950	973	980	1011
15	580	16	200	216	262	278	372	465	707	1027	1300	1315	1464	836	945	1045	1070	1078	1112
16	656	18	224	242	294	312	418	523	796	1157	1465	1482	1650	943	1066	1179	1207	1216	1254
17-26	903	25	314	338	411	436	582	728	1,105	1604	2030	2054	2286	1289	1457	1611	1650	1663	1714
27	210	6	68	74	90	96	129	163	249	363	460	466	518	313	354	391	401	404	416

All Territories				
<u>Medical Payments</u>				
		<u>Limit</u>	<u>U-1 Uninsured</u>	<u>U-2 Underinsured</u>
5000	4			
10000	6			
		20/40	8	0
		20/50	9	1
		25/50	10	4
		35/80	11	14
		50/100	12	23
		100/300	13	48
		250/500	14	125
		500/500	20	313

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
VAN POOLS

Non-Fleet Liability Rates

Territory	COVERAGE																		
	A-1	A-2	B												PDL				
			20/40	20/50	25/50	25/60	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	307	24	83	91	114	122	169	216	337	496	633	641	715	387	437	484	495	499	515
2	282	23	76	83	105	112	155	198	309	455	581	588	656	356	402	445	456	459	473
3	313	24	85	93	117	125	173	220	344	507	646	654	730	387	437	484	495	499	515
4	362	28	99	108	136	145	200	256	399	588	749	758	846	444	502	555	568	573	591
5	420	33	117	128	160	171	235	300	466	686	874	885	987	516	583	645	660	666	686
6	442	34	121	132	166	177	245	312	487	718	915	926	1033	544	615	680	696	702	724
7	487	37	134	146	184	196	271	345	538	792	1,010	1,022	1140	597	675	746	764	770	794
8	547	41	150	164	206	220	303	387	603	889	1133	1147	1279	666	753	833	852	859	886
9	582	45	160	175	219	234	323	412	642	947	1206	1221	1362	707	799	884	905	912	940
10	640	51	177	193	242	259	357	455	708	1043	1329	1345	1501	776	877	970	993	1001	1032
11	583	45	161	176	221	235	325	414	645	950	1210	1225	1366	705	797	881	902	909	938
12	641	50	177	193	242	259	357	455	709	1044	1330	1347	1502	776	877	970	993	1001	1032
13	662	53	182	199	250	266	368	469	731	1077	1372	1389	1549	798	902	998	1021	1029	1061
14	729	58	202	221	276	295	407	519	807	1189	1515	1533	1710	876	990	1095	1121	1130	1165
15	761	62	212	231	290	309	426	543	844	1243	1584	1603	1788	915	1034	1144	1171	1180	1217
16	834	68	231	252	316	338	465	593	923	1360	1733	1754	1956	1005	1136	1256	1286	1296	1337
17-26	1067	85	297	324	406	433	597	761	1,184	1743	2220	2248	2507	1277	1443	1596	1635	1647	1698
27	307	24	83	91	114	122	169	216	337	496	633	641	715	387	437	484	495	499	515

All Territories				
<u>Medical Payments</u>		U-1		U-2
		<u>Limit</u>	<u>Uninsured</u>	<u>Underinsured</u>
5000	4			
10000	6			
		20/40	8	0
		20/50	9	1
		25/50	10	4
		35/80	11	14
		50/100	12	23
		100/300	13	48
		250/500	14	125
		500/500	20	313

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 1

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	22	14	29	21	156	144	120	94
	2,3		22	14	29	21	140	131	109	82
	4,5		20	12	27	20	112	105	88	68
	6-9		20	12	23	16	99	94	75	60
4,501- 6,000	1	2	34	26	48	40	306	281	233	179
	2,3		33	25	46	38	277	255	212	163
	4,5		29	21	40	33	222	204	170	131
	6-9		27	20	35	27	192	179	148	112
6,001- 8,000	1	3	42	34	64	56	421	386	322	247
	2,3		40	33	61	53	384	354	293	225
	4,5		35	27	51	43	306	283	233	179
	6-9		33	25	46	38	267	247	207	156
8,001-10,000	1	4	53	46	78	70	628	577	480	367
	2,3		51	43	74	66	569	524	434	337
	4,5		43	35	65	57	458	420	347	267
	6-9		40	33	60	51	399	365	306	233
10,001-15,000	1	5	72	64	105	98	826	759	632	484
	2,3		69	61	101	94	753	689	575	441
	4,5		60	51	87	79	602	551	460	352
	6-9		53	46	78	70	527	481	403	307
15,001-20,000	1	6	96	88	144	137	1006	927	774	590
	2,3		91	83	137	129	917	841	702	538
	4,5		81	73	117	109	735	672	562	430
	6-9		72	64	105	98	641	590	491	377
20,001-25,000	1	7	120	112	183	176	1117	1027	854	654
	2,3		116	108	176	168	1014	931	777	594
	4,5		99	91	150	142	813	746	621	475
	6-9		88	81	131	124	710	651	545	416
25,001-40,000	1	8	169	161	264	252	1355	1245	1036	794
	2,3		163	155	250	238	1231	1134	944	722
	4,5		138	130	213	204	985	906	753	577
	6-9		122	114	190	182	859	794	659	506
40,001-65,000	1	10	274	264	423	407	1866	1716	1429	1095
	2,3		261	251	406	389	1695	1560	1299	995
	4,5		222	213	345	330	1356	1248	1037	794
	6-9		196	189	304	291	1186	1091	910	697
65,001-90,000	1	11	415	400	649	623	2340	2146	1789	1369
	2,3		397	381	619	593	2127	1953	1628	1245
	4,5		337	324	525	504	1699	1560	1300	997
	6-9		298	285	463	446	1486	1365	1139	871
Over 90,000	1	12	582	559	906	871	3397	3119	2600	1989
	2,3		555	533	863	829	3085	2834	2362	1810
	4,5		469	452	735	707	2467	2269	1890	1444
	6-9		415	400	646	623	2159	1984	1652	1266

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	10
\$500 Ded	13
\$1000 Ded	20
\$2000 Ded	28
\$3000 Ded	34
\$4000 Ded	38
\$5000 Ded	41

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium	93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$10 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 2

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	22	15	31	23	156	143	118	91
	2,3		22	15	27	20	141	131	108	82
	4,5		20	12	26	18	112	104	86	65
	6-9		18	11	25	17	99	91	76	58
4,501- 6,000	1	2	33	26	48	41	304	280	233	177
	2,3		32	25	47	39	277	254	210	161
	4,5		27	20	39	32	220	203	170	131
	6-9		26	18	37	30	193	177	147	114
6,001- 8,000	1	3	41	33	64	57	419	385	321	245
	2,3		39	32	60	53	380	350	293	222
	4,5		34	27	53	44	304	280	235	177
	6-9		32	25	47	39	267	245	205	156
8,001-10,000	1	4	53	44	77	70	625	574	478	365
	2,3		50	43	74	66	568	522	435	333
	4,5		43	36	65	58	454	416	349	267
	6-9		38	31	58	50	396	365	303	233
10,001-15,000	1	5	70	63	106	98	821	755	628	483
	2,3		68	60	100	92	746	686	572	438
	4,5		60	53	86	79	598	549	455	350
	6-9		53	44	77	70	522	481	399	305
15,001-20,000	1	6	96	89	143	135	1003	922	767	586
	2,3		91	84	137	129	911	837	699	536
	4,5		79	71	116	108	729	670	556	427
	6-9		70	63	106	98	638	586	487	375
20,001-25,000	1	7	121	113	182	175	1110	1019	849	648
	2,3		114	107	173	166	1007	925	772	589
	4,5		98	91	149	141	806	741	617	473
	6-9		90	82	130	123	705	647	540	414
25,001-40,000	1	8	170	162	263	252	1347	1238	1032	790
	2,3		162	155	251	240	1225	1125	938	718
	4,5		138	130	213	204	980	901	749	574
	6-9		123	116	188	181	857	788	656	503
40,001-65,000	1	10	272	263	426	407	1857	1706	1422	1087
	2,3		260	250	403	386	1686	1551	1293	990
	4,5		220	213	344	331	1350	1239	1035	791
	6-9		194	187	304	292	1180	1085	905	692
65,001-90,000	1	11	418	400	648	625	2324	2136	1780	1362
	2,3		396	381	617	593	2113	1941	1618	1238
	4,5		339	325	526	507	1690	1552	1295	991
	6-9		298	288	464	444	1478	1359	1131	866
Over 90,000	1	12	584	560	907	871	3376	3102	2584	1978
	2,3		555	535	862	830	3069	2821	2350	1800
	4,5		472	455	733	705	2455	2255	1881	1438
	6-9		417	399	647	624	2147	1973	1644	1259

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded 13

\$500 Ded 17

\$1000 Ded 27

\$2000 Ded 38

\$3000 Ded 45

\$4000 Ded 50

\$5000 Ded 54

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$13 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 3

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	22	14	29	21	179	165	137	105
	2,3		22	14	29	21	163	150	122	95
	4,5		20	12	27	20	131	120	99	77
	6-9		20	12	23	16	112	105	88	68
4,501- 6,000	1	2	34	26	48	40	347	320	267	207
	2,3		33	25	46	38	317	290	242	187
	4,5		29	21	40	33	254	233	192	150
	6-9		27	20	35	27	222	204	170	131
6,001- 8,000	1	3	42	34	64	56	480	442	367	281
	2,3		40	33	61	53	434	403	337	255
	4,5		35	27	51	43	347	322	267	204
	6-9		33	25	46	38	306	281	233	179
8,001-10,000	1	4	53	46	78	70	715	658	549	420
	2,3		51	43	74	66	650	595	498	382
	4,5		43	35	65	57	519	477	397	306
	6-9		40	33	60	51	455	417	347	267
10,001-15,000	1	5	72	64	105	98	943	867	722	551
	2,3		69	61	101	94	857	787	658	501
	4,5		60	51	87	79	685	629	524	400
	6-9		53	46	78	70	595	549	459	352
15,001-20,000	1	6	96	88	144	137	1148	1057	879	672
	2,3		91	83	137	129	1044	957	800	612
	4,5		81	73	117	109	833	766	641	491
	6-9		72	64	105	98	731	672	558	429
20,001-25,000	1	7	120	112	183	176	1271	1167	974	746
	2,3		116	108	176	168	1158	1062	887	679
	4,5		99	91	150	142	926	850	709	541
	6-9		88	81	131	124	810	744	620	475
25,001-40,000	1	8	169	161	264	252	1543	1420	1182	906
	2,3		163	155	250	238	1405	1288	1074	823
	4,5		138	130	213	204	1122	1032	859	659
	6-9		122	114	190	182	984	905	753	575
40,001-65,000	1	10	274	264	423	407	2129	1958	1630	1249
	2,3		261	251	406	389	1936	1780	1483	1135
	4,5		222	213	345	330	1547	1424	1184	910
	6-9		196	189	304	291	1355	1242	1036	794
65,001-90,000	1	11	415	400	649	623	2666	2451	2040	1563
	2,3		397	381	619	593	2422	2226	1855	1420
	4,5		337	324	525	504	1937	1781	1483	1135
	6-9		298	285	463	446	1695	1559	1296	995
Over 90,000	1	12	582	559	906	871	3873	3559	2964	2269
	2,3		555	533	863	829	3520	3236	2696	2061
	4,5		469	452	735	707	2816	2587	2154	1648
	6-9		415	400	646	623	2461	2263	1885	1444

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	13
\$500 Ded	17
\$1000 Ded	27
\$2000 Ded	38
\$3000 Ded	45
\$4000 Ded	50
\$5000 Ded	54

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium	93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$13 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 4

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	20	14	27	21	177	164	137	105
	2,3		19	13	26	20	163	147	124	96
	4,5		18	12	24	18	129	118	100	76
	6-9		17	11	21	15	113	104	87	67
4,501- 6,000	1	2	30	24	47	41	348	319	264	205
	2,3		29	23	45	39	315	289	242	187
	4,5		25	19	38	32	255	230	192	147
	6-9		24	18	34	28	221	204	168	129
6,001- 8,000	1	3	40	34	60	54	480	440	367	282
	2,3		38	32	56	50	435	398	332	256
	4,5		32	26	50	44	348	321	264	205
	6-9		30	24	44	37	302	280	233	180
8,001-10,000	1	4	50	44	75	69	712	657	547	419
	2,3		47	41	71	65	649	595	498	380
	4,5		41	35	62	56	520	474	397	302
	6-9		37	31	55	49	453	417	348	266
10,001-15,000	1	5	66	60	101	95	941	863	718	549
	2,3		63	57	96	90	856	783	655	502
	4,5		54	48	84	78	685	625	522	398
	6-9		50	44	75	69	598	549	456	348
15,001-20,000	1	6	90	84	140	134	1143	1053	876	672
	2,3		86	80	133	127	1042	957	799	611
	4,5		75	69	113	107	833	765	636	489
	6-9		66	60	101	95	728	669	559	426
20,001-25,000	1	7	113	107	177	171	1268	1164	972	741
	2,3		108	102	170	163	1155	1057	882	675
	4,5		92	86	145	139	923	846	704	540
	6-9		83	77	128	122	808	741	618	472
25,001-40,000	1	8	162	156	255	246	1540	1417	1180	902
	2,3		155	147	243	235	1400	1288	1071	820
	4,5		132	126	207	201	1120	1029	858	657
	6-9		117	111	181	175	979	902	750	576
40,001-65,000	1	10	262	251	415	397	2121	1949	1623	1243
	2,3		249	239	396	379	1929	1774	1477	1130
	4,5		210	204	335	322	1544	1421	1183	904
	6-9		187	180	297	285	1348	1239	1033	790
65,001-90,000	1	11	396	381	634	608	2657	2444	2034	1556
	2,3		377	364	602	579	2417	2222	1852	1417
	4,5		322	309	513	492	1932	1777	1480	1134
	6-9		284	273	452	435	1690	1553	1295	991
Over 90,000	1	12	557	535	882	850	3860	3547	2954	2266
	2,3		529	509	841	808	3506	3224	2688	2058
	4,5		451	433	714	686	2807	2580	2149	1645
	6-9		396	381	631	606	2455	2258	1879	1440

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	12
\$500 Ded	16
\$1000 Ded	25
\$2000 Ded	36
\$3000 Ded	42
\$4000 Ded	47
\$5000 Ded	51

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium	93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$12 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 5

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	26	18	35	27	184	169	140	107
	2,3		26	18	34	26	167	154	128	97
	4,5		22	14	29	21	133	124	102	79
	6-9		21	13	27	20	117	107	90	67
4,501- 6,000	1	2	40	33	60	51	356	326	273	209
	2,3		39	31	57	48	325	299	247	190
	4,5		34	26	48	40	259	238	198	152
	6-9		33	25	43	35	227	208	172	133
6,001- 8,000	1	3	51	43	75	68	490	454	376	289
	2,3		49	42	73	65	447	411	342	262
	4,5		42	34	65	57	357	327	273	209
	6-9		39	31	57	48	311	288	238	184
8,001-10,000	1	4	65	57	96	88	734	672	560	428
	2,3		61	53	91	83	667	611	508	390
	4,5		53	46	81	73	531	490	408	311
	6-9		48	40	72	64	465	428	356	273
10,001-15,000	1	5	85	77	129	121	963	886	737	564
	2,3		82	74	122	114	876	804	672	513
	4,5		72	64	105	98	701	644	537	411
	6-9		64	56	95	87	611	564	470	360
15,001-20,000	1	6	116	108	178	170	1175	1080	899	690
	2,3		112	104	169	161	1070	983	818	626
	4,5		96	88	146	138	854	784	655	501
	6-9		85	77	129	121	747	689	573	438
20,001-25,000	1	7	146	138	226	217	1300	1194	996	762
	2,3		138	130	216	205	1182	1087	905	694
	4,5		120	112	183	176	947	869	725	554
	6-9		105	98	164	156	827	759	633	486
25,001-40,000	1	8	209	199	326	315	1580	1452	1210	926
	2,3		199	191	312	299	1436	1320	1100	842
	4,5		169	161	267	257	1150	1054	880	672
	6-9		150	142	235	226	1005	925	769	590
40,001-65,000	1	10	337	324	529	508	2176	2001	1667	1277
	2,3		321	308	503	484	1979	1819	1515	1160
	4,5		274	264	428	412	1581	1455	1212	928
	6-9		239	231	376	364	1384	1273	1061	812
65,001-90,000	1	11	514	494	807	776	2726	2506	2088	1598
	2,3		490	469	770	740	2478	2277	1898	1455
	4,5		415	400	654	629	1981	1820	1516	1160
	6-9		367	354	577	555	1732	1593	1327	1016
Over 90,000	1	12	719	692	1128	1086	3960	3640	3032	2320
	2,3		684	659	1075	1032	3598	3308	2755	2110
	4,5		582	559	913	879	2880	2645	2203	1687
	6-9		511	493	806	775	2521	2313	1929	1476

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	14
\$500 Ded	18
\$1000 Ded	29
\$2000 Ded	41
\$3000 Ded	48
\$4000 Ded	54
\$5000 Ded	58

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium	93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$14 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 6

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	27	20	36	29	200	183	153	118
	2,3		26	18	35	27	183	169	140	107
	4,5		23	16	33	25	146	133	112	85
	6-9		22	14	29	21	129	116	99	75
4,501- 6,000	1	2	42	34	65	57	391	360	300	229
	2,3		40	33	61	53	354	326	270	209
	4,5		35	27	53	46	285	263	217	169
	6-9		33	25	48	40	247	229	190	146
6,001- 8,000	1	3	56	47	82	74	540	497	413	317
	2,3		53	46	78	70	491	454	374	286
	4,5		46	38	69	61	391	361	300	229
	6-9		40	33	61	53	345	317	264	203
8,001-10,000	1	4	70	62	103	95	803	740	615	471
	2,3		68	60	98	90	731	672	558	429
	4,5		57	48	85	77	586	538	447	345
	6-9		51	43	75	68	511	471	391	302
10,001-15,000	1	5	91	83	142	134	1058	972	811	621
	2,3		88	81	134	126	961	883	736	566
	4,5		75	68	116	108	768	706	588	454
	6-9		69	61	103	95	672	620	515	394
15,001-20,000	1	6	127	120	194	186	1288	1186	987	757
	2,3		121	113	186	178	1173	1079	897	688
	4,5		104	96	159	151	939	862	718	549
	6-9		95	87	142	134	820	753	628	480
20,001-25,000	1	7	159	151	244	235	1427	1313	1095	836
	2,3		151	143	235	226	1296	1193	995	761
	4,5		130	122	199	191	1037	956	794	607
	6-9		116	108	177	169	910	833	697	532
25,001-40,000	1	8	229	218	359	343	1734	1596	1329	1015
	2,3		217	209	339	326	1577	1450	1208	926
	4,5		186	178	290	280	1261	1160	967	740
	6-9		164	156	257	244	1104	1015	846	646
40,001-65,000	1	10	368	355	580	556	2391	2197	1830	1403
	2,3		352	337	551	529	2174	1997	1665	1274
	4,5		299	287	468	451	1737	1598	1330	1019
	6-9		264	252	412	397	1521	1396	1164	892
65,001-90,000	1	11	564	541	880	848	2991	2752	2293	1755
	2,3		537	515	837	806	2720	2503	2085	1596
	4,5		456	438	712	685	2176	2001	1667	1275
	6-9		403	387	629	605	1903	1750	1457	1117
Over 90,000	1	12	787	755	1230	1183	4349	3996	3329	2549
	2,3		748	719	1174	1127	3953	3632	3028	2319
	4,5		636	612	998	959	3160	2906	2421	1853
	6-9		562	538	879	844	2765	2544	2116	1620

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded 14

\$500 Ded 18

\$1000 Ded 30

\$2000 Ded 42

\$3000 Ded 50

\$4000 Ded 55

\$5000 Ded 60

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$14 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 7

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	26	19	37	30	202	186	156	119
	2,3		26	19	36	29	182	170	141	106
	4,5		24	17	31	24	148	135	113	87
	6-9		21	14	29	22	129	119	100	75
4,501- 6,000	1	2	43	36	64	57	394	363	301	232
	2,3		41	34	61	55	358	328	273	210
	4,5		36	29	53	45	287	262	218	169
	6-9		31	24	48	41	250	230	192	148
6,001- 8,000	1	3	57	50	81	74	542	499	415	319
	2,3		55	48	79	72	491	454	378	289
	4,5		45	38	67	60	395	363	301	232
	6-9		41	34	61	55	344	319	264	202
8,001-10,000	1	4	67	60	103	96	811	743	619	474
	2,3		65	58	100	93	737	675	562	431
	4,5		58	51	86	79	590	541	449	344
	6-9		51	43	75	68	515	474	394	301
10,001-15,000	1	5	93	86	142	135	1064	978	813	626
	2,3		88	81	135	128	969	888	740	567
	4,5		78	71	116	109	775	712	594	454
	6-9		67	60	103	96	677	622	519	399
15,001-20,000	1	6	126	119	197	189	1298	1193	993	760
	2,3		119	113	188	180	1181	1085	904	691
	4,5		103	96	160	153	943	867	721	555
	6-9		92	85	142	135	827	759	631	483
20,001-25,000	1	7	160	153	249	242	1438	1321	1098	841
	2,3		153	146	239	231	1306	1202	1001	768
	4,5		130	123	204	195	1044	959	801	611
	6-9		116	109	180	173	915	840	700	538
25,001-40,000	1	8	231	219	363	349	1745	1604	1337	1022
	2,3		217	210	345	332	1587	1458	1216	931
	4,5		187	177	293	284	1269	1166	972	743
	6-9		166	159	259	249	1109	1021	851	648
40,001-65,000	1	10	371	358	588	564	2407	2212	1841	1410
	2,3		356	341	559	538	2183	2010	1675	1282
	4,5		300	289	476	456	1749	1606	1337	1025
	6-9		267	256	419	404	1530	1406	1173	897
65,001-90,000	1	11	567	546	896	862	3011	2769	2304	1765
	2,3		539	520	854	820	2737	2517	2095	1604
	4,5		459	442	726	698	2189	2014	1675	1283
	6-9		405	389	639	615	1914	1761	1467	1122
Over 90,000	1	12	795	763	1250	1203	4373	4020	3348	2565
	2,3		757	727	1189	1145	3978	3654	3043	2332
	4,5		643	618	1014	976	3180	2921	2433	1866
	6-9		565	545	893	860	2782	2557	2129	1632

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	15
\$500 Ded	20
\$1000 Ded	32
\$2000 Ded	46
\$3000 Ded	54
\$4000 Ded	60
\$5000 Ded	65

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium	93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$15 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 8

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	27	19	36	29	216	196	165	126
	2,3		25	18	34	27	196	179	149	113
	4,5		24	17	31	24	155	142	117	91
	6-9		22	15	27	19	137	126	104	80
4,501- 6,000	1	2	40	33	63	56	415	382	319	244
	2,3		39	31	59	52	377	345	291	221
	4,5		34	27	52	44	300	278	231	179
	6-9		31	24	46	39	264	241	203	155
6,001- 8,000	1	3	53	45	79	71	574	527	439	337
	2,3		52	44	76	69	522	480	398	304
	4,5		45	38	67	59	418	382	319	244
	6-9		39	31	59	52	366	337	279	216
8,001-10,000	1	4	67	59	102	94	855	784	653	499
	2,3		64	57	96	88	776	714	593	457
	4,5		56	47	82	75	620	573	476	366
	6-9		50	42	75	68	542	498	415	319
10,001-15,000	1	5	90	82	136	128	1125	1034	859	660
	2,3		85	77	128	121	1021	939	781	601
	4,5		75	68	111	104	817	751	626	480
	6-9		67	59	98	91	714	657	545	419
15,001-20,000	1	6	122	115	188	180	1373	1259	1049	804
	2,3		119	111	179	172	1246	1146	954	730
	4,5		103	96	152	145	997	917	763	582
	6-9		91	83	136	128	871	801	668	512
20,001-25,000	1	7	154	146	241	229	1518	1394	1163	889
	2,3		148	140	226	219	1378	1266	1055	810
	4,5		126	119	195	185	1101	1013	843	648
	6-9		111	104	173	166	964	889	738	565
25,001-40,000	1	8	221	214	346	334	1843	1693	1411	1080
	2,3		213	203	330	316	1676	1539	1283	983
	4,5		180	173	281	270	1340	1229	1025	784
	6-9		161	154	248	240	1173	1078	897	688
40,001-65,000	1	10	358	344	559	540	2540	2333	1946	1490
	2,3		341	329	534	513	2308	2123	1769	1354
	4,5		290	278	455	436	1847	1694	1412	1083
	6-9		258	247	399	385	1614	1486	1240	946
65,001-90,000	1	11	546	526	853	820	3179	2922	2436	1864
	2,3		520	500	813	780	2892	2656	2212	1694
	4,5		443	426	690	663	2311	2125	1769	1356
	6-9		390	375	609	586	2022	1858	1548	1186
Over 90,000	1	12	764	734	1193	1146	4622	4246	3536	2709
	2,3		727	699	1136	1093	4199	3860	3213	2460
	4,5		620	594	966	929	3358	3086	2569	1970
	6-9		545	525	852	819	2938	2699	2248	1723

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	17
\$500 Ded	22
\$1000 Ded	35
\$2000 Ded	49
\$3000 Ded	58
\$4000 Ded	65
\$5000 Ded	70

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium	93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 9

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	27	20	36	29	208	192	161	123
	2,3		26	18	35	27	188	175	146	109
	4,5		23	16	33	25	152	140	117	90
	6-9		22	14	29	21	133	123	103	77
4,501- 6,000	1	2	40	33	64	56	408	375	312	240
	2,3		39	31	61	53	372	340	283	217
	4,5		34	26	51	43	298	273	227	174
	6-9		33	25	46	38	260	240	199	152
6,001- 8,000	1	3	53	46	81	73	561	518	431	329
	2,3		51	43	75	68	509	469	391	298
	4,5		43	35	68	60	408	375	312	240
	6-9		40	33	60	51	357	329	273	208
8,001-10,000	1	4	68	60	101	94	838	771	643	490
	2,3		64	56	96	88	761	699	582	447
	4,5		56	47	83	75	610	560	466	356
	6-9		49	42	74	66	535	489	408	312
10,001-15,000	1	5	88	81	137	129	1101	1012	843	648
	2,3		85	77	130	122	1003	922	767	588
	4,5		73	65	113	105	801	735	613	469
	6-9		68	60	101	94	701	644	536	411
15,001-20,000	1	6	121	113	190	182	1344	1237	1033	787
	2,3		116	108	179	172	1223	1125	935	718
	4,5		101	94	152	144	977	897	748	574
	6-9		88	81	137	129	855	785	655	499
20,001-25,000	1	7	152	144	239	231	1490	1369	1138	872
	2,3		146	138	230	221	1354	1242	1036	794
	4,5		125	117	196	189	1083	992	829	634
	6-9		112	104	173	165	946	869	726	556
25,001-40,000	1	8	218	211	346	333	1810	1660	1386	1059
	2,3		209	199	329	319	1645	1510	1259	964
	4,5		178	170	280	272	1316	1208	1007	775
	6-9		159	151	246	237	1151	1055	880	673
40,001-65,000	1	10	355	339	562	538	2493	2290	1909	1461
	2,3		337	324	536	514	2266	2083	1734	1327
	4,5		285	277	454	436	1812	1665	1387	1062
	6-9		254	243	402	386	1585	1458	1213	930
65,001-90,000	1	11	537	516	858	823	3120	2868	2390	1829
	2,3		511	493	815	784	2837	2606	2170	1664
	4,5		436	419	694	667	2267	2084	1735	1332
	6-9		385	369	612	589	1984	1825	1519	1163
Over 90,000	1	12	754	724	1195	1151	4533	4163	3472	2656
	2,3		716	689	1139	1095	4120	3786	3155	2414
	4,5		611	586	967	930	3294	3029	2523	1930
	6-9		537	516	854	820	2883	2648	2207	1689

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	15
\$500 Ded	20
\$1000 Ded	32
\$2000 Ded	45
\$3000 Ded	53
\$4000 Ded	59
\$5000 Ded	64

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium	93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$15 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 10

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	27	19	36	29	208	190	159	120
	2,3		25	18	34	27	190	173	144	111
	4,5		24	17	31	24	150	139	116	90
	6-9		22	15	27	19	131	120	101	77
4,501- 6,000	1	2	40	33	63	56	404	374	309	237
	2,3		39	31	59	52	369	339	283	217
	4,5		34	27	52	44	298	270	225	173
	6-9		31	24	46	39	259	237	196	150
6,001- 8,000	1	3	53	45	79	71	558	511	428	326
	2,3		52	44	76	69	510	468	386	298
	4,5		45	38	67	59	404	374	309	237
	6-9		39	31	59	52	354	326	270	209
8,001-10,000	1	4	67	59	102	94	833	764	634	489
	2,3		64	57	96	88	757	697	579	442
	4,5		56	47	82	75	607	556	463	354
	6-9		50	42	75	68	530	488	404	309
10,001-15,000	1	5	90	82	136	128	1096	1006	837	642
	2,3		85	77	128	121	997	917	762	585
	4,5		75	68	111	104	796	735	608	468
	6-9		67	59	98	91	697	641	532	411
15,001-20,000	1	6	122	115	188	180	1335	1229	1024	783
	2,3		119	111	179	172	1214	1117	930	714
	4,5		103	96	152	145	970	892	744	569
	6-9		91	83	136	128	850	781	650	498
20,001-25,000	1	7	154	146	241	229	1479	1359	1134	867
	2,3		148	140	226	219	1346	1236	1028	787
	4,5		126	119	195	185	1074	987	823	629
	6-9		111	104	173	166	939	863	719	549
25,001-40,000	1	8	221	214	346	334	1794	1651	1375	1053
	2,3		213	203	330	316	1634	1503	1249	957
	4,5		180	173	281	270	1308	1201	998	764
	6-9		161	154	248	240	1143	1049	875	671
40,001-65,000	1	10	358	344	559	540	2475	2276	1895	1450
	2,3		341	329	534	513	2250	2068	1725	1318
	4,5		290	278	455	436	1802	1654	1377	1057
	6-9		258	247	399	385	1573	1446	1205	923
65,001-90,000	1	11	546	526	853	820	3101	2850	2374	1817
	2,3		520	500	813	780	2817	2588	2157	1651
	4,5		443	426	690	663	2256	2072	1728	1321
	6-9		390	375	609	586	1972	1811	1508	1156
Over 90,000	1	12	764	734	1193	1146	4502	4137	3445	2639
	2,3		727	699	1136	1093	4091	3762	3134	2397
	4,5		620	594	966	929	3272	3008	2505	1920
	6-9		545	525	852	819	2864	2629	2192	1677

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	16
\$500 Ded	20
\$1000 Ded	33
\$2000 Ded	47
\$3000 Ded	55
\$4000 Ded	61
\$5000 Ded	66

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium	93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$16 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 11

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	27	21	38	32	211	194	161	125
	2,3		26	20	36	30	192	176	146	113
	4,5		23	16	32	26	153	140	118	91
	6-9		22	15	28	22	135	123	101	80
4,501- 6,000	1	2	42	36	64	58	413	379	314	241
	2,3		40	34	60	54	376	345	287	221
	4,5		34	28	54	47	302	275	229	176
	6-9		32	26	47	40	261	240	200	153
6,001- 8,000	1	3	56	49	82	76	569	521	433	332
	2,3		54	47	78	72	516	475	394	303
	4,5		45	38	69	63	413	381	317	241
	6-9		40	34	60	54	360	332	275	211
8,001-10,000	1	4	69	63	104	98	845	777	647	494
	2,3		66	60	101	95	769	707	589	450
	4,5		57	50	88	81	615	565	469	360
	6-9		52	45	77	71	536	494	413	314
10,001-15,000	1	5	93	87	144	138	1115	1024	853	653
	2,3		90	83	137	131	1010	930	773	596
	4,5		77	71	117	111	810	743	619	475
	6-9		69	63	104	98	708	651	542	417
15,001-20,000	1	6	129	123	200	192	1357	1247	1040	794
	2,3		124	117	188	182	1232	1133	944	722
	4,5		104	98	162	156	986	907	756	578
	6-9		93	87	144	138	861	792	661	505
20,001-25,000	1	7	163	157	255	246	1502	1381	1151	880
	2,3		157	150	244	235	1368	1257	1045	800
	4,5		134	128	207	199	1093	1005	837	641
	6-9		118	112	182	175	956	879	731	562
25,001-40,000	1	8	236	226	370	356	1826	1678	1398	1072
	2,3		224	216	353	339	1660	1526	1269	972
	4,5		190	183	298	288	1329	1220	1014	777
	6-9		168	161	264	254	1159	1067	888	680
40,001-65,000	1	10	382	367	598	575	2516	2313	1927	1475
	2,3		363	349	570	548	2287	2104	1750	1341
	4,5		310	297	484	465	1829	1681	1400	1074
	6-9		272	261	426	411	1598	1472	1227	940
65,001-90,000	1	11	582	560	912	877	3150	2895	2411	1847
	2,3		554	534	867	834	2863	2631	2191	1678
	4,5		470	453	736	710	2290	2106	1755	1343
	6-9		416	400	651	626	2003	1843	1534	1175
Over 90,000	1	12	814	782	1272	1224	4574	4205	3503	2683
	2,3		774	744	1211	1165	4158	3822	3184	2436
	4,5		658	633	1032	992	3325	3058	2546	1950
	6-9		580	559	908	872	2910	2673	2228	1706

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	16
\$500 Ded	21
\$1000 Ded	33
\$2000 Ded	47
\$3000 Ded	56
\$4000 Ded	62
\$5000 Ded	66

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium	93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$16 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 12

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	29	21	40	33	200	186	155	118
	2,3		27	20	39	31	183	168	140	105
	4,5		26	18	34	26	147	134	113	85
	6-9		23	16	33	25	128	118	96	76
4,501- 6,000	1	2	46	38	69	61	392	360	299	230
	2,3		43	35	65	57	356	328	273	209
	4,5		39	31	57	48	284	263	218	168
	6-9		35	27	49	42	249	230	192	147
6,001- 8,000	1	3	60	51	87	79	541	497	413	316
	2,3		57	48	83	75	491	451	374	290
	4,5		48	40	72	64	392	362	299	230
	6-9		43	35	65	57	342	315	263	200
8,001-10,000	1	4	73	65	111	103	805	740	615	473
	2,3		70	62	104	96	732	673	559	429
	4,5		61	53	90	82	586	539	447	342
	6-9		53	46	81	73	512	473	392	299
10,001-15,000	1	5	98	90	150	142	1061	973	812	622
	2,3		95	87	143	135	963	885	738	567
	4,5		81	73	122	114	769	709	590	451
	6-9		72	64	111	103	674	619	513	395
15,001-20,000	1	6	134	126	205	198	1292	1186	989	757
	2,3		129	121	198	190	1175	1080	899	688
	4,5		111	103	169	161	940	864	718	550
	6-9		98	90	150	142	823	755	629	480
20,001-25,000	1	7	169	161	265	254	1428	1314	1094	838
	2,3		163	155	252	242	1299	1194	996	760
	4,5		138	130	213	204	1038	955	795	608
	6-9		122	114	191	183	911	834	698	534
25,001-40,000	1	8	242	233	381	367	1737	1596	1328	1017
	2,3		231	222	364	350	1578	1453	1211	925
	4,5		198	190	308	296	1262	1160	967	740
	6-9		176	168	273	261	1104	1015	846	648
40,001-65,000	1	10	395	380	619	593	2393	2199	1832	1404
	2,3		374	361	589	567	2175	1999	1665	1277
	4,5		320	307	501	482	1738	1599	1332	1018
	6-9		280	272	442	423	1522	1398	1165	893
65,001-90,000	1	11	599	577	943	906	2997	2753	2295	1756
	2,3		572	550	897	863	2723	2504	2085	1596
	4,5		485	467	763	735	2178	2003	1668	1278
	6-9		428	412	673	646	1906	1753	1459	1117
Over 90,000	1	12	836	803	1316	1266	4351	4000	3331	2551
	2,3		796	767	1252	1204	3954	3637	3030	2321
	4,5		679	653	1066	1024	3163	2910	2423	1855
	6-9		598	576	941	905	2768	2542	2119	1624

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded 17

\$500 Ded 22

\$1000 Ded 36

\$2000 Ded 51

\$3000 Ded 61

\$4000 Ded 67

\$5000 Ded 73

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 13

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	27	20	38	31	200	183	152	116
	2,3		26	18	37	30	179	169	140	107
	4,5		25	17	32	25	144	133	112	85
	6-9		22	15	31	23	127	116	98	73
4,501- 6,000	1	2	43	36	66	59	387	356	298	229
	2,3		41	33	64	57	354	324	270	208
	4,5		37	30	54	46	283	260	217	166
	6-9		33	26	48	41	247	226	190	144
6,001- 8,000	1	3	57	48	84	76	536	493	411	315
	2,3		54	46	80	73	488	450	373	286
	4,5		46	38	69	62	387	358	298	229
	6-9		41	33	64	57	341	315	260	200
8,001-10,000	1	4	70	63	107	100	798	735	611	468
	2,3		68	60	103	96	725	667	555	425
	4,5		60	53	90	82	579	532	442	341
	6-9		53	44	79	71	510	468	387	298
10,001-15,000	1	5	96	89	144	137	1049	965	802	616
	2,3		91	84	138	130	956	876	731	558
	4,5		79	71	118	111	762	702	586	450
	6-9		70	63	106	98	667	612	510	394
15,001-20,000	1	6	129	122	200	192	1282	1178	982	753
	2,3		123	116	191	183	1164	1071	892	683
	4,5		107	100	164	156	931	857	714	547
	6-9		96	89	144	137	815	749	625	477
20,001-25,000	1	7	164	156	258	247	1418	1304	1084	832
	2,3		155	148	246	236	1288	1184	987	755
	4,5		134	127	209	200	1031	948	793	605
	6-9		118	111	183	176	901	829	689	530
25,001-40,000	1	8	232	224	371	355	1724	1581	1318	1010
	2,3		223	214	353	341	1567	1439	1201	918
	4,5		191	183	301	289	1252	1152	957	735
	6-9		169	161	264	257	1096	1006	840	642
40,001-65,000	1	10	380	365	599	578	2374	2183	1817	1392
	2,3		360	347	571	549	2157	1983	1651	1266
	4,5		306	295	486	467	1728	1585	1321	1011
	6-9		269	262	428	411	1508	1388	1156	887
65,001-90,000	1	11	579	557	915	878	2971	2731	2276	1745
	2,3		552	531	871	836	2701	2484	2068	1583
	4,5		469	451	740	712	2162	1984	1654	1269
	6-9		415	397	652	629	1890	1734	1446	1109
Over 90,000	1	12	809	777	1280	1229	4316	3968	3305	2531
	2,3		770	740	1215	1169	3922	3604	3003	2301
	4,5		656	630	1036	995	3138	2883	2401	1842
	6-9		578	555	914	876	2747	2523	2102	1609

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	16
\$500 Ded	21
\$1000 Ded	34
\$2000 Ded	48
\$3000 Ded	57
\$4000 Ded	63
\$5000 Ded	68

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium	93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$16 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 14

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	29	21	39	31	200	186	155	118
	2,3		27	20	36	29	183	168	140	105
	4,5		26	18	34	26	147	134	113	85
	6-9		23	16	29	21	128	118	96	76
4,501- 6,000	1	2	43	35	68	60	392	360	299	230
	2,3		42	34	64	56	356	328	273	209
	4,5		36	29	56	47	284	263	218	168
	6-9		34	26	49	42	249	230	192	147
6,001- 8,000	1	3	57	48	85	77	541	497	413	316
	2,3		56	47	82	74	491	451	374	290
	4,5		48	40	72	64	392	362	299	230
	6-9		42	34	64	56	342	315	263	200
8,001-10,000	1	4	72	64	109	101	805	740	615	473
	2,3		69	61	103	95	732	673	559	429
	4,5		60	51	88	81	586	539	447	342
	6-9		53	46	81	73	512	473	392	299
10,001-15,000	1	5	96	88	146	138	1061	973	812	622
	2,3		91	83	138	130	963	885	738	567
	4,5		81	73	120	112	769	709	590	451
	6-9		72	64	105	98	674	619	513	395
15,001-20,000	1	6	131	124	202	194	1292	1186	989	757
	2,3		127	120	192	185	1175	1080	899	688
	4,5		111	103	164	156	940	864	718	550
	6-9		98	90	146	138	823	755	629	480
20,001-25,000	1	7	165	157	259	246	1428	1314	1094	838
	2,3		159	151	243	235	1299	1194	996	760
	4,5		135	127	209	199	1038	955	795	608
	6-9		120	112	186	178	911	834	698	534
25,001-40,000	1	8	238	230	372	359	1737	1596	1328	1017
	2,3		229	218	355	339	1578	1453	1211	925
	4,5		194	186	302	290	1262	1160	967	740
	6-9		173	165	267	257	1104	1015	846	648
40,001-65,000	1	10	385	369	601	580	2393	2199	1832	1404
	2,3		367	354	573	551	2175	1999	1665	1277
	4,5		312	299	489	468	1738	1599	1332	1018
	6-9		277	265	429	413	1522	1398	1165	893
65,001-90,000	1	11	586	566	917	881	2997	2753	2295	1756
	2,3		559	537	874	839	2723	2504	2085	1596
	4,5		476	458	741	712	2178	2003	1668	1278
	6-9		419	403	654	629	1906	1753	1459	1117
Over 90,000	1	12	820	789	1282	1231	4351	4000	3331	2551
	2,3		781	751	1221	1174	3954	3637	3030	2321
	4,5		666	638	1037	998	3163	2910	2423	1855
	6-9		585	564	915	880	2768	2542	2119	1624

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	17
\$500 Ded	22
\$1000 Ded	35
\$2000 Ded	50
\$3000 Ded	60
\$4000 Ded	66
\$5000 Ded	71

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium	93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 15

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	29	21	42	34	229	212	176	135
	2,3		29	21	40	33	209	191	159	122
	4,5		27	20	35	27	169	153	129	99
	6-9		23	16	33	25	146	135	112	85
4,501- 6,000	1	2	48	40	72	64	450	413	345	264
	2,3		46	38	69	61	407	374	311	237
	4,5		40	33	60	51	326	300	250	190
	6-9		35	27	53	46	286	264	221	169
6,001- 8,000	1	3	64	56	91	83	616	569	472	364
	2,3		61	53	88	81	562	517	430	330
	4,5		51	43	75	68	450	413	345	264
	6-9		46	38	69	61	394	361	302	230
8,001-10,000	1	4	75	68	116	108	920	846	705	540
	2,3		73	65	112	104	837	768	641	491
	4,5		65	57	96	88	671	615	511	391
	6-9		57	48	85	77	588	540	450	345
10,001-15,000	1	5	104	96	159	151	1210	1114	927	710
	2,3		99	91	151	143	1101	1011	841	646
	4,5		87	79	130	122	879	811	672	515
	6-9		75	68	116	108	772	709	590	454
15,001-20,000	1	6	142	134	221	212	1478	1359	1134	867
	2,3		134	126	211	202	1343	1236	1028	787
	4,5		116	108	179	172	1074	987	823	629
	6-9		103	95	159	151	939	863	719	549
20,001-25,000	1	7	179	172	280	272	1635	1503	1252	957
	2,3		172	164	268	259	1486	1365	1139	871
	4,5		146	138	229	218	1190	1095	910	697
	6-9		130	122	202	194	1040	957	796	608
25,001-40,000	1	8	259	246	407	391	1988	1825	1524	1164
	2,3		243	235	386	372	1806	1658	1385	1058
	4,5		209	199	329	319	1444	1326	1105	846
	6-9		186	178	290	280	1262	1161	967	742
40,001-65,000	1	10	416	402	659	632	2737	2514	2096	1606
	2,3		399	382	627	603	2488	2287	1905	1460
	4,5		337	324	533	511	1989	1828	1525	1165
	6-9		299	287	469	452	1742	1600	1334	1021
65,001-90,000	1	11	636	612	1004	966	3427	3153	2625	2010
	2,3		605	582	957	919	3115	2864	2387	1827
	4,5		515	495	814	783	2493	2289	1907	1461
	6-9		454	436	716	689	2180	2005	1669	1279
Over 90,000	1	12	891	855	1401	1348	4979	4576	3812	2921
	2,3		849	815	1333	1283	4525	4160	3466	2655
	4,5		720	693	1136	1093	3619	3327	2773	2124
	6-9		633	611	1001	963	3166	2911	2426	1856

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded 14

\$500 Ded 19

\$1000 Ded 30

\$2000 Ded 43

\$3000 Ded 51

\$4000 Ded 57

\$5000 Ded 61

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$14 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 16

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	30	22	41	34	280	259	216	165
	2,3		26	19	39	32	255	234	195	150
	4,5		25	18	35	28	204	187	156	120
	6-9		24	17	32	25	178	165	137	105
4,501- 6,000	1	2	48	41	71	64	549	502	420	320
	2,3		46	39	67	60	498	458	382	290
	4,5		39	32	59	52	397	364	306	233
	6-9		37	30	54	46	347	320	267	204
6,001- 8,000	1	3	63	55	93	86	753	692	577	442
	2,3		59	52	89	81	684	629	524	403
	4,5		52	44	77	70	549	502	420	322
	6-9		45	38	68	61	477	441	365	281
8,001-10,000	1	4	77	70	117	110	1122	1032	859	658
	2,3		74	67	111	104	1021	939	781	595
	4,5		65	58	96	89	816	753	625	477
	6-9		58	51	86	79	714	658	549	417
10,001-15,000	1	5	105	98	160	153	1478	1356	1130	867
	2,3		100	93	152	144	1343	1235	1027	787
	4,5		86	79	131	124	1074	987	823	629
	6-9		77	70	117	110	939	862	719	549
15,001-20,000	1	6	143	136	221	214	1802	1656	1381	1057
	2,3		136	129	211	204	1637	1504	1255	957
	4,5		117	110	181	173	1309	1203	1004	766
	6-9		105	98	160	153	1144	1053	876	672
20,001-25,000	1	7	181	173	283	271	1996	1832	1526	1167
	2,3		173	166	270	258	1811	1667	1386	1062
	4,5		148	140	230	221	1450	1333	1109	850
	6-9		131	124	202	194	1270	1164	970	744
25,001-40,000	1	8	261	253	411	394	2422	2226	1855	1420
	2,3		249	240	389	375	2204	2023	1687	1288
	4,5		211	204	333	321	1763	1619	1349	1032
	6-9		186	179	293	282	1541	1414	1180	905
40,001-65,000	1	10	421	406	661	636	3338	3067	2553	1958
	2,3		402	387	630	605	3033	2787	2321	1780
	4,5		341	330	536	517	2426	2230	1856	1424
	6-9		300	290	473	454	2124	1950	1624	1242
65,001-90,000	1	11	643	618	1010	972	4180	3842	3198	2451
	2,3		612	589	963	925	3799	3492	2909	2226
	4,5		523	502	820	788	3038	2794	2324	1781
	6-9		460	444	722	693	2660	2445	2035	1559
Over 90,000	1	12	900	866	1412	1357	6070	5577	4646	3559
	2,3		857	825	1344	1291	5515	5069	4224	3236
	4,5		729	702	1146	1099	4414	4053	3380	2587
	6-9		643	617	1007	969	3858	3548	2954	2263

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	21
\$500 Ded	28
\$1000 Ded	44
\$2000 Ded	63
\$3000 Ded	75
\$4000 Ded	83
\$5000 Ded	89

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium	93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 17-26

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	42	34	64	56	347	317	264	203
	2,3		40	33	61	53	315	286	239	183
	4,5		35	27	51	43	251	229	191	146
	6-9		33	25	46	38	221	203	169	129
4,501- 6,000	1	2	72	64	105	98	672	616	515	395
	2,3		69	61	101	94	612	562	468	360
	4,5		60	51	87	79	491	450	374	286
	6-9		53	46	78	70	429	394	328	251
6,001- 8,000	1	3	91	83	138	130	927	853	710	545
	2,3		88	81	131	124	841	776	646	494
	4,5		75	68	116	108	672	620	515	395
	6-9		69	61	103	95	590	541	454	347
8,001-10,000	1	4	116	108	177	169	1385	1270	1058	811
	2,3		111	103	168	159	1257	1156	961	736
	4,5		95	87	144	137	1006	923	768	588
	6-9		85	77	129	121	879	810	672	515
10,001-15,000	1	5	157	150	242	233	1819	1673	1392	1066
	2,3		150	142	231	222	1652	1521	1266	969
	4,5		129	121	198	190	1322	1216	1011	776
	6-9		116	108	176	168	1158	1063	887	679
15,001-20,000	1	6	217	209	339	326	2220	2038	1698	1300
	2,3		205	198	324	312	2016	1853	1543	1182
	4,5		177	169	277	265	1613	1483	1236	948
	6-9		157	150	243	235	1411	1296	1080	829
20,001-25,000	1	7	278	267	436	419	2456	2259	1881	1440
	2,3		265	254	415	400	2231	2053	1708	1308
	4,5		225	216	355	339	1785	1641	1365	1045
	6-9		199	191	312	299	1563	1437	1197	917
25,001-40,000	1	8	402	386	629	605	2985	2743	2284	1750
	2,3		381	367	598	576	2713	2493	2076	1590
	4,5		324	312	508	490	2170	1993	1660	1271
	6-9		285	277	450	430	1898	1745	1452	1114
40,001-65,000	1	10	649	623	1018	979	4111	3778	3149	2412
	2,3		619	593	970	931	3738	3437	2864	2192
	4,5		525	504	827	796	2990	2747	2289	1754
	6-9		463	446	727	699	2613	2404	2002	1533
65,001-90,000	1	11	992	954	1555	1494	5149	4732	3942	3020
	2,3		944	909	1478	1421	4680	4302	3582	2744
	4,5		803	774	1260	1209	3743	3440	2867	2192
	6-9		709	680	1108	1066	3275	3008	2506	1920
Over 90,000	1	12	1386	1331	2172	2087	7475	6869	5723	4384
	2,3		1318	1269	2067	1989	6795	6248	5204	3985
	4,5		1123	1080	1760	1693	5434	4995	4163	3189
	6-9		991	953	1550	1490	4754	4371	3640	2787

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded 37

\$500 Ded 48

\$1000 Ded 78

\$2000 Ded 110

\$3000 Ded 131

\$4000 Ded 145

\$5000 Ded 157

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$37 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - FLEET

Territory 27

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	22	14	29	21	156	144	120	94
	2,3		22	14	29	21	140	131	109	82
	4,5		20	12	27	20	112	105	88	68
	6-9		20	12	23	16	99	94	75	60
4,501- 6,000	1	2	34	26	48	40	306	281	233	179
	2,3		33	25	46	38	277	255	212	163
	4,5		29	21	40	33	222	204	170	131
	6-9		27	20	35	27	192	179	148	112
6,001- 8,000	1	3	42	34	64	56	421	386	322	247
	2,3		40	33	61	53	384	354	293	225
	4,5		35	27	51	43	306	283	233	179
	6-9		33	25	46	38	267	247	207	156
8,001-10,000	1	4	53	46	78	70	628	577	480	367
	2,3		51	43	74	66	569	524	434	337
	4,5		43	35	65	57	458	420	347	267
	6-9		40	33	60	51	399	365	306	233
10,001-15,000	1	5	72	64	105	98	826	759	632	484
	2,3		69	61	101	94	753	689	575	441
	4,5		60	51	87	79	602	551	460	352
	6-9		53	46	78	70	527	481	403	307
15,001-20,000	1	6	96	88	144	137	1006	927	774	590
	2,3		91	83	137	129	917	841	702	538
	4,5		81	73	117	109	735	672	562	430
	6-9		72	64	105	98	641	590	491	377
20,001-25,000	1	7	120	112	183	176	1117	1027	854	654
	2,3		116	108	176	168	1014	931	777	594
	4,5		99	91	150	142	813	746	621	475
	6-9		88	81	131	124	710	651	545	416
25,001-40,000	1	8	169	161	264	252	1355	1245	1036	794
	2,3		163	155	250	238	1231	1134	944	722
	4,5		138	130	213	204	985	906	753	577
	6-9		122	114	190	182	859	794	659	506
40,001-65,000	1	10	274	264	423	407	1866	1716	1429	1095
	2,3		261	251	406	389	1695	1560	1299	995
	4,5		222	213	345	330	1356	1248	1037	794
	6-9		196	189	304	291	1186	1091	910	697
65,001-90,000	1	11	415	400	649	623	2340	2146	1789	1369
	2,3		397	381	619	593	2127	1953	1628	1245
	4,5		337	324	525	504	1699	1560	1300	997
	6-9		298	285	463	446	1486	1365	1139	871
Over 90,000	1	12	582	559	906	871	3397	3119	2600	1989
	2,3		555	533	863	829	3085	2834	2362	1810
	4,5		469	452	735	707	2467	2269	1890	1444
	6-9		415	400	646	623	2159	1984	1652	1266

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	12
\$500 Ded	16
\$1000 Ded	25
\$2000 Ded	36
\$3000 Ded	43
\$4000 Ded	47
\$5000 Ded	51

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium	93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$12 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 1

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	29	21	40	31	190	176	146	112
	2,3		27	20	38	29	173	159	133	101
	4,5		26	18	34	26	139	129	107	81
	6-9		25	16	31	21	120	112	94	72
4,501- 6,000	1	2	47	38	69	61	374	345	286	221
	2,3		46	35	65	57	339	311	260	200
	4,5		40	31	60	48	270	250	208	159
	6-9		35	27	51	42	237	221	183	140
6,001- 8,000	1	3	61	51	88	79	514	472	394	303
	2,3		60	48	83	75	468	430	358	273
	4,5		48	40	73	64	374	345	286	221
	6-9		46	35	65	57	326	302	251	191
8,001-10,000	1	4	74	65	109	101	766	705	588	450
	2,3		70	62	104	95	698	641	534	407
	4,5		62	53	90	81	558	511	428	326
	6-9		56	46	81	73	489	450	374	286
10,001-15,000	1	5	98	90	150	140	1008	927	774	590
	2,3		95	87	142	134	917	841	702	538
	4,5		81	73	122	113	735	672	562	430
	6-9		73	64	109	101	642	590	491	377
15,001-20,000	1	6	135	126	204	196	1231	1130	944	722
	2,3		129	121	196	189	1121	1027	858	658
	4,5		111	103	169	159	896	823	685	524
	6-9		98	90	150	140	783	719	599	459
20,001-25,000	1	7	170	161	261	251	1364	1252	1044	798
	2,3		164	155	246	237	1240	1139	948	725
	4,5		140	130	212	203	991	910	759	579
	6-9		124	114	189	179	867	796	666	510
25,001-40,000	1	8	242	233	376	364	1654	1521	1269	969
	2,3		231	222	360	345	1503	1382	1154	879
	4,5		198	190	307	294	1201	1104	920	705
	6-9		176	168	272	260	1050	967	803	616
40,001-65,000	1	10	395	380	608	585	2280	2096	1746	1335
	2,3		374	361	580	558	2074	1903	1585	1216
	4,5		320	307	494	476	1656	1524	1270	972
	6-9		280	272	434	416	1450	1333	1109	850
65,001-90,000	1	11	599	577	928	894	2855	2625	2184	1674
	2,3		572	550	884	852	2596	2387	1988	1524
	4,5		485	467	754	724	2076	1907	1590	1218
	6-9		428	412	666	637	1814	1669	1390	1063
Over 90,000	1	12	836	803	1300	1251	4146	3809	3173	2430
	2,3		796	767	1236	1190	3765	3463	2885	2209
	4,5		679	653	1053	1013	3012	2770	2308	1767
	6-9		598	576	926	892	2638	2425	2018	1546

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	12
\$500 Ded	16
\$1000 Ded	26
\$2000 Ded	37
\$3000 Ded	44
\$4000 Ded	48
\$5000 Ded	52

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$12 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 2

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	31	23	43	33	194	177	149	114
	2,3		29	20	40	32	176	161	134	103
	4,5		26	18	35	27	141	129	109	84
	6-9		24	17	32	24	122	112	95	72
4,501- 6,000	1	2	50	40	72	63	378	349	290	223
	2,3		48	39	70	61	342	317	262	200
	4,5		40	32	61	54	276	254	209	161
	6-9		38	29	56	45	241	222	184	143
6,001- 8,000	1	3	63	56	95	85	521	479	398	306
	2,3		60	52	90	83	472	435	363	277
	4,5		54	44	77	70	381	349	292	223
	6-9		48	39	70	61	333	305	255	194
8,001-10,000	1	4	77	70	118	110	777	712	594	455
	2,3		74	66	113	105	705	647	537	414
	4,5		65	57	98	89	564	518	431	331
	6-9		59	50	88	78	496	453	378	290
10,001-15,000	1	5	105	98	160	151	1022	938	781	600
	2,3		101	92	154	145	928	853	711	546
	4,5		88	78	132	122	741	682	569	435
	6-9		77	70	116	107	648	596	497	382
15,001-20,000	1	6	143	134	221	212	1246	1146	953	730
	2,3		135	128	211	203	1130	1042	869	664
	4,5		116	107	179	172	905	834	694	531
	6-9		105	98	160	151	793	727	605	464
20,001-25,000	1	7	182	173	283	272	1379	1268	1057	809
	2,3		173	165	267	260	1255	1154	960	736
	4,5		148	140	228	221	1002	921	770	589
	6-9		132	122	203	193	877	806	672	514
25,001-40,000	1	8	261	250	409	393	1674	1541	1284	982
	2,3		249	238	389	376	1524	1399	1165	894
	4,5		211	203	333	318	1219	1121	934	713
	6-9		187	179	293	281	1065	981	816	626
40,001-65,000	1	10	422	404	662	637	2310	2121	1769	1354
	2,3		400	383	631	605	2100	1929	1607	1229
	4,5		342	328	537	516	1679	1542	1287	982
	6-9		301	289	472	454	1467	1351	1124	859
65,001-90,000	1	11	643	620	1010	970	2891	2657	2214	1694
	2,3		612	588	960	925	2628	2415	2012	1541
	4,5		522	503	817	786	2102	1931	1607	1232
	6-9		460	440	721	693	1839	1690	1409	1078
Over 90,000	1	12	899	864	1410	1358	4199	3860	3214	2463
	2,3		855	824	1343	1292	3815	3508	2923	2239
	4,5		727	699	1143	1099	3053	2806	2336	1790
	6-9		642	619	1009	969	2670	2457	2045	1566

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded 13

\$500 Ded 17

\$1000 Ded 27

\$2000 Ded 38

\$3000 Ded 45

\$4000 Ded 50

\$5000 Ded 54

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$13 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 3

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	31	21	43	34	218	203	168	128
	2,3		29	21	42	33	199	183	153	115
	4,5		27	20	35	27	160	146	123	93
	6-9		25	16	33	25	139	128	105	83
4,501- 6,000	1	2	48	40	74	65	429	394	327	250
	2,3		47	38	70	62	390	359	299	228
	4,5		42	33	62	53	311	287	239	183
	6-9		35	27	56	46	272	250	209	160
6,001- 8,000	1	3	64	56	95	87	589	543	450	344
	2,3		62	53	91	82	534	494	410	316
	4,5		53	43	79	70	429	395	327	250
	6-9		47	38	70	62	375	344	287	218
8,001-10,000	1	4	79	70	120	109	881	806	671	515
	2,3		75	66	113	105	800	734	610	470
	4,5		65	57	98	90	641	589	487	375
	6-9		61	51	88	79	559	515	427	326
10,001-15,000	1	5	108	98	161	152	1159	1064	886	678
	2,3		103	94	155	144	1053	967	805	617
	4,5		88	79	130	122	842	773	643	494
	6-9		79	70	117	108	737	677	562	432
15,001-20,000	1	6	144	137	222	213	1410	1297	1083	826
	2,3		138	129	212	203	1281	1177	981	753
	4,5		120	109	183	174	1027	942	786	601
	6-9		108	98	161	152	898	825	689	527
20,001-25,000	1	7	185	176	283	274	1563	1435	1197	916
	2,3		176	168	273	261	1420	1304	1088	833
	4,5		151	142	230	221	1136	1046	870	666
	6-9		134	124	203	195	993	913	763	583
25,001-40,000	1	8	264	252	412	397	1897	1743	1452	1113
	2,3		250	238	393	376	1726	1586	1319	1013
	4,5		213	204	333	321	1380	1268	1055	809
	6-9		190	182	293	282	1208	1108	925	706
40,001-65,000	1	10	423	407	666	638	2616	2405	2002	1534
	2,3		406	389	632	608	2377	2187	1819	1394
	4,5		345	330	538	519	1902	1747	1455	1116
	6-9		304	291	476	458	1663	1530	1272	974
65,001-90,000	1	11	649	623	1014	976	3276	3010	2507	1922
	2,3		619	593	967	928	2978	2734	2279	1746
	4,5		525	504	822	790	2380	2189	1821	1394
	6-9		463	446	725	698	2084	1913	1593	1220
Over 90,000	1	12	906	871	1418	1364	4756	4372	3640	2786
	2,3		863	829	1353	1299	4321	3974	3307	2533
	4,5		735	707	1148	1105	3456	3178	2646	2026
	6-9		646	623	1011	972	3026	2779	2316	1774

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded 13

\$500 Ded 17

\$1000 Ded 27

\$2000 Ded 38

\$3000 Ded 45

\$4000 Ded 50

\$5000 Ded 54

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$13 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 4

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	31	20	42	33	217	200	166	129
	2,3		28	20	41	32	196	183	150	116
	4,5		27	19	35	27	157	146	120	94
	6-9		24	15	32	24	139	129	105	82
4,501- 6,000	1	2	50	41	73	64	424	387	326	250
	2,3		47	40	69	61	386	354	298	226
	4,5		41	32	61	52	307	283	237	183
	6-9		37	28	55	45	268	247	208	159
6,001- 8,000	1	3	64	56	93	86	586	538	447	345
	2,3		61	52	90	81	532	489	404	311
	4,5		55	45	78	69	425	391	326	250
	6-9		47	40	69	61	373	343	285	221
8,001-10,000	1	4	79	72	119	110	874	800	667	510
	2,3		76	67	114	106	794	727	607	464
	4,5		67	59	100	90	633	582	484	373
	6-9		60	50	88	79	555	510	424	326
10,001-15,000	1	5	108	100	161	152	1147	1053	876	672
	2,3		102	93	154	146	1041	957	796	611
	4,5		88	79	132	122	833	764	634	489
	6-9		79	72	118	108	729	671	558	428
15,001-20,000	1	6	146	136	221	212	1399	1286	1071	820
	2,3		138	128	210	201	1271	1167	974	746
	4,5		119	110	182	173	1015	935	779	595
	6-9		106	96	161	152	889	816	683	519
20,001-25,000	1	7	186	177	283	274	1547	1424	1184	909
	2,3		177	168	270	260	1405	1292	1078	824
	4,5		152	142	229	221	1125	1036	859	659
	6-9		134	125	202	195	985	906	753	577
25,001-40,000	1	8	264	255	408	394	1881	1729	1440	1104
	2,3		253	241	390	375	1708	1570	1308	1002
	4,5		214	206	332	319	1365	1257	1045	802
	6-9		191	182	293	280	1197	1100	917	702
40,001-65,000	1	10	428	410	664	639	2588	2382	1983	1521
	2,3		407	393	630	608	2354	2163	1804	1382
	4,5		348	333	536	517	1882	1729	1443	1104
	6-9		306	293	475	456	1648	1516	1261	967
65,001-90,000	1	11	650	623	1012	974	3245	2982	2484	1902
	2,3		620	595	963	927	2951	2711	2259	1729
	4,5		527	506	820	788	2358	2170	1806	1385
	6-9		462	445	723	696	2064	1895	1580	1210
Over 90,000	1	12	909	874	1416	1361	4711	4333	3608	2761
	2,3		865	831	1347	1294	4282	3936	3280	2510
	4,5		736	708	1146	1101	3427	3149	2622	2009
	6-9		649	622	1011	972	2998	2753	2297	1755

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	14
\$500 Ded	18
\$1000 Ded	29
\$2000 Ded	41
\$3000 Ded	49
\$4000 Ded	54
\$5000 Ded	58

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$14 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 5

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	30	23	43	35	218	200	169	128
	2,3		29	19	42	32	198	181	150	116
	4,5		25	18	37	29	161	145	124	93
	6-9		24	17	32	25	140	128	106	80
4,501- 6,000	1	2	52	42	73	65	427	391	328	250
	2,3		49	40	70	61	389	357	298	226
	4,5		42	32	60	53	309	285	237	181
	6-9		38	30	56	47	271	250	209	160
6,001- 8,000	1	3	64	56	95	86	588	539	449	344
	2,3		60	53	89	82	535	490	410	314
	4,5		55	44	77	70	429	391	328	250
	6-9		47	38	70	61	373	344	287	218
8,001-10,000	1	4	80	71	118	110	876	804	670	512
	2,3		76	68	113	104	795	732	610	466
	4,5		67	59	97	89	636	583	486	373
	6-9		59	52	88	80	556	510	427	328
10,001-15,000	1	5	107	100	162	155	1153	1060	881	675
	2,3		102	95	155	145	1048	961	801	614
	4,5		88	80	132	125	839	769	640	491
	6-9		80	71	118	110	732	674	560	431
15,001-20,000	1	6	145	138	221	214	1406	1292	1076	824
	2,3		139	131	212	204	1278	1173	978	752
	4,5		119	112	181	174	1021	940	781	598
	6-9		107	100	161	152	895	824	684	523
20,001-25,000	1	7	184	176	284	274	1555	1428	1191	911
	2,3		176	169	270	260	1412	1298	1081	828
	4,5		151	143	230	220	1130	1038	867	663
	6-9		133	126	204	196	989	905	756	579
25,001-40,000	1	8	265	257	413	396	1889	1737	1444	1108
	2,3		253	244	390	376	1713	1577	1314	1006
	4,5		215	208	334	319	1371	1262	1052	804
	6-9		190	182	295	283	1202	1102	918	704
40,001-65,000	1	10	428	413	666	641	2601	2392	1993	1526
	2,3		409	394	635	611	2368	2177	1812	1387
	4,5		347	336	540	521	1892	1740	1446	1109
	6-9		305	295	475	457	1656	1523	1266	972
65,001-90,000	1	11	654	629	1015	978	3260	2995	2496	1909
	2,3		623	599	968	930	2963	2722	2267	1737
	4,5		532	510	823	792	2370	2177	1815	1387
	6-9		468	451	726	697	2074	1908	1587	1216
Over 90,000	1	12	916	881	1421	1367	4732	4349	3622	2774
	2,3		871	839	1351	1298	4301	3952	3293	2523
	4,5		742	714	1151	1106	3442	3162	2637	2018
	6-9		654	628	1014	977	3011	2766	2304	1764

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
\$300 Ded 15
\$500 Ded 19
\$1000 Ded 31
\$2000 Ded 44
\$3000 Ded 52
\$4000 Ded 58
\$5000 Ded 62

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$15 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 6

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	34	26	48	40	231	216	175	136
	2,3		33	25	47	38	211	196	161	123
	4,5		29	21	42	33	169	155	128	99
	6-9		27	20	35	27	146	137	112	86
4,501- 6,000	1	2	57	47	83	75	452	414	345	264
	2,3		56	46	81	73	410	377	312	241
	4,5		47	38	70	62	329	300	253	192
	6-9		42	33	64	56	287	262	220	169
6,001- 8,000	1	3	73	64	109	101	620	573	478	366
	2,3		69	61	104	95	565	519	432	331
	4,5		61	51	90	81	452	415	345	264
	6-9		56	46	81	73	394	364	302	231
8,001-10,000	1	4	91	82	137	127	928	853	709	542
	2,3		88	79	129	121	842	776	646	494
	4,5		75	66	112	104	673	618	516	394
	6-9		69	61	101	91	591	542	452	345
10,001-15,000	1	5	122	113	189	179	1220	1121	935	718
	2,3		117	108	179	170	1109	1020	851	652
	4,5		103	94	155	144	889	814	681	519
	6-9		90	81	137	127	776	714	593	457
15,001-20,000	1	6	169	159	261	251	1488	1369	1138	872
	2,3		161	152	246	237	1354	1242	1036	794
	4,5		138	129	212	203	1082	992	829	634
	6-9		122	113	189	179	946	869	726	556
20,001-25,000	1	7	213	204	330	320	1648	1515	1259	964
	2,3		203	195	315	304	1497	1374	1146	876
	4,5		176	168	268	259	1196	1100	917	701
	6-9		156	148	237	229	1049	964	801	613
25,001-40,000	1	8	308	296	482	463	2002	1839	1532	1173
	2,3		293	282	458	441	1819	1673	1391	1066
	4,5		250	238	391	374	1455	1336	1115	853
	6-9		221	212	343	329	1274	1171	974	744
40,001-65,000	1	10	497	478	780	750	2760	2532	2112	1615
	2,3		475	456	741	712	2507	2303	1918	1468
	4,5		403	387	631	606	2005	1843	1534	1173
	6-9		356	341	556	536	1753	1610	1341	1026
65,001-90,000	1	11	759	728	1187	1140	3452	3174	2644	2024
	2,3		722	694	1130	1087	3138	2883	2403	1839
	4,5		614	590	961	923	2511	2306	1922	1472
	6-9		541	521	849	815	2196	2018	1680	1287
Over 90,000	1	12	1060	1018	1658	1595	5014	4608	3838	2939
	2,3		1008	970	1578	1517	4557	4191	3489	2672
	4,5		859	827	1343	1292	3644	3349	2789	2136
	6-9		757	727	1184	1139	3190	2930	2441	1871

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded 16

\$500 Ded 21

\$1000 Ded 34

\$2000 Ded 48

\$3000 Ded 57

\$4000 Ded 63

\$5000 Ded 68

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$16 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 7

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	33	26	50	40	238	218	183	139
	2,3		32	24	48	39	216	199	166	126
	4,5		29	20	40	32	173	159	134	101
	6-9		26	18	38	29	150	139	115	90
4,501- 6,000	1	2	57	48	83	74	461	425	353	273
	2,3		56	45	78	71	420	388	324	249
	4,5		45	38	68	60	335	310	256	199
	6-9		43	33	61	54	294	270	224	173
6,001- 8,000	1	3	72	63	109	101	638	585	490	373
	2,3		70	61	104	96	579	531	445	340
	4,5		61	54	89	82	461	425	355	273
	6-9		56	45	82	72	405	371	311	238
8,001-10,000	1	4	90	83	135	128	951	875	726	556
	2,3		88	78	129	121	865	794	659	506
	4,5		76	68	112	102	691	636	528	405
	6-9		68	60	101	92	605	556	461	353
10,001-15,000	1	5	121	113	185	178	1249	1149	956	733
	2,3		116	107	178	171	1135	1043	870	669
	4,5		101	92	151	143	910	838	695	531
	6-9		89	82	134	127	794	730	608	465
15,001-20,000	1	6	168	160	260	249	1524	1401	1168	894
	2,3		160	151	248	237	1388	1274	1061	810
	4,5		139	129	209	200	1110	1020	846	650
	6-9		121	113	185	178	969	891	744	568
20,001-25,000	1	7	212	204	333	318	1688	1551	1294	989
	2,3		203	193	316	304	1535	1410	1175	899
	4,5		173	165	267	260	1226	1128	939	719
	6-9		155	146	238	228	1074	988	821	629
25,001-40,000	1	8	306	295	478	461	2051	1884	1569	1201
	2,3		293	281	459	439	1864	1713	1426	1094
	4,5		250	242	388	375	1491	1369	1140	875
	6-9		221	212	343	331	1304	1198	998	764
40,001-65,000	1	10	497	477	776	747	2826	2595	2164	1658
	2,3		472	454	738	709	2565	2360	1968	1506
	4,5		401	387	628	604	2054	1886	1573	1204
	6-9		353	342	553	532	1796	1650	1376	1054
65,001-90,000	1	11	758	728	1185	1136	3540	3251	2708	2074
	2,3		722	694	1125	1083	3215	2956	2463	1886
	4,5		614	590	956	921	2573	2364	1969	1510
	6-9		542	521	843	811	2250	2068	1723	1319
Over 90,000	1	12	1059	1019	1653	1590	5138	4719	3933	3011
	2,3		1009	969	1575	1512	4669	4290	3578	2738
	4,5		856	825	1337	1287	3734	3431	2859	2190
	6-9		756	727	1182	1135	3268	3001	2500	1915

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded 15

\$500 Ded 20

\$1000 Ded 32

\$2000 Ded 46

\$3000 Ded 54

\$4000 Ded 60

\$5000 Ded 65

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$15 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 8

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	37	28	54	44	251	230	192	147
	2,3		34	26	52	42	229	209	174	132
	4,5		31	24	44	37	183	168	139	106
	6-9		28	19	39	31	159	146	123	93
4,501- 6,000	1	2	59	52	87	80	488	451	375	286
	2,3		57	48	85	76	443	409	339	260
	4,5		51	41	73	66	354	327	270	207
	6-9		44	37	66	58	312	286	236	183
6,001- 8,000	1	3	76	68	114	106	672	618	515	393
	2,3		73	66	110	101	610	560	469	357
	4,5		64	57	94	86	488	451	375	286
	6-9		58	51	85	76	426	391	327	251
8,001-10,000	1	4	96	87	144	137	1003	921	769	589
	2,3		92	83	138	130	912	838	698	534
	4,5		80	72	118	111	729	669	559	426
	6-9		70	61	105	98	638	587	488	375
10,001-15,000	1	5	130	123	198	191	1318	1211	1010	774
	2,3		124	116	190	181	1198	1102	917	703
	4,5		106	98	163	155	958	882	736	561
	6-9		96	87	144	137	838	771	639	491
15,001-20,000	1	6	178	171	278	267	1609	1478	1232	943
	2,3		171	163	264	254	1462	1344	1120	857
	4,5		146	138	223	215	1170	1074	895	687
	6-9		129	122	198	191	1025	941	784	600
20,001-25,000	1	7	227	216	355	340	1781	1638	1363	1044
	2,3		215	208	337	326	1619	1489	1241	950
	4,5		184	177	286	276	1294	1191	991	759
	6-9		165	156	254	243	1132	1041	868	666
25,001-40,000	1	8	330	317	513	492	2164	1987	1656	1267
	2,3		313	300	487	468	1965	1807	1503	1153
	4,5		266	256	415	400	1571	1446	1205	921
	6-9		236	227	366	352	1375	1263	1053	807
40,001-65,000	1	10	531	512	831	799	2980	2739	2284	1747
	2,3		506	487	791	760	2708	2491	2073	1587
	4,5		431	414	673	647	2165	1991	1658	1271
	6-9		378	365	592	569	1896	1743	1451	1110
65,001-90,000	1	11	812	780	1266	1217	3731	3430	2857	2187
	2,3		772	741	1204	1159	3393	3115	2596	1988
	4,5		657	631	1025	986	2713	2494	2075	1590
	6-9		578	557	905	870	2374	2180	1818	1390
Over 90,000	1	12	1134	1090	1770	1700	5419	4982	4152	3179
	2,3		1079	1036	1685	1620	4927	4528	3770	2889
	4,5		918	883	1433	1377	3941	3619	3016	2308
	6-9		809	779	1264	1214	3447	3168	2640	2021

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded 17

\$500 Ded 22

\$1000 Ded 35

\$2000 Ded 49

\$3000 Ded 59

\$4000 Ded 65

\$5000 Ded 70

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 9

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	38	29	57	47	280	259	213	163
	2,3		35	27	56	46	255	233	192	148
	4,5		33	25	47	38	204	186	156	118
	6-9		29	21	42	33	178	163	137	101
4,501- 6,000	1	2	64	56	95	87	545	501	416	319
	2,3		62	53	91	82	494	454	378	289
	4,5		53	43	79	70	395	364	303	230
	6-9		47	38	70	62	347	317	264	203
6,001- 8,000	1	3	82	74	124	114	749	688	573	438
	2,3		79	70	120	109	683	628	519	399
	4,5		69	61	103	94	547	501	417	319
	6-9		62	53	91	82	476	437	364	280
8,001-10,000	1	4	104	95	157	150	1118	1027	854	654
	2,3		98	90	151	142	1015	931	777	594
	4,5		87	77	129	121	813	746	621	475
	6-9		77	68	116	108	710	651	545	416
10,001-15,000	1	5	140	130	216	205	1469	1351	1122	859
	2,3		134	124	204	196	1335	1229	1023	783
	4,5		116	108	178	169	1067	984	816	628
	6-9		104	95	156	148	935	859	714	549
15,001-20,000	1	6	191	183	302	290	1793	1648	1372	1049
	2,3		183	174	285	277	1630	1496	1248	956
	4,5		156	148	243	235	1304	1197	997	762
	6-9		138	129	216	205	1141	1045	874	667
20,001-25,000	1	7	242	233	385	369	1983	1823	1520	1161
	2,3		231	222	367	354	1804	1656	1381	1057
	4,5		198	190	312	299	1443	1325	1104	842
	6-9		176	168	277	265	1261	1160	967	740
25,001-40,000	1	8	354	338	556	536	2409	2214	1845	1413
	2,3		334	322	529	508	2191	2014	1677	1286
	4,5		283	274	451	433	1751	1609	1342	1027
	6-9		252	242	399	382	1529	1407	1173	900
40,001-65,000	1	10	569	545	898	865	3319	3050	2544	1946
	2,3		541	521	855	822	3020	2774	2308	1771
	4,5		462	443	727	699	2414	2218	1849	1413
	6-9		407	391	640	618	2111	1938	1617	1240
65,001-90,000	1	11	868	835	1372	1317	4157	3819	3182	2438
	2,3		827	796	1307	1256	3778	3474	2893	2218
	4,5		703	677	1109	1067	3021	2777	2314	1772
	6-9		620	597	978	941	2643	2430	2023	1551
Over 90,000	1	12	1216	1169	1914	1840	6037	5548	4622	3539
	2,3		1156	1112	1823	1754	5489	5043	4202	3216
	4,5		984	944	1552	1492	4389	4033	3359	2571
	6-9		868	835	1368	1314	3840	3530	2941	2250

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded 16

\$500 Ded 21

\$1000 Ded 34

\$2000 Ded 49

\$3000 Ded 58

\$4000 Ded 64

\$5000 Ded 69

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$16 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 10

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	38	30	58	48	347	320	267	204
	2,3		36	27	57	46	317	290	242	186
	4,5		32	25	46	38	254	233	192	148
	6-9		30	20	43	33	222	204	170	131
4,501- 6,000	1	2	65	58	96	86	679	625	519	399
	2,3		62	54	91	84	616	568	471	364
	4,5		57	46	77	70	493	454	378	290
	6-9		48	39	70	62	433	397	330	255
6,001- 8,000	1	3	84	75	123	116	935	859	715	549
	2,3		79	71	119	111	850	781	650	501
	4,5		69	60	103	96	680	625	519	399
	6-9		62	54	91	84	594	549	455	347
8,001-10,000	1	4	103	96	159	149	1396	1282	1066	816
	2,3		98	90	150	143	1270	1164	969	744
	4,5		85	76	129	121	1014	931	776	592
	6-9		76	69	114	106	888	815	679	519
10,001-15,000	1	5	141	133	216	207	1836	1687	1405	1078
	2,3		134	127	205	198	1667	1533	1278	976
	4,5		116	107	176	169	1334	1225	1023	783
	6-9		103	96	156	148	1165	1074	893	685
15,001-20,000	1	6	193	186	303	290	2239	2055	1715	1313
	2,3		186	178	289	277	2035	1869	1559	1193
	4,5		160	150	246	236	1628	1495	1245	956
	6-9		141	133	216	207	1424	1308	1088	833
20,001-25,000	1	7	247	237	385	371	2477	2278	1895	1452
	2,3		232	224	368	353	2252	2070	1725	1321
	4,5		200	192	311	301	1802	1656	1377	1057
	6-9		178	170	276	264	1576	1446	1205	923
25,001-40,000	1	8	355	344	558	539	3008	2765	2302	1764
	2,3		341	326	531	509	2735	2512	2094	1603
	4,5		290	278	451	435	2187	2012	1674	1282
	6-9		257	246	397	384	1915	1758	1465	1122
40,001-65,000	1	10	576	554	905	870	4146	3809	3173	2431
	2,3		549	528	861	829	3767	3463	2885	2210
	4,5		467	450	732	702	3016	2770	2308	1768
	6-9		411	394	645	621	2638	2425	2018	1546
65,001-90,000	1	11	878	846	1376	1323	5191	4771	3973	3045
	2,3		836	806	1311	1260	4719	4337	3611	2765
	4,5		713	685	1114	1071	3775	3467	2890	2213
	6-9		630	603	983	946	3302	3034	2527	1937
Over 90,000	1	12	1230	1183	1926	1851	7540	6932	5773	4421
	2,3		1170	1125	1830	1763	6852	6299	5247	4018
	4,5		996	958	1561	1499	5480	5038	4198	3212
	6-9		876	844	1375	1322	4796	4410	3671	2812

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded 17

\$500 Ded 23

\$1000 Ded 36

\$2000 Ded 51

\$3000 Ded 61

\$4000 Ded 68

\$5000 Ded 73

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 11

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	40	32	59	53	286	264	221	170
	2,3		39	30	56	49	263	239	200	153
	4,5		35	27	52	41	209	191	159	122
	6-9		30	24	44	36	183	169	140	109
4,501- 6,000	1	2	66	58	100	93	562	515	429	328
	2,3		64	56	95	88	510	468	387	300
	4,5		56	49	82	75	411	374	311	237
	6-9		52	41	75	66	358	328	272	209
6,001- 8,000	1	3	87	78	131	123	774	712	590	454
	2,3		83	76	124	118	702	646	538	413
	4,5		71	64	106	99	562	517	430	330
	6-9		64	56	96	90	491	454	377	289
8,001-10,000	1	4	109	101	167	159	1154	1061	880	676
	2,3		104	96	159	151	1048	963	802	615
	4,5		90	82	136	129	837	772	641	491
	6-9		81	72	121	112	735	672	562	429
10,001-15,000	1	5	148	141	230	222	1517	1394	1160	889
	2,3		142	134	218	209	1377	1269	1057	810
	4,5		121	112	186	177	1104	1011	841	646
	6-9		106	99	165	158	965	887	738	566
15,001-20,000	1	6	205	198	320	309	1851	1699	1414	1083
	2,3		197	188	306	292	1684	1546	1288	987
	4,5		168	160	260	250	1347	1236	1031	789
	6-9		150	142	230	222	1177	1080	900	689
20,001-25,000	1	7	263	252	410	394	2048	1881	1568	1201
	2,3		250	241	390	374	1862	1711	1424	1091
	4,5		211	203	332	318	1487	1365	1141	874
	6-9		187	180	291	280	1300	1197	997	762
25,001-40,000	1	8	381	364	594	572	2486	2285	1903	1457
	2,3		361	347	566	543	2259	2076	1730	1325
	4,5		309	296	480	463	1808	1660	1386	1061
	6-9		271	262	424	409	1580	1452	1210	927
40,001-65,000	1	10	615	592	960	925	3427	3151	2625	2010
	2,3		586	563	915	879	3115	2864	2387	1827
	4,5		500	480	780	749	2493	2289	1907	1461
	6-9		439	423	685	661	2180	2002	1669	1279
65,001-90,000	1	11	939	903	1464	1409	4291	3942	3284	2514
	2,3		892	859	1394	1342	3899	3585	2986	2287
	4,5		759	731	1187	1141	3117	2868	2387	1828
	6-9		669	644	1047	1007	2730	2506	2089	1600
Over 90,000	1	12	1312	1261	2047	1968	6232	5727	4771	3653
	2,3		1249	1201	1949	1873	5665	5207	4337	3322
	4,5		1061	1020	1656	1594	4532	4164	3467	2659
	6-9		936	902	1460	1404	3962	3644	3034	2323

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -
\$300 Ded 16
\$500 Ded 21
\$1000 Ded 34
\$2000 Ded 48
\$3000 Ded 57
\$4000 Ded 63
\$5000 Ded 68

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$16 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 12

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	43	34	64	56	275	251	209	160
	2,3		42	33	62	53	247	228	191	144
	4,5		35	27	53	43	199	185	152	116
	6-9		33	25	47	38	173	161	133	102
4,501- 6,000	1	2	73	64	108	98	533	490	407	313
	2,3		69	61	103	94	484	443	370	282
	4,5		61	51	88	79	388	354	295	228
	6-9		56	46	79	70	337	311	258	199
6,001- 8,000	1	3	94	83	140	130	733	673	560	432
	2,3		90	81	134	124	666	614	509	391
	4,5		77	68	116	108	533	490	408	313
	6-9		69	61	104	95	467	427	356	275
8,001-10,000	1	4	117	108	179	170	1093	1003	836	642
	2,3		112	104	170	161	995	913	760	583
	4,5		96	88	148	138	793	732	608	467
	6-9		87	77	129	121	695	638	530	407
10,001-15,000	1	5	159	151	243	235	1439	1321	1099	844
	2,3		152	143	233	225	1306	1200	1000	768
	4,5		130	122	199	191	1046	960	800	614
	6-9		116	108	178	169	914	840	698	538
15,001-20,000	1	6	221	212	343	329	1753	1612	1340	1028
	2,3		211	202	325	313	1595	1466	1219	934
	4,5		182	172	278	267	1274	1172	976	749
	6-9		159	151	243	235	1115	1026	854	654
20,001-25,000	1	7	280	272	441	421	1942	1784	1486	1138
	2,3		268	259	416	402	1765	1620	1350	1034
	4,5		229	218	356	341	1411	1297	1081	827
	6-9		202	194	313	302	1232	1136	946	722
25,001-40,000	1	8	407	391	633	611	2357	2165	1805	1384
	2,3		386	372	603	580	2142	1969	1639	1259
	4,5		329	319	514	494	1714	1576	1313	1004
	6-9		290	280	452	434	1499	1378	1146	880
40,001-65,000	1	10	659	632	1027	987	3250	2987	2489	1906
	2,3		627	603	976	939	2952	2714	2262	1733
	4,5		533	511	831	800	2362	2170	1808	1385
	6-9		469	452	732	706	2066	1897	1583	1212
65,001-90,000	1	11	1004	966	1565	1507	4070	3738	3116	2387
	2,3		957	919	1492	1434	3701	3400	2831	2168
	4,5		814	783	1269	1221	2959	2718	2266	1736
	6-9		716	689	1118	1075	2587	2380	1980	1517
Over 90,000	1	12	1401	1348	2188	2103	5910	5431	4525	3463
	2,3		1333	1283	2083	2002	5371	4937	4114	3148
	4,5		1136	1093	1773	1703	4295	3948	3287	2516
	6-9		1001	963	1563	1502	3757	3455	2875	2203

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded 19

\$500 Ded 25

\$1000 Ded 40

\$2000 Ded 56

\$3000 Ded 67

\$4000 Ded 74

\$5000 Ded 80

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$19 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 13

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	42	32	60	53	270	250	209	159
	2,3		40	31	58	49	247	226	190	144
	4,5		35	26	52	42	196	183	150	116
	6-9		31	24	44	37	173	159	133	101
4,501- 6,000	1	2	68	60	103	96	530	488	404	309
	2,3		65	58	100	90	481	442	369	283
	4,5		58	49	86	77	386	354	298	225
	6-9		52	42	76	68	337	307	259	196
6,001- 8,000	1	3	89	82	133	126	729	671	558	429
	2,3		86	77	127	119	666	608	510	387
	4,5		74	67	110	101	530	489	404	311
	6-9		67	59	100	90	463	425	354	272
8,001-10,000	1	4	112	103	172	164	1087	1000	833	634
	2,3		107	100	164	156	989	910	757	579
	4,5		94	84	140	132	793	727	607	463
	6-9		83	74	125	116	692	634	530	404
10,001-15,000	1	5	152	144	238	226	1431	1317	1096	840
	2,3		145	138	223	215	1300	1197	997	762
	4,5		125	116	190	182	1040	957	796	608
	6-9		112	103	170	162	910	836	697	534
15,001-20,000	1	6	211	202	331	317	1746	1606	1335	1024
	2,3		200	193	313	301	1589	1460	1216	930
	4,5		172	164	268	258	1270	1165	972	744
	6-9		152	144	238	226	1112	1021	850	650
20,001-25,000	1	7	269	258	421	404	1933	1775	1482	1134
	2,3		257	246	401	384	1755	1615	1347	1028
	4,5		218	211	341	329	1405	1291	1078	823
	6-9		193	184	300	289	1231	1130	943	719
25,001-40,000	1	8	388	374	610	584	2345	2157	1798	1375
	2,3		371	356	581	558	2133	1962	1634	1252
	4,5		313	301	494	474	1707	1570	1308	1000
	6-9		278	268	433	418	1492	1372	1143	875
40,001-65,000	1	10	629	606	984	946	3236	2973	2477	1898
	2,3		599	575	936	901	2941	2703	2252	1728
	4,5		510	490	798	767	2350	2163	1802	1381
	6-9		451	432	703	676	2055	1890	1576	1208
65,001-90,000	1	11	959	923	1500	1444	4050	3725	3102	2378
	2,3		914	880	1429	1373	3683	3385	2820	2159
	4,5		775	746	1216	1170	2947	2707	2257	1728
	6-9		684	658	1072	1030	2578	2366	1975	1513
Over 90,000	1	12	1342	1290	2099	2018	5884	5407	4506	3449
	2,3		1278	1228	1997	1921	5348	4915	4094	3136
	4,5		1087	1045	1698	1636	4277	3933	3275	2508
	6-9		958	922	1498	1441	3743	3440	2867	2193

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	20
\$500 Ded	27
\$1000 Ded	43
\$2000 Ded	61
\$3000 Ded	72
\$4000 Ded	80
\$5000 Ded	86

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$20 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 14

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	42	33	62	53	302	277	229	176
	2,3		40	31	61	51	272	251	209	159
	4,5		34	26	51	42	221	200	169	129
	6-9		33	25	46	35	190	176	146	112
4,501- 6,000	1	2	70	62	104	95	588	540	450	347
	2,3		68	60	98	90	534	491	407	315
	4,5		60	48	87	77	428	391	326	251
	6-9		53	43	77	68	374	345	286	221
6,001- 8,000	1	3	90	81	135	126	810	744	616	475
	2,3		87	77	129	121	735	676	562	433
	4,5		74	65	111	103	588	540	450	347
	6-9		68	60	98	90	514	471	394	303
8,001-10,000	1	4	113	105	172	164	1203	1108	920	706
	2,3		109	101	165	156	1095	1006	837	642
	4,5		95	87	140	130	875	803	671	514
	6-9		83	75	124	114	764	705	588	450
10,001-15,000	1	5	155	144	235	226	1585	1457	1212	930
	2,3		148	138	225	216	1443	1325	1104	842
	4,5		126	117	191	183	1154	1061	880	676
	6-9		112	104	170	161	1008	927	772	590
15,001-20,000	1	6	212	203	329	319	1933	1776	1482	1134
	2,3		202	194	313	302	1758	1617	1347	1031
	4,5		174	165	268	259	1405	1292	1078	824
	6-9		155	144	235	226	1231	1130	943	722
20,001-25,000	1	7	273	261	420	406	2140	1967	1639	1253
	2,3		260	250	402	386	1945	1788	1487	1141
	4,5		221	212	339	326	1556	1429	1191	913
	6-9		195	186	302	290	1362	1249	1041	796
25,001-40,000	1	8	393	376	611	586	2600	2388	1989	1525
	2,3		373	360	582	559	2362	2174	1810	1386
	4,5		319	306	494	476	1890	1734	1444	1109
	6-9		280	272	436	419	1652	1521	1266	969
40,001-65,000	1	10	633	611	987	950	3582	3292	2743	2098
	2,3		603	580	939	904	3255	2991	2493	1908
	4,5		514	494	800	768	2604	2395	1993	1526
	6-9		452	434	703	677	2278	2096	1745	1335
65,001-90,000	1	11	967	928	1503	1447	4486	4124	3436	2629
	2,3		920	884	1431	1377	4079	3748	3121	2391
	4,5		783	753	1218	1171	3263	2998	2495	1912
	6-9		689	664	1075	1032	2854	2622	2183	1673
Over 90,000	1	12	1353	1299	2101	2020	6516	5987	4987	3819
	2,3		1284	1235	2002	1924	5922	5441	4533	3474
	4,5		1095	1052	1702	1637	4737	4351	3624	2777
	6-9		966	926	1500	1440	4143	3806	3172	2430

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded 19

\$500 Ded 25

\$1000 Ded 40

\$2000 Ded 56

\$3000 Ded 67

\$4000 Ded 74

\$5000 Ded 80

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$19 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 15

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	40	32	60	54	260	237	200	150
	2,3		39	30	58	52	237	217	179	139
	4,5		35	27	52	41	190	173	144	111
	6-9		30	24	46	37	165	150	127	98
4,501- 6,000	1	2	69	63	104	96	506	463	386	298
	2,3		66	58	100	93	459	421	352	268
	4,5		58	52	87	78	365	337	281	216
	6-9		53	44	77	69	320	294	246	187
6,001- 8,000	1	3	90	82	136	129	697	638	532	407
	2,3		84	77	130	122	632	582	484	369
	4,5		75	66	111	104	508	464	386	298
	6-9		66	58	100	93	442	404	339	260
8,001-10,000	1	4	112	105	171	165	1037	953	794	607
	2,3		109	101	165	158	944	867	722	551
	4,5		94	87	141	133	753	696	577	442
	6-9		83	76	124	118	662	607	506	386
10,001-15,000	1	5	155	147	239	228	1365	1253	1045	800
	2,3		147	139	227	217	1240	1141	950	727
	4,5		128	119	192	184	993	913	759	582
	6-9		111	104	170	164	871	796	666	510
15,001-20,000	1	6	211	203	333	320	1665	1529	1275	976
	2,3		203	195	317	306	1513	1390	1160	888
	4,5		171	165	270	260	1210	1114	927	710
	6-9		153	146	239	228	1058	972	813	621
20,001-25,000	1	7	271	262	426	410	1843	1694	1409	1079
	2,3		260	250	404	390	1677	1541	1282	982
	4,5		222	211	346	333	1342	1232	1027	785
	6-9		195	187	305	291	1173	1079	897	685
25,001-40,000	1	8	393	377	615	592	2239	2055	1715	1313
	2,3		374	358	586	563	2035	1869	1559	1193
	4,5		318	307	500	480	1628	1495	1245	956
	6-9		280	270	439	423	1424	1308	1088	833
40,001-65,000	1	10	636	610	996	958	3084	2833	2361	1810
	2,3		606	584	948	913	2803	2578	2145	1647
	4,5		515	496	808	776	2243	2059	1716	1316
	6-9		455	437	712	685	1962	1804	1503	1152
65,001-90,000	1	11	970	932	1518	1459	3862	3550	2958	2263
	2,3		921	886	1446	1388	3513	3225	2688	2057
	4,5		785	756	1228	1182	2808	2582	2150	1648
	6-9		692	666	1085	1042	2456	2259	1881	1440
Over 90,000	1	12	1356	1304	2121	2038	5608	5156	4294	3288
	2,3		1291	1240	2018	1942	5099	4685	3903	2990
	4,5		1099	1054	1719	1651	4079	3748	3121	2391
	6-9		968	931	1515	1457	3567	3280	2733	2093

For Fire only - Charge 40% of Fire, Theft & CAC Premium
 For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
 For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	18
\$500 Ded	23
\$1000 Ded	37
\$2000 Ded	53
\$3000 Ded	63
\$4000 Ded	70
\$5000 Ded	75

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 93%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 86%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 76%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$18 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 16

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	53	43	77	68	317	290	242	186
	2,3		51	42	74	65	286	264	221	170
	4,5		43	34	65	57	229	212	176	135
	6-9		40	31	60	48	200	186	152	118
4,501- 6,000	1	2	90	81	135	126	616	566	471	361
	2,3		87	77	129	121	558	514	429	328
	4,5		74	65	111	103	450	412	345	264
	6-9		68	60	98	90	394	360	302	229
6,001- 8,000	1	3	116	108	178	169	849	781	649	498
	2,3		111	103	169	159	772	710	590	454
	4,5		95	87	144	137	616	568	471	361
	6-9		87	77	129	121	540	497	413	317
8,001-10,000	1	4	148	138	225	216	1266	1161	967	742
	2,3		140	130	213	204	1152	1057	879	672
	4,5		121	112	185	176	918	842	705	540
	6-9		108	98	164	155	803	740	616	471
10,001-15,000	1	5	199	191	312	299	1665	1529	1274	976
	2,3		191	183	298	285	1513	1390	1158	888
	4,5		164	155	254	243	1210	1114	926	710
	6-9		144	137	222	213	1058	972	811	621
15,001-20,000	1	6	280	268	438	420	2029	1864	1555	1191
	2,3		267	257	415	400	1845	1695	1413	1080
	4,5		226	217	355	339	1477	1356	1130	863
	6-9		199	191	312	299	1288	1186	989	755
20,001-25,000	1	7	359	343	558	537	2246	2064	1720	1317
	2,3		339	326	530	510	2042	1877	1564	1197
	4,5		290	280	452	434	1634	1500	1249	957
	6-9		257	244	399	382	1427	1313	1095	836
25,001-40,000	1	8	515	495	807	776	2730	2506	2090	1600
	2,3		491	472	770	740	2482	2280	1899	1452
	4,5		416	402	654	629	1984	1823	1521	1161
	6-9		368	355	577	555	1734	1596	1329	1015
40,001-65,000	1	10	835	802	1308	1258	3760	3457	2877	2205
	2,3		796	763	1245	1197	3416	3142	2620	2005
	4,5		677	651	1060	1018	2733	2512	2094	1603
	6-9		597	573	931	897	2391	2200	1830	1405
65,001-90,000	1	11	1271	1223	1996	1916	4707	4329	3604	2760
	2,3		1210	1164	1898	1825	4278	3933	3276	2508
	4,5		1031	991	1615	1555	3423	3145	2621	2009
	6-9		909	874	1422	1369	2991	2752	2293	1755
Over 90,000	1	12	1778	1710	2786	2679	6838	6287	5234	4009
	2,3		1693	1625	2652	2551	6214	5712	4758	3644
	4,5		1439	1386	2257	2170	4970	4570	3806	2913
	6-9		1269	1221	1990	1911	4349	3998	3329	2549

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	21
\$500 Ded	28
\$1000 Ded	44
\$2000 Ded	63
\$3000 Ded	75
\$4000 Ded	83
\$5000 Ded	89

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 17-26

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	61	51	88	79	411	377	315	239
	2,3		60	48	83	75	373	343	286	221
	4,5		48	40	73	64	298	272	229	174
	6-9		46	35	65	57	260	239	200	152
4,501- 6,000	1	2	101	91	152	143	798	735	611	468
	2,3		96	88	144	137	725	667	555	425
	4,5		82	74	124	114	579	534	442	341
	6-9		74	65	112	104	510	468	387	298
6,001- 8,000	1	3	130	122	202	194	1101	1011	841	646
	2,3		126	117	194	185	1000	918	764	588
	4,5		109	101	165	156	800	736	612	471
	6-9		96	88	148	138	701	645	536	412
8,001-10,000	1	4	168	157	259	246	1641	1508	1255	961
	2,3		159	151	243	235	1492	1369	1141	875
	4,5		137	127	209	199	1193	1096	913	698
	6-9		121	112	186	178	1044	957	798	611
10,001-15,000	1	5	229	218	359	343	2159	1984	1652	1269
	2,3		217	209	339	326	1962	1804	1503	1154
	4,5		186	178	290	280	1570	1444	1201	920
	6-9		165	156	257	244	1373	1261	1050	803
15,001-20,000	1	6	320	307	501	482	2634	2422	2016	1543
	2,3		306	293	477	460	2395	2204	1832	1405
	4,5		260	250	407	391	1915	1763	1466	1122
	6-9		229	218	359	343	1677	1541	1282	984
20,001-25,000	1	7	407	393	640	618	2913	2679	2230	1708
	2,3		389	373	611	586	2649	2435	2027	1554
	4,5		329	319	519	499	2119	1950	1620	1242
	6-9		291	280	458	441	1853	1704	1420	1084
25,001-40,000	1	8	590	569	926	892	3540	3254	2711	2076
	2,3		562	538	883	850	3219	2960	2465	1889
	4,5		477	460	751	722	2574	2366	1972	1509
	6-9		420	406	664	636	2252	2070	1725	1321
40,001-65,000	1	10	957	919	1500	1440	4880	4486	3738	2860
	2,3		910	876	1426	1373	4436	4079	3398	2600
	4,5		774	742	1217	1170	3548	3263	2716	2080
	6-9		681	657	1074	1031	3104	2854	2378	1819
65,001-90,000	1	11	1455	1399	2288	2201	6109	5615	4677	3582
	2,3		1386	1331	2179	2094	5556	5106	4255	3258
	4,5		1178	1132	1855	1781	4443	4083	3400	2605
	6-9		1039	1000	1633	1570	3886	3572	2977	2280
Over 90,000	1	12	2036	1957	3195	3072	8874	8156	6793	5204
	2,3		1934	1863	3043	2926	8067	7413	6176	4731
	4,5		1650	1585	2590	2488	6452	5929	4940	3782
	6-9		1453	1398	2283	2194	5642	5187	4321	3310

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	47
\$500 Ded	62
\$1000 Ded	99
\$2000 Ded	141
\$3000 Ded	167
\$4000 Ded	186
\$5000 Ded	200

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$47 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS - NON-FLEET

Territory 27

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	29	21	40	31	190	176	146	112
	2,3		27	20	38	29	173	159	133	101
	4,5		26	18	34	26	139	129	107	81
	6-9		25	16	31	21	120	112	94	72
4,501- 6,000	1	2	47	38	69	61	374	345	286	221
	2,3		46	35	65	57	339	311	260	200
	4,5		40	31	60	48	270	250	208	159
	6-9		35	27	51	42	237	221	183	140
6,001- 8,000	1	3	61	51	88	79	514	472	394	303
	2,3		60	48	83	75	468	430	358	273
	4,5		48	40	73	64	374	345	286	221
	6-9		46	35	65	57	326	302	251	191
8,001-10,000	1	4	74	65	109	101	766	705	588	450
	2,3		70	62	104	95	698	641	534	407
	4,5		62	53	90	81	558	511	428	326
	6-9		56	46	81	73	489	450	374	286
10,001-15,000	1	5	98	90	150	140	1008	927	774	590
	2,3		95	87	142	134	917	841	702	538
	4,5		81	73	122	113	735	672	562	430
	6-9		73	64	109	101	642	590	491	377
15,001-20,000	1	6	135	126	204	196	1231	1130	944	722
	2,3		129	121	196	189	1121	1027	858	658
	4,5		111	103	169	159	896	823	685	524
	6-9		98	90	150	140	783	719	599	459
20,001-25,000	1	7	170	161	261	251	1364	1252	1044	798
	2,3		164	155	246	237	1240	1139	948	725
	4,5		140	130	212	203	991	910	759	579
	6-9		124	114	189	179	867	796	666	510
25,001-40,000	1	8	242	233	376	364	1654	1521	1269	969
	2,3		231	222	360	345	1503	1382	1154	879
	4,5		198	190	307	294	1201	1104	920	705
	6-9		176	168	272	260	1050	967	803	616
40,001-65,000	1	10	395	380	608	585	2280	2096	1746	1335
	2,3		374	361	580	558	2074	1903	1585	1216
	4,5		320	307	494	476	1656	1524	1270	972
	6-9		280	272	434	416	1450	1333	1109	850
65,001-90,000	1	11	599	577	928	894	2855	2625	2184	1674
	2,3		572	550	884	852	2596	2387	1988	1524
	4,5		485	467	754	724	2076	1907	1590	1218
	6-9		428	412	666	637	1814	1669	1390	1063
Over 90,000	1	12	836	803	1300	1251	4146	3809	3173	2430
	2,3		796	767	1236	1190	3765	3463	2885	2209
	4,5		679	653	1053	1013	3012	2770	2308	1767
	6-9		598	576	926	892	2638	2425	2018	1546

For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	12
\$500 Ded	16
\$1000 Ded	25
\$2000 Ded	36
\$3000 Ded	43
\$4000 Ded	47
\$5000 Ded	51

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 93%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 86%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 76%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 73%

For Limited Collision - For any deductible, charge 7.8% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$12 to the \$300 deductible limited collision premium.

Commercial Automobile Insurance Manual

GARAGES
Rating Procedures

Liability Coverages for Garages Subject to the Massachusetts Compulsory Law

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

For increased limits, apply the following formula:

$$(B, \text{incr}) = ((A-1) + (B, \text{basic})) \times \text{ILF} - [(A-1)]$$

where

B, incr denotes the Optional Bodily Injury Liability rate,
A-1 denotes the Compulsory Bodily Injury rate,
B, basic denotes the basic limits (20/40) Optional Bodily Injury Liability rate,
ILF denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED AND UNDERINSURED MOTORISTS (Coverages U1 & U2)

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

For increased limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

Deductible Coverage

Refer to Manual rules.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

Commercial Automobile Insurance Manual

**GARAGES
Rating Procedures**

Liability Coverages for Garages—Dealer or Repair Plate Not Issued

LIABILITY

Basic Limits (Combined Single Limit, \$50,000)

Refer to rate pages.

Increased Limits

For increased limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

DEALERS PHYSICAL DAMAGE COVERAGE

Refer to rate and rule pages.

GARAGEKEEPERS INSURANCE

Refer to rate pages.

FIRE, THEFT, CAC, COMPREHENSIVE \$100 GLASS DEDUCTIBLE

Charge 90% of the otherwise determined premium that would apply in the absence of a glass deductible.

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

GARAGES

GARAGES SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW																		
	Territories																	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17-26	27
RATES PER PLATE																		
Coverage A-1	304	306	348	379	357	434	451	500	564	463	585	604	611	712	730	634	1539	278
Coverage A-2	39	39	44	47	45	53	55	60	67	56	69	71	72	83	85	74	171	36
Coverage PDL	306	309	354	387	363	448	466	520	589	479	613	634	642	751	771	667	1654	278
Coverage B	54	55	62	67	63	77	80	89	100	82	104	108	109	127	130	113	274	50

GARAGES MEDICAL PAYMENT TABLES						
Bodily Injury <u>Liability Limits</u>	Garage Automobile Medical Payments Limit per Person			Garage Automobile and Other Than Covered Autos Limit per Person		
	<u>1,000</u>	<u>2,000</u>	<u>5,000</u>	<u>1,000</u>	<u>2,000</u>	<u>5,000</u>
	20/40	5.1%	5.9%	7.1%	7.2%	8.4%
25/50	4.7%	5.4%	6.5%	6.6%	7.7%	9.2%
35/80	4.1%	4.8%	5.8%	5.9%	6.8%	8.1%
50/100	3.7%	4.3%	5.2%	5.3%	6.1%	7.3%
100/300	2.9%	3.4%	4.1%	4.2%	4.9%	5.8%
250/500	2.3%	2.7%	3.2%	3.2%	3.8%	4.5%
500/500	1.9%	2.2%	2.7%	2.7%	3.2%	3.8%
500/1000	1.9%	2.2%	2.7%	2.7%	3.2%	3.8%
1000/1000	1.6%	1.8%	2.2%	2.2%	2.6%	3.0%

ALL TERRITORIES		
<u>Limits</u>	<u>U-1 Uninsured</u>	<u>U-2 Underinsured</u>
20/40	8	0
20/50	9	1
25/50	10	4
35/80	11	14
50/100	12	23
100/300	13	48
250/500	14	125
500/500	20	313

The foregoing tables are based on Table 4 increased limits factors. For other limits, the policy factor for medical payments shall be determined as follows:

Medical Payments Percentage for Basic Bodily Injury Limits / Table Percentage for Increased Limits

Commercial Automobile Rates
Garages-Not Subject to the Massachusetts Compulsory Law

Liability Rates

Territory	Combined Single Limit of Liability (in 000's)						
	50	100	200	250	300	500	1000
1 - 4, 27	1.511	1.856	2.244	2.366	2.489	2.815	3.465
5 - 13	2.745	3.371	4.076	4.299	4.521	5.114	6.294
14 - 26	2.875	3.531	4.269	4.502	4.735	5.356	6.592
Minimum Premium per Location	91	112	135	143	150	170	209

These rates reflect an aggregate limit, applicable to other than auto losses, of three times the otherwise applicable per accident liability limit.

For aggregate limits other than three times the per accident limit, multiply the rates by the following factors:

1 x Accident Limit	0.950
2 x Accident Limit	0.980
5 x Accident Limit	1.030
7 x Accident Limit	1.050

Increased Limit Factors

<u>CSL</u>	<u>Factor</u>
\$50,000	1.000
\$75,000	1.146
\$80,000	1.166
\$100,000	1.228
\$200,000	1.485
\$250,000	1.566
\$300,000	1.647
\$500,000	1.863
\$750,000	2.112
\$1,000,000	2.293
\$2,000,000	2.516
\$2,500,000	2.591
\$5,000,000	2.808

Medical Payments Percentage Table			
Garage Operations - Other Than Covered Auto - Covered Auto			
<u>Combined Single Limit (000)</u>	<u>Limit per Person</u>		
	\$1,000	\$2,000	\$5,000
\$50	2.4%	2.7%	3.3%
\$100	2.0%	2.2%	2.7%
\$200	1.6%	1.8%	2.2%
\$250	1.5%	1.7%	2.1%
\$300	1.5%	1.6%	2.0%
\$500	1.3%	1.4%	1.8%
\$1,000	1.0%	1.2%	1.4%

The Aggregate Limit is three times the Accident Limit.

**Commercial Automobile Rates
 Garages Subject to the Massachusetts Compulsory Law**

Garage Operations - Other Than Covered Autos

Liability Rates

Territory	Combined Single Limit of Liability (in 000's)						
	50	100	200	250	300	500	1000
1 - 4, 27	0.321	0.394	0.477	0.503	0.529	0.598	0.736
5 - 13	0.418	0.513	0.621	0.655	0.688	0.779	0.958
14 - 26	0.515	0.632	0.765	0.806	0.848	0.959	1.181
Minimum Premium per Location	28	34	42	44	46	52	64

These rates reflect an aggregate limit, applicable to other than auto losses, of three times the otherwise applicable per accident liability limit.

For aggregate limits other than three times the per accident limit, multiply the rates by the following factors:

1 x Accident Limit	0.950
2 x Accident Limit	0.980
5 x Accident Limit	1.030
7 x Accident Limit	1.050

Increased Limit Factors

<u>CSL</u>	<u>Factor</u>
\$50,000	1.000
\$75,000	1.146
\$80,000	1.166
\$100,000	1.228
\$200,000	1.485
\$250,000	1.566
\$300,000	1.647
\$500,000	1.863
\$750,000	2.112
\$1,000,000	2.293
\$2,000,000	2.516
\$2,500,000	2.591
\$5,000,000	2.808

The Aggregate Limit is three times the Accident Limit.

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 C.A.R.
 10/1/2001

COMMONWEALTH AUTOMOBILE REINSURERS
 Massachusetts Commercial Automobile

Garagekeepers Premiums - Other Than Collision

Limit of Maximum Liability	*Specified Causes of Loss		*Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
	Coverage Codes		Coverage Codes	
	(214)	(215)	(211)	(212)
\$6,000	\$ 101	\$ 153	\$ 124	\$ 186
7,500	121	183	142	214
9,000	136	206	163	244
12,000	170	253	206	310
15,000	201	289	237	357
18,000	220	332	266	402
22,500	271	407	320	482
30,000	341	507	406	607
37,500	397	596	480	720
45,000	454	681	543	813
60,000	559	840	670	1,005
75,000	660	990	794	1,189
90,000	757	1,137	909	1,363
120,000	936	1,403	1,119	1,679
150,000	1,096	1,642	1,316	1,974
180,000	1,259	1,891	1,515	2,270
225,000	1,516	2,272	1,819	2,728
300,000	1,917	2,879	2,301	3,450
375,000	2,325	3,491	2,789	4,186
450,000	2,722	4,085	3,268	4,904
600,000	3,489	5,234	4,183	6,274
750,000	4,228	6,341	5,071	7,606
900,000	4,947	7,424	5,935	8,903
1,000,000	5,629	8,445	6,752	10,129
Direct Coverage (Excess)		Premium Computation		
Specified Perils (216)		Multiply the coverage 214 premium by 1.35		
Comprehensive (213)		Multiply the coverage 211 premium by 1.35		

*Theft and Mischief or Vandalism losses are subject to a \$100 per car and \$500 per occurrence deductible applying to each loss.

Optional Deductibles

\$250 per car and \$1,000 per occurrence - Multiply the above by .90.

\$500 per car and \$2,500 per occurrence - Multiply the above by .75.

For Garagekeepers Experience Rating Plan, refer to CAR.

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 C.A.R.
 10/1/2001

COMMONWEALTH AUTOMOBILE REINSURERS
 Massachusetts Commercial Automobile

Garagekeepers Premiums - Collision

Limit of Maximum Liability	Collision \$300 Deductible		Collision \$500 Deductible		Collision \$1000 Deductible	
	Legal Liability (311)	Direct (Primary) (312)	Legal Liability (311)	Direct (Primary) (312)	Legal Liability (311)	Direct (Primary) (312)
\$ 6,000	45	67	42	62	35	52
7,500	50	78	47	73	41	61
9,000	62	93	58	87	48	73
12,000	75	111	69	104	57	87
15,000	93	140	87	130	73	109
18,000	107	161	99	148	83	124
22,500	128	191	118	176	99	148
30,000	161	241	148	224	124	187
37,500	191	286	176	265	148	222
45,000	219	328	203	304	171	255
60,000	271	407	251	376	210	316
75,000	323	486	299	450	252	378
90,000	373	560	345	517	290	435
120,000	467	699	432	646	362	544
150,000	556	833	514	770	433	647
180,000	642	966	595	893	500	751
225,000	765	1,145	708	1,061	594	891
300,000	975	1,463	902	1,355	757	1,138
375,000	1,181	1,773	1,093	1,640	917	1,379
450,000	1,384	2,076	1,279	1,920	1,074	1,613
600,000	1,791	2,685	1,657	2,484	1,391	2,087
750,000	2,183	3,272	2,020	3,027	1,697	2,543
900,000	2,556	3,833	2,364	3,547	1,986	2,979
1,000,000	2,904	4,356	2,686	4,030	2,257	3,386
Direct Coverage (Excess)		Premium Computation				
Collision (313)		Multiply the coverage 311 premium by 1.35				

For Garagekeepers Experience Rating Plan, refer to CAR.

Commercial Automobile Insurance Manual

**GARAGES
Rating Procedures**

(RULE 88) PREMIUM DEVELOPMENT

A. Covered Auto Coverage (Unlimited Liability Coverage for Customers)

Garage Trailer Plates (Class Code 07090)

For all liability coverages except Uninsured or Underinsured Motorists Coverage, apply a factor of .25 to the Trucks, Tractors and Trailers base rates.

For Uninsured or Underinsured Motorists Coverages, charge the Trucks, Tractors and Trailers rates.

B. Automobile Coverage (Limited Liability Coverage)

Apply a factor of 1.00 to the plate rate shown on the rate sheets for the following coverages:

Compulsory Bodily Injury
Personal Injury Protection
Property Damage (Basic Limit)
Uninsured Motorist
Underinsured Motorist

AND

Apply a factor of .95 to the plate rate shown on the rate sheets for:

Optional Bodily Injury
Property Damage (Increased Limits)
Medical Payments

(RULE 102) FALSE PRETENSE COVERAGE

\$ 300 Ded. - Charge \$0.28 per \$100
\$ 500 Ded. - Charge \$0.27 per \$100
\$1,000 Ded. - Charge \$0.26 per \$100

(RULE 103) COLLISION COVERAGE

Named Driver - charge the Private Passenger Type rate for age group 1, original cost new \$5,000.

Commercial Automobile Insurance Manual

GARAGES
Rating Procedures

(RULE 101) ¾

For Non-Franchised Dealers multiply the rates displayed on this page by 1.10.

COMPREHENSIVE RATES
per \$100 of value

Deductible	Buildings	Standard Open Lots	Non-Standard Open Lots	Miscellaneous Types Listed in Rule 101
\$ 300	\$1.45	\$1.64	\$1.74	\$1.59
500	1.36	1.52	1.63	1.47
1,000	1.18	1.34	1.40	1.28

Specified causes of Loss - Multiply the Comprehensive rate by .85

Fire - Multiply the Comprehensive rate by .10

Theft - Multiply the Comprehensive rate by .70

Loss due to theft, malicious mischief or vandalism is subject to a maximum deductible. These vary according to the per car deductible as follows:

\$ 300 Ded. per car - \$1,500 per occurrence

\$ 500 Ded. per car - \$2,500 per occurrence

\$1,000 Ded. per car - \$5,000 per occurrence

BLANKET COLLISION RATES
per \$100 of value

Deductible	Reporting Form - Total of Value Reported Each Month or Quarter Non-Reporting Form - Total of Limits of Liability		
	First \$50,000 and under	\$50,001 to \$100,000	Over \$100,000
\$ 300	\$1.71	\$0.65	\$0.26
\$ 500	1.48	0.56	0.21
\$1,000	1.15	0.46	0.17

Waiver of Deductible Charges:

Apply the following factors to the otherwise applicable Collision premium - \$300 - 9%; \$500 - 14%; \$1,000 - 24%.

Limited Collision:

Any Deductible - charge 7.5% of the comparable Collision premium subject to a minimum of \$7.00.

No Deductible - charge 50% of the \$500 deductible Collision premium subject to a minimum of \$9.00.

Commercial Automobile Insurance Manual

GARAGES Rating Procedures

(RULE 104) "DRIVE AWAY" - COLLISION COVERAGE

Definition

Dealers automobiles while being driven, towed or carried on any other automobile or trailer owned or hired by the insured from the point of purchase or distribution to the point of destination. Use distance from point of purchase or distribution to point of destination to determine the mileage rating basis. This coverage is not available to "Drive-Away" contractors.

Individual Coverage

When Collision coverage is not written on all dealers automobiles.

Blanket Coverage

When Collision Coverage is written on all dealers automobiles and "Drive Away" operation is in excess of 50 miles.

"DRIVE-AWAY" PREMIUMS PER CAR PER TRIP
ALL TERRITORIES / ALL TYPES AND MAKES / ALL AGES

Price New at Factory to Dealers	Mileage	Individual Coverage Deductibles		Blanket Coverage Deductibles	
		\$300	\$500	\$300	\$500
\$ 0 - \$ 2,500	less than 500	5.57	4.71	2.78	2.35
	501 - 1,000	9.27	7.88	4.66	3.96
	1,001 - 1,500	12.31	10.49	6.21	5.25
	Over 1,500	15.48	13.17	7.72	6.60
\$ 2,501 - \$ 7,500	less than 500	7.29	6.21	3.75	3.21
	501 - 1,000	11.67	9.91	6.00	5.09
	1,001 - 1,500	16.23	13.83	8.25	7.01
	Over 1,500	20.24	17.25	10.40	8.89
\$ 7,501 - \$15,000	less than 500	10.54	8.94	5.30	4.55
	501 - 1,000	17.47	14.83	8.84	7.51
	1,001 - 1,500	23.24	19.82	11.67	9.91
	Over 1,500	29.12	24.76	14.68	12.48
\$15,001 - \$25,000	less than 500	14.68	12.48	7.29	6.21
	501 - 1,000	24.32	20.68	12.15	10.34
	1,001 - 1,500	32.45	27.58	16.18	13.77
	Over 1,500	40.65	34.59	20.24	17.20
\$25,001 - \$40,000	less than 500	17.78	15.10	8.94	7.61
	501 - 1,000	29.45	25.07	14.83	12.59
	1,001 - 1,500	39.31	33.43	19.77	16.81
	Over 1,500	49.22	41.85	24.76	21.05
\$40,001 - \$65,000	less than 500	20.42	17.34	10.28	8.74
	501 - 1,000	33.84	28.80	17.04	14.47
	1,001 - 1,500	45.17	38.40	22.71	19.32
	Over 1,500	56.55	48.08	28.44	24.19
Over \$65,000	less than 500	21.49	18.25	10.82	9.18
	501 - 1,000	35.61	30.30	17.93	15.22
	1,001 - 1,500	47.52	40.41	23.89	20.33
	Over 1,500	59.51	50.59	29.93	25.46

INCREASED LIMITS FACTORS

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury**

R-172
C.A.R.
10/1/2000

**Trucks, Tractors and Trailers, Private Passenger Types, Van Pools and Buses
Table 1**

10/1/2000

(Limits Expressed in Thousands)

	LIMIT PER PERSON																												
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	0	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	1.00	1.08	1.15	1.21	1.25																								
45	1.01	1.08	1.16	1.21	1.25																								
50	1.02	1.08	1.16	1.21	1.25	1.33																							
60	1.02	1.10	1.16	1.21	1.26	1.33																							
70	1.03	1.10	1.16	1.22	1.26	1.33																							
80	1.03	1.11	1.17	1.22	1.26	1.34																							
100	1.03	1.11	1.17	1.22	1.27	1.34	1.63																						
150	1.04	1.12	1.18	1.23	1.27	1.35	1.64	1.81																					
200	1.04	1.12	1.18	1.23	1.28	1.35	1.64	1.82	1.94																				
250	1.04	1.12	1.19	1.24	1.28	1.36	1.65	1.82	1.95	2.05																			
300	1.04	1.13	1.19	1.24	1.28	1.36	1.65	1.83	1.95	2.05	2.14																		
350	1.05	1.13	1.19	1.24	1.29	1.37	1.65	1.83	1.96	2.05	2.14																		
400						1.37	1.66	1.83	1.96	2.06	2.15	2.29																	
500						1.37	1.66	1.84	1.96	2.06	2.15	2.30	2.41																
600						1.38	1.67	1.84	1.97	2.07	2.16	2.30	2.42	2.47															
700						1.38	1.67	1.85	1.97	2.07	2.16	2.31	2.42	2.48	2.52														
800						1.38	1.67	1.85	1.97	2.07	2.17	2.31	2.42	2.48	2.52	2.56													
900						1.39	1.67	1.85	1.98	2.08	2.17	2.31	2.43	2.48	2.52	2.56	2.59												
1000						1.39	1.68	1.85	1.98	2.08	2.17	2.32	2.43	2.48	2.52	2.56	2.59	2.62											
1250						1.39	1.68	1.86	1.98	2.08	2.18	2.32	2.43	2.48	2.53	2.56	2.59	2.62	2.71										
1500						1.40	1.69	1.86	1.99	2.09	2.18	2.33	2.44	2.49	2.53	2.56	2.60	2.63	2.71	2.77									
1750						1.40	1.69	1.87	1.99	2.09	2.19	2.33	2.44	2.49	2.53	2.57	2.60	2.63	2.71	2.78	2.83								
2000						1.40	1.69	1.87	1.99	2.10	2.19	2.33	2.44	2.49	2.53	2.57	2.60	2.63	2.71	2.78	2.84	2.88							
2500						1.41	1.70	1.87	2.00	2.10	2.19	2.34	2.44	2.49	2.54	2.57	2.60	2.64	2.72	2.78	2.84	2.89	2.97						
3000							1.70	1.88	2.00	2.11	2.20	2.34	2.45	2.50	2.54	2.57	2.61	2.64	2.72	2.79	2.84	2.89	2.97	3.04					
4000							1.71	1.88	2.01	2.11	2.21	2.35	2.45	2.50	2.54	2.58	2.61	2.65	2.73	2.79	2.85	2.90	2.98	3.04	3.15				
5000							1.71	1.89	2.01	2.12	2.21	2.36	2.45	2.50	2.54	2.58	2.61	2.65	2.73	2.80	2.85	2.90	2.98	3.05	3.15	3.23			
7500							1.72	1.90	2.02	2.13	2.22	2.37	2.46	2.51	2.55	2.59	2.62	2.66	2.74	2.80	2.86	2.91	2.99	3.05	3.16	3.24	3.38		
10000							1.73	1.90	2.03	2.14	2.23	2.38	2.46	2.51	2.55	2.59	2.62	2.66	2.74	2.81	2.86	2.91	2.99	3.06	3.16	3.24	3.39	3.49	

Increased Limit Factor for 45/45 limit is 1.29
 Increased Limit Factor for 75/75 limit is 1.52
 Increased Limit Factor for 550/550 limit is 2.45
 Increased Limit Factor for 750/750 limit is 2.54

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury**

R-173
C.A.R.
10/1/2000

**Taxis
Table 2**

10/1/2000

(Limits Expressed in Thousands)

L I M I T P E R A C C I D E N T	LIMIT PER PERSON																												
	2 0	2 5	3 0	3 5	4 0	5 0	1 0	1 5	2 0	2 5	3 0	4 0	5 0	6 0	7 0	8 0	9 0	1 0 0	1 1 0	1 1 5	2 0 0	2 1 0	2 2 0	3 0 0	4 0 0	5 0 0	7 0 0	1 0 0	
40	1.00	1.06	1.10	1.14	1.16																								
45	1.01	1.06	1.11	1.14	1.17																								
50	1.02	1.06	1.11	1.14	1.17	1.21																							
60	1.02	1.07	1.11	1.14	1.17	1.22																							
70	1.02	1.07	1.11	1.14	1.17	1.22																							
80	1.02	1.07	1.11	1.14	1.17	1.22																							
100	1.03	1.08	1.11	1.15	1.17	1.22	1.42																						
150	1.03	1.08	1.12	1.15	1.18	1.23	1.42	1.51																					
200	1.03	1.08	1.12	1.15	1.18	1.23	1.42	1.52	1.58																				
250	1.03	1.09	1.12	1.16	1.18	1.23	1.43	1.52	1.58	1.63																			
300	1.04	1.09	1.13	1.16	1.19	1.24	1.43	1.52	1.59	1.63	1.71																		
350	1.04	1.09	1.13	1.16	1.19	1.24	1.43	1.52	1.59	1.64	1.71																		
400						1.24	1.43	1.52	1.59	1.64	1.72	1.84																	
500						1.24	1.44	1.53	1.59	1.64	1.72	1.85	1.95																
600						1.25	1.44	1.53	1.59	1.64	1.72	1.85	1.95	2.05															
700						1.25	1.44	1.53	1.59	1.65	1.73	1.85	1.95	2.05	2.14														
800						1.25	1.44	1.53	1.60	1.65	1.73	1.86	1.96	2.06	2.14	2.22													
900						1.25	1.44	1.53	1.60	1.65	1.73	1.86	1.96	2.06	2.15	2.22	2.29												
1000						1.25	1.44	1.53	1.60	1.66	1.74	1.86	1.96	2.06	2.15	2.22	2.29	2.35											
1250						1.26	1.45	1.54	1.60	1.66	1.74	1.87	1.97	2.07	2.16	2.23	2.30	2.35	2.43										
1500						1.26	1.45	1.54	1.60	1.66	1.74	1.87	1.97	2.07	2.16	2.24	2.30	2.36	2.43	2.49									
1750						1.26	1.45	1.54	1.60	1.67	1.75	1.87	1.98	2.08	2.17	2.24	2.31	2.36	2.43	2.49	2.54								
2000						1.26	1.45	1.54	1.61	1.67	1.75	1.88	1.98	2.08	2.17	2.24	2.31	2.36	2.43	2.49	2.54	2.59							
2500						1.27	1.45	1.54	1.61	1.68	1.76	1.88	1.99	2.09	2.18	2.25	2.32	2.37	2.44	2.50	2.55	2.59	2.66						
3000							1.46	1.55	1.61	1.68	1.76	1.89	1.99	2.09	2.18	2.26	2.32	2.37	2.44	2.50	2.55	2.59	2.67	2.72					
4000							1.46	1.55	1.61	1.69	1.77	1.89	2.00	2.10	2.19	2.26	2.33	2.37	2.45	2.50	2.55	2.60	2.67	2.73	2.82				
5000							1.46	1.55	1.62	1.69	1.77	1.90	2.01	2.11	2.20	2.27	2.34	2.38	2.45	2.51	2.56	2.60	2.67	2.73	2.83	2.90			
7500							1.47	1.56	1.62	1.70	1.78	1.91	2.02	2.12	2.21	2.28	2.35	2.38	2.46	2.51	2.56	2.61	2.68	2.74	2.83	2.90	3.04		
10000							1.47	1.56	1.62	1.71	1.79	1.91	2.03	2.13	2.21	2.29	2.35	2.39	2.46	2.52	2.57	2.61	2.68	2.74	2.84	2.91	3.04	3.13	

Increased Limit Factor for 45/45 limit is 1.19
 Increased Limit Factor for 75/75 limit is 1.23
 Increased Limit Factor for 550/550 limit is 2.00
 Increased Limit Factor for 750/750 limit is 2.18

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury**

R-174
CAR.
10/1/2000

**Limousines and Car Service
Table 3**

10/1/2000

(Limits Expressed in Thousands)

L I M I T P E R A C C I D E N T	LIMIT PER PERSON																												
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	0	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	1.00	1.08	1.14	1.17	1.20																								
45	1.01	1.08	1.14	1.17	1.20																								
50	1.02	1.08	1.14	1.17	1.20	1.25																							
60	1.02	1.10	1.14	1.17	1.20	1.25																							
70	1.02	1.10	1.14	1.18	1.21	1.26																							
80	1.03	1.10	1.14	1.18	1.21	1.26																							
100	1.03	1.11	1.15	1.18	1.21	1.26	1.48																						
150	1.03	1.11	1.15	1.19	1.21	1.27	1.49	1.63																					
200	1.04	1.11	1.15	1.19	1.22	1.27	1.49	1.63	1.73																				
250	1.04	1.12	1.16	1.19	1.22	1.27	1.50	1.63	1.73	1.81																			
300	1.04	1.12	1.16	1.19	1.22	1.28	1.50	1.64	1.74	1.81	1.90																		
350	1.05	1.12	1.16	1.19	1.22	1.28	1.50	1.64	1.74	1.81	1.90																		
400						1.28	1.50	1.64	1.74	1.82	1.90	2.05																	
500						1.29	1.51	1.65	1.74	1.82	1.91	2.05	2.16																
600						1.29	1.51	1.65	1.75	1.82	1.91	2.06	2.17	2.28															
700						1.29	1.51	1.65	1.75	1.83	1.92	2.06	2.17	2.29	2.39														
800						1.29	1.52	1.65	1.75	1.83	1.92	2.06	2.17	2.29	2.39	2.48													
900						1.30	1.52	1.66	1.75	1.83	1.92	2.07	2.18	2.29	2.40	2.48	2.56												
1000						1.30	1.52	1.66	1.76	1.84	1.93	2.07	2.18	2.30	2.40	2.49	2.56	2.63											
1250						1.30	1.52	1.66	1.76	1.84	1.93	2.08	2.19	2.31	2.41	2.49	2.57	2.63	2.72										
1500						1.30	1.53	1.67	1.76	1.85	1.94	2.08	2.19	2.31	2.41	2.50	2.57	2.64	2.72	2.78									
1750						1.31	1.53	1.67	1.77	1.85	1.94	2.08	2.20	2.32	2.42	2.50	2.58	2.64	2.72	2.79	2.84								
2000						1.31	1.53	1.67	1.77	1.85	1.94	2.09	2.20	2.32	2.42	2.51	2.58	2.64	2.72	2.79	2.85	2.89							
2500						1.31	1.54	1.67	1.77	1.86	1.95	2.09	2.21	2.33	2.43	2.51	2.59	2.65	2.73	2.79	2.85	2.90	2.98						
3000							1.54	1.68	1.77	1.86	1.95	2.10	2.22	2.33	2.43	2.52	2.60	2.65	2.73	2.80	2.85	2.90	2.98	3.05					
4000							1.54	1.68	1.78	1.87	1.96	2.10	2.23	2.34	2.44	2.53	2.61	2.66	2.74	2.80	2.86	2.91	2.99	3.06	3.16				
5000							1.55	1.69	1.78	1.88	1.97	2.11	2.23	2.35	2.45	2.54	2.61	2.66	2.74	2.81	2.86	2.91	2.99	3.06	3.16	3.25			

Increased Limit Factor for 45/45 limit is 1.23
 Increased Limit Factor for 75/75 limit is 1.41
 Increased Limit Factor for 750/750 limit is 2.43

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury**

R-175
C.A.R.
10/1/2000

**Garages
Table 4**

10/1/2000

(Limits Expressed in Thousands)

L I M I T P E R A C C I D E N T	LIMIT PER PERSON																											
	2 0	2 5	3 0	3 5	4 0	5 0	1 0	1 5	2 0	2 5	3 0	4 0	5 0	6 0	7 0	8 0	9 0	1 0 0	1 2 5	1 5 0	2 0 0	2 5 0	3 0 0	4 0 0	5 0 0	7 5 0	1 0 0 0	
40	1.00	1.09	1.16	1.22	1.27																							
45	1.01	1.09	1.16	1.22	1.27																							
50	1.01	1.09	1.17	1.22	1.27	1.36																						
60	1.01	1.10	1.17	1.23	1.28	1.36																						
70	1.02	1.10	1.17	1.23	1.28	1.36																						
80	1.02	1.11	1.17	1.23	1.28	1.37																						
100	1.02	1.11	1.18	1.24	1.29	1.37	1.70																					
150	1.03	1.12	1.19	1.24	1.29	1.38	1.71	1.92																				
200	1.04	1.12	1.19	1.25	1.30	1.39	1.72	1.93	2.08																			
250	1.04	1.13	1.20	1.25	1.30	1.39	1.73	1.94	2.09	2.20																		
300	1.04	1.13	1.20	1.26	1.31	1.40	1.73	1.94	2.09	2.21	2.32																	
350	1.05	1.13	1.20	1.26	1.31	1.40	1.73	1.95	2.10	2.21	2.32																	
400						1.40	1.74	1.95	2.10	2.21	2.32	2.50																
500						1.41	1.74	1.95	2.10	2.22	2.33	2.50	2.64															
600						1.41	1.75	1.96	2.11	2.23	2.34	2.51	2.65	2.80														
700						1.42	1.75	1.96	2.11	2.23	2.34	2.51	2.65	2.81	2.95													
800						1.42	1.76	1.97	2.12	2.23	2.34	2.52	2.65	2.81	2.95	3.07												
900						1.42	1.76	1.97	2.12	2.24	2.35	2.52	2.66	2.82	2.96	3.08	3.18											
1000						1.43	1.76	1.97	2.12	2.24	2.35	2.53	2.66	2.82	2.96	3.08	3.19	3.28										
1250						1.43	1.77	1.98	2.13	2.25	2.36	2.53	2.67	2.83	2.97	3.09	3.20	3.29	3.39									
1500						1.44	1.77	1.98	2.13	2.25	2.36	2.54	2.68	2.84	2.98	3.10	3.20	3.29	3.39	3.47								
1750						1.44	1.78	1.99	2.14	2.26	2.37	2.54	2.69	2.85	2.99	3.11	3.21	3.29	3.39	3.48	3.55							
2000						1.44	1.78	1.99	2.14	2.26	2.37	2.55	2.69	2.85	2.99	3.11	3.22	3.30	3.40	3.48	3.55	3.61						
2500						1.45	1.79	2.00	2.15	2.27	2.38	2.55	2.70	2.86	3.00	3.12	3.23	3.30	3.40	3.48	3.55	3.61	3.72					
3000							1.79	2.00	2.15	2.27	2.38	2.56	2.71	2.87	3.01	3.13	3.24	3.31	3.41	3.49	3.56	3.62	3.72	3.80				
4000							1.80	2.01	2.16	2.28	2.39	2.57	2.72	2.89	3.02	3.14	3.25	3.31	3.41	3.50	3.56	3.63	3.73	3.81	3.94			
5000							1.80	2.01	2.16	2.29	2.40	2.57	2.73	2.90	3.03	3.15	3.26	3.32	3.42	3.50	3.57	3.63	3.73	3.81	3.94	4.04		
7500							1.81	2.03	2.17	2.30	2.41	2.59	2.75	2.91	3.05	3.17	3.28	3.33	3.43	3.51	3.58	3.64	3.74	3.82	3.95	4.05	4.24	
10000							1.82	2.03	2.18	2.31	2.42	2.60	2.76	2.93	3.06	3.18	3.28	3.33	3.43	3.52	3.59	3.65	3.75	3.83	3.96	4.06	4.24	4.37

Increased Limit Factor for 45/45 limit is 1.32
 Increased Limit Factor for 75/75 limit is 1.58
 Increased Limit Factor for 550/550 limit is 2.72
 Increased Limit Factor for 750/750 limit is 3.01

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Property Damage Liability Increased Limit Factors
Table 1**

<u>Limit</u>	<u>All Other</u>	<u>Heavy Trucks and Heavy Truck-Tractors</u>	<u>Extra Heavy Trucks, Extra Heavy Truck-Tractors Trailers, and Semi-Trailers</u>	<u>Taxis</u>	<u>Limousines & Car Service</u>
\$5,000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.130	1.150	1.180	1.110	1.090
\$15,000	1.190	1.240	1.290	1.160	1.100
\$20,000	1.224	1.308	1.358	1.183	1.105
\$25,000	1.250	1.360	1.410	1.200	1.110
\$30,000	1.261	1.403	1.443	1.205	1.115
\$35,000	1.270	1.440	1.470	1.210	1.120
\$40,000	1.274	1.470	1.485	1.214	1.123
\$45,000	1.277	1.496	1.498	1.217	1.127
\$50,000	1.280	1.520	1.510	1.220	1.130
\$75,000	1.285	1.596	1.545	1.234	1.135
\$80,000	1.286	1.608	1.551	1.236	1.136
\$100,000	1.290	1.650	1.570	1.250	1.140
\$150,000	1.300	1.750	1.592	1.254	1.143
\$200,000	1.310	1.855	1.608	1.258	1.147
\$250,000	1.320	1.930	1.620	1.260	1.150
\$300,000	1.324	1.954	1.626	1.263	1.152
\$400,000	1.327	1.991	1.638	1.267	1.156
\$500,000	1.330	2.020	1.650	1.270	1.160
\$550,000	1.331	2.036	1.655	1.271	1.161
\$750,000	1.335	2.100	1.680	1.276	1.165
\$1,000,000	1.340	2.230	1.720	1.280	1.170
\$1,500,000	1.350	2.361	1.800	1.290	1.179
\$2,000,000	1.360	2.454	1.865	1.300	1.188
\$2,500,000	1.370	2.526	1.930	1.310	1.196
\$5,000,000	1.410	2.750	2.121	1.355	1.214

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Uninsured Motorists (U1)**

R-177
C.A.R.
10/1/2000

**All Vehicle Types Excluding Taxicabs, Limousines & Car Service
Table 1**

10/1/2000

(Limits Expressed in Thousands)

		LIMIT PER PERSON												
		2	2	3	3	4	5	1	1	2	2	3	4	5
		0	5	0	5	0	0	0	0	0	5	0	0	0
L														
I	40	8	10	11	11	12								
M	45	9	10	11	11	12								
I	50	9	10	11	11	12	12							
T	60	9	11	11	11	12	12							
	70	9	11	11	11	12	12							
P														
E	80	9	11	11	11	12	12							
R	100	9	11	11	12	12	12	13						
	150	9	11	11	12	12	12	13	13					
A	200	9	11	11	12	12	12	13	13	14				
C	250	9	11	11	12	12	12	13	13	14	14			
C														
I	300	9	11	11	12	12	12	13	13	14	14	15		
D	350	9	11	11	12	12	12	13	13	14	14	15		
E	400						12	13	13	14	14	15	18	
N	500						12	13	13	14	14	16	18	20
T														

Increased Limit Rate for 45/45 limit is 12

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Rates for Uninsured Motorists (U1)**

R-178
C.A.R.
10/1/2000

**Taxis
Table 2**

10/1/2000

(Limits Expressed in Thousands)

		LIMIT PER PERSON												
		2	2	3	3	4	5	1	1	2	2	3	4	5
		0	5	0	5	0	0	0	0	0	0	0	0	0
L	40	113	118	123	125	128								
I	45	114	118	123	125	128								
M	50	115	118	123	125	128	131							
I	60	115	120	123	126	128	132							
T	70	115	120	123	126	128	132							
P	80	115	120	123	126	128	132							
E	100	115	120	123	126	128	132	144						
R	150	116	121	124	126	129	132	144	162					
A	200	116	121	124	127	129	133	145	163	176				
C	250	116	121	124	127	129	133	145	164	177	187			
C	300	116	121	124	127	129	133	145	164	177	188	209		
I	350	116	121	125	127	129	133	145	164	178	188	210		
D	400						133	146	165	178	188	211	248	
E	500						133	146	165	179	189	213	250	279
N														
T														

Increased Limit Rate for 45/45 limit is 130

**Commonwealth Automobile Reinsurers
 Massachusetts Commercial Automobile
 Increased Limit Rates for Uninsured Motorists (U1)**

R-179
 C.A.R.
 10/1/2000

**Limousines & Car Service
 Table 3**

10/1/2000

(Limits Expressed in Thousands)

		LIMIT PER PERSON												
		2	2	3	3	4	5	1	1	2	2	3	4	5
		0	5	0	5	0	0	0	5	0	5	0	0	0
L														
I	40	8	10	11	11	12								
M	45	9	10	11	11	12								
I	50	9	10	11	11	12	12							
T	60	9	11	11	11	12	12							
	70	9	11	11	11	12	12							
P														
E	80	9	11	11	11	12	12							
R	100	9	11	11	12	12	12	13						
	150	9	11	11	12	12	12	13	13					
A	200	9	11	11	12	12	12	13	13	14				
C	250	9	11	11	12	12	12	13	13	14	14			
C														
I	300	9	11	11	12	12	12	13	13	14	14	15		
D	350	9	11	11	12	12	12	13	13	14	14	15		
E	400						12	13	13	14	14	15	18	
N	500						12	13	13	14	14	16	18	20
T														

Increased Limit Rate for 45/45 limit is 12

**Commonwealth Automobile Reinsurers
 Massachusetts Commercial Automobile
 Increased Limits Rates for Underinsured Motorists (U2)**

R-180
 C.A.R.
 10/1/2000

**All Vehicle Types Excluding Taxicabs, Limousines & Car Service
 Table 1**

10/1/2000

(Limits Expressed in Thousands)

		LIMIT PER PERSON												
		2	2	3	3	4	5	1	1	2	2	3	4	5
		0	5	0	5	0	0	0	5	0	5	0	0	0
L														
I	40	0	4	9	13	16								
M	45	1	4	9	13	16								
I	50	1	4	9	13	17	22							
T	60	1	5	10	13	17	22							
	70	1	5	10	14	17	23							
P														
E	80	1	5	10	14	17	23							
R	100	1	6	10	14	17	23	46						
	150	2	6	11	15	18	24	47	78					
A	200	2	7	11	15	18	24	47	79	103				
C	250	2	7	11	15	19	25	48	80	104	122			
C														
I	300	2	7	12	15	19	25	48	81	105	123	167		
D	350	2	7	12	16	19	25	49	82	105	124	170		
E	400						25	49	82	106	124	171	249	
N	500						26	50	83	107	125	174	252	313
T														

Increased Limit Rate for 45/45 limit is 19

**Commonwealth Automobile Reinsurers
 Massachusetts Commercial Automobile
 Increased Limits Rates for Underinsured Motorists (U2)**

R-181
 C.A.R.
 10/1/2000

**Taxis
 Table 2**

10/1/2000

(Limits Expressed in Thousands)

		LIMIT PER PERSON												
		2	2	3	3	4	5	1	1	2	2	3	4	5
		0	5	0	5	0	0	0	5	0	5	0	0	0
L														
I	40	0	4	9	12	16								
M	45	1	4	9	13	16								
I	50	1	4	9	13	16	21							
T	60	1	5	9	13	16	21							
	70	1	5	9	13	16	22							
P														
E	80	1	5	10	13	16	22							
R	100	1	6	10	14	17	22	44						
	150	2	6	10	14	17	23	45	75					
A	200	2	6	11	14	18	23	45	76	99				
C	250	2	7	11	15	18	23	46	77	100	117			
C														
I	300	2	7	11	15	18	24	46	78	100	118	160		
D	350	2	7	11	15	18	24	47	78	101	119	162		
E	400						24	47	79	102	119	164	239	
N	500						25	48	80	102	120	167	241	299
T														

Increased Limit Rate for 45/45 limit is 19

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)**

R-182
C.A.R.
10/1/2000

**Limousines & Car Service
Table 3**

10/1/2000

(Limits Expressed in Thousands)

		LIMIT PER PERSON												
		2	2	3	3	4	5	1	1	2	2	3	4	5
		0	5	0	5	0	0	0	5	0	5	0	0	0
L	40	0	9	15	20	26								
I	45	1	9	15	22	26								
M	50	1	9	17	22	26	33							
I	60	1	10	17	22	26	33							
T	70	1	10	17	22	27	34							
P	80	3	10	17	22	27	34							
E	100	3	11	17	23	27	34	69						
R	150	3	11	18	23	28	36	70	92					
A	200	4	13	18	23	28	36	70	93	108				
C	250	4	13	19	24	28	37	71	93	110	121			
C	300	4	13	19	24	29	37	71	94	110	122	179		
I	350	5	13	19	24	29	37	71	94	111	122	181		
D	400						38	73	94	111	124	184	286	
E	500						38	73	96	111	124	187	289	367
N														
T														

Increased Limit Rate for 45/45 limit is 29

PRO RATA AND SHORT TABLES

Commercial Automobile Insurance Manual

PRO RATA AND SHORT RATE TABLES**INSTRUCTIONS FOR USE OF THE SHORT RATE TABLE:**

- Determine the pro rata earned premium factor in accordance with the instructions for use of the Pro Rata Table.
- Add to the pro rata factor the following factor:

Policy Period Months in Effect		
in excess of	but less than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

- Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the company.

Example:

Pro rata premium in example	.214
Short rate factor (policy in effect for 2-3 months)	<u>.050</u>
	.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

Commercial Automobile Insurance Manual

PRO RATA AND SHORT RATE TABLES**INSTRUCTIONS FOR USE OF PRO RATA OR SHORT RATE TABLE**

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 1995 is designated as 1995.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 1995	1995.726
Effective date July 6, 1995	<u>1995.512</u>

Earned premium for one year policy term will therefore be .214 times the annual premium.	.214
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Cancellation date March 7, 1995	1995.181
Effective date December 15, 1994	<u>1994.956</u>

Earned premium for one year policy term will therefore be .225 times the annual premium.	.225
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NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, these tables shall also be used for each such year.

PRO RATA TABLE

January			February			March			April			May			June		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000