

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).

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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

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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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