

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 87% of the otherwise determined premium that would apply in the absence of a glass deductible.

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS	Factor Code	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--

Medium Trucks (10,001-20,000 lbs. GVW)	BUSINESS USE CLASS	Factor Code	ZONE RATED					
			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
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		Factor Code	BI & PD	OTC & Coll	BI & PD	OTC & Coll	BI & PD	OTC & Coll
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	Factor Code	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--

Medium Trucks (10,001-20,000 lbs. GVW)	BUSINESS USE CLASS	Factor Code	ZONE RATED					
			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
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		Factor Code	BI & PD	OTC & Coll	BI & PD	OTC & Coll	BI & PD	OTC & Coll
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.

	Secondary Factor to be combined with Primary Factor		Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
	Trailer Types, Light Trucks and <u>Zone Rated Automobiles</u>	All Other <u>Automobiles</u>	
<u>CLASSIFICATION</u>			
Manufacturers ^{3/4} 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**

		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>
<u>CLASSIFICATION</u>				
Truckers ^{3/4} 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 (Other than Chemical, Iron and Steel or Petroleum Haulers)	Local	0.00	+1.45	22
	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 ^{3/4} 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

<u>CLASSIFICATION</u>	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 ^{3/4} 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^{3/4}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

<u>CLASSIFICATION</u>	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>
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Farmers^{3/4}Automobiles owned by a farmer, used in connection with the operation of his own farm occasionally used to haul commodities for other farmers.

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

<u>Zone Rated Automobiles</u>	<u>All Other Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
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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

FLEEJ

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	211	11	56	61	77	115	147	230	339	432	438	489	244	276	305	312	315	325
2	230	12	62	68	85	126	161	252	372	474	480	535	266	301	333	340	343	354
3	260	13	69	76	95	141	181	283	418	533	539	602	300	339	375	384	387	399
4	267	14	72	79	99	147	187	292	431	550	557	621	308	348	385	394	397	410
5	279	14	75	82	103	153	195	305	450	574	581	648	322	364	403	412	415	428
6	297	15	80	88	110	163	208	325	480	612	619	691	343	388	429	439	442	456
7	330	17	88	96	121	180	230	360	531	677	686	765	380	429	475	486	490	505
8	383	20	102	112	141	209	267	417	616	786	796	888	440	497	550	563	568	585
9	367	19	98	107	135	200	256	400	591	754	763	851	421	476	526	539	543	560
10	364	19	97	106	134	198	254	397	586	747	756	844	418	472	523	535	539	556
11	407	21	109	119	150	223	284	444	656	837	847	945	468	529	585	599	604	622
12	413	21	111	121	153	226	289	452	666	850	860	960	475	537	594	608	613	632
13	447	23	119	130	164	244	311	487	719	917	928	1036	512	579	640	655	660	681
14	436	22	117	128	161	239	305	476	703	897	908	1013	501	566	626	641	646	666
15	478	25	128	140	176	261	334	522	770	982	995	1110	548	619	685	701	707	729
16	513	26	137	150	189	280	358	560	826	1054	1067	1190	588	664	735	753	759	782
17-26	1166	60	312	342	430	637	815	1273	1879	2396	2426	2706	1332	1505	1665	1705	1718	1772
27	169	9	45	49	62	92	118	184	272	347	351	392	196	221	245	251	253	261

NON - FLEEJ

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	215	11	58	63	80	118	151	235	347	443	448	500	249	281	311	319	321	331
2	245	13	66	72	91	134	172	268	396	505	511	570	283	320	354	362	365	376
3	268	14	72	79	99	147	188	293	432	551	558	623	309	349	386	396	399	411
4	293	15	78	85	108	160	204	319	471	601	609	679	337	381	421	431	435	448
5	303	16	81	89	112	165	212	331	488	622	630	703	349	394	436	447	450	464
6	317	16	85	93	117	173	222	346	511	652	660	736	365	412	456	467	471	485
7	361	19	97	106	134	198	253	395	582	743	752	839	416	470	520	532	537	553
8	405	21	108	118	149	221	282	441	652	831	842	939	465	525	581	595	600	618
9	403	21	108	118	149	220	282	440	650	829	839	936	463	523	579	593	597	616
10	379	19	101	111	139	207	264	413	610	778	787	879	435	492	544	557	561	579
11	439	23	117	128	161	239	306	478	706	901	912	1018	503	568	629	644	649	669
12	464	24	124	136	171	253	324	506	747	953	965	1077	533	602	666	682	688	709
13	478	25	128	140	176	261	334	522	770	982	995	1110	548	619	685	701	707	729
14	490	25	131	143	181	268	342	535	789	1007	1019	1137	562	635	703	719	725	747
15	537	28	143	157	197	293	374	585	864	1102	1115	1245	615	695	769	787	793	818
16	576	30	154	169	212	315	402	629	928	1183	1198	1337	660	746	825	845	851	878
17-26	1365	70	365	400	503	746	953	1490	2199	2804	2839	3168	1558	1761	1948	1994	2010	2072
27	189	10	51	56	70	104	133	207	305	389	394	440	219	247	274	280	283	291

All Territories		
Medical Payments	Limit	U-1 Underinsured
5000	\$3	0
10000	\$5	1
		4
		14
		24
		49
		127
		317

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	211	11	56	61	77	115	147	230	339	432	438	489	244	281	332	371	403	493
2	230	12	62	68	85	126	161	252	372	474	480	535	266	306	362	404	439	537
3	260	13	69	76	95	141	181	283	418	533	539	602	300	345	408	456	495	606
4	267	14	72	79	99	147	187	292	431	550	557	621	308	354	419	468	508	622
5	279	14	75	82	103	153	195	305	450	574	581	648	322	370	438	489	531	650
6	297	15	80	88	110	163	208	325	480	612	619	691	343	394	466	521	566	693
7	330	17	88	96	121	180	230	360	531	677	686	765	380	437	517	578	627	768
8	383	20	102	112	141	209	267	417	616	786	796	888	440	506	598	669	726	889
9	367	19	98	107	135	200	256	400	591	754	763	851	421	484	573	640	695	850
10	364	19	97	106	134	198	254	397	586	747	756	844	418	481	568	635	690	844
11	407	21	109	119	150	223	284	444	656	837	847	945	468	538	636	711	772	945
12	413	21	111	121	153	226	289	452	666	850	860	960	475	546	646	722	784	960
13	447	23	119	130	164	244	311	487	719	917	928	1036	512	589	696	778	845	1034
14	436	22	117	128	161	239	305	476	703	897	908	1013	501	576	681	762	827	1012
15	478	25	128	140	176	261	334	522	770	982	995	1110	548	630	745	833	904	1107
16	513	26	137	150	189	280	358	560	826	1054	1067	1190	588	676	800	894	970	1188
17-26	1166	60	312	342	430	637	815	1273	1879	2396	2426	2706	1332	1532	1812	2025	2198	2691
27	169	9	45	49	62	92	118	184	272	347	351	392	196	225	267	298	323	396

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	215	11	58	63	80	118	151	235	347	443	448	500	249	286	339	378	411	503
2	245	13	66	72	91	134	172	268	396	505	511	570	283	325	385	430	467	572
3	268	14	72	79	99	147	188	293	432	551	558	623	309	355	420	470	510	624
4	293	15	78	85	108	160	204	319	471	601	609	679	337	388	458	512	556	681
5	303	16	81	89	112	165	212	331	488	622	630	703	349	401	475	530	576	705
6	317	16	85	93	117	173	222	346	511	652	660	736	365	420	496	555	602	737
7	361	19	97	106	134	198	253	395	582	743	752	839	416	478	566	632	686	840
8	405	21	108	118	149	221	282	441	652	831	842	939	465	535	632	707	767	939
9	403	21	108	118	149	220	282	440	650	829	839	936	463	532	630	704	764	935
10	379	19	101	111	139	207	264	413	610	778	787	879	435	500	592	661	718	879
11	439	23	117	128	161	239	306	478	706	901	912	1018	503	578	684	765	830	1016
12	464	24	124	136	171	253	324	506	747	953	965	1077	533	613	725	810	879	1077
13	478	25	128	140	176	261	334	522	770	982	995	1110	548	630	745	833	904	1107
14	490	25	131	143	181	268	342	535	789	1007	1019	1137	562	646	764	854	927	1135
15	537	28	143	157	197	293	374	585	864	1102	1115	1245	615	707	836	935	1015	1242
16	576	30	154	169	212	315	402	629	928	1183	1198	1337	660	759	898	1003	1089	1333
17-26	1365	70	365	400	503	746	953	1490	2199	2804	2839	3168	1558	1792	2119	2368	2571	3147
27	189	10	51	56	70	104	133	207	305	389	394	440	219	252	298	333	361	442

All Territories			
Medical Payments	Limit	U-1	U-2
		Uninsured	Underinsured
5000	\$3		
10000	\$5		
	20/40	8	0
	20/50	9	1
	25/50	10	4
	35/80	11	14
	50/100	12	24
	100/300	13	49
	250/500	14	127
	500/500	20	317

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	211	11	56	61	77	115	147	230	339	432	438	489	244	288	344	368	383	403
2	230	12	62	68	85	126	161	252	372	474	480	535	266	314	375	402	418	439
3	260	13	69	76	95	141	181	283	418	533	539	602	300	354	423	453	471	495
4	267	14	72	79	99	147	187	292	431	550	557	621	308	363	434	465	484	508
5	279	14	75	82	103	153	195	305	450	574	581	648	322	380	454	486	506	531
6	297	15	80	88	110	163	208	325	480	612	619	691	343	405	484	518	539	566
7	330	17	88	96	121	180	230	360	531	677	686	765	380	448	536	574	597	627
8	383	20	102	112	141	209	267	417	616	786	796	888	440	519	620	664	691	726
9	367	19	98	107	135	200	256	400	591	754	763	851	421	497	594	636	661	695
10	364	19	97	106	134	198	254	397	586	747	756	844	418	493	589	631	656	690
11	407	21	109	119	150	223	284	444	656	837	847	945	468	552	660	707	735	772
12	413	21	111	121	153	226	289	452	666	850	860	960	475	561	670	717	746	784
13	447	23	119	130	164	244	311	487	719	917	928	1036	512	604	722	773	804	845
14	436	22	117	128	161	239	305	476	703	897	908	1013	501	591	706	757	787	827
15	478	25	128	140	176	261	334	522	770	982	995	1110	548	647	773	827	860	904
16	513	26	137	150	189	280	358	560	826	1054	1067	1190	588	694	829	888	923	970
17-26	1166	60	312	342	430	637	815	1273	1879	2396	2426	2706	1332	1572	1878	2011	2091	2198
27	169	9	45	49	62	92	118	184	272	347	351	392	196	231	276	296	308	323

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	215	11	58	63	80	118	151	235	347	443	448	500	249	294	351	376	391	411
2	245	13	66	72	91	134	172	268	396	505	511	570	283	334	399	427	444	467
3	268	14	72	79	99	147	188	293	432	551	558	623	309	365	436	467	485	510
4	293	15	78	85	108	160	204	319	471	601	609	679	337	398	475	509	529	556
5	303	16	81	89	112	165	212	331	488	622	630	703	349	412	492	527	548	576
6	317	16	85	93	117	173	222	346	511	652	660	736	365	431	515	551	573	602
7	361	19	97	106	134	198	253	395	582	743	752	839	416	491	587	628	653	686
8	405	21	108	118	149	221	282	441	652	831	842	939	465	549	656	702	730	767
9	403	21	108	118	149	220	282	440	650	829	839	936	463	546	653	699	727	764
10	379	19	101	111	139	207	264	413	610	778	787	879	435	513	613	657	683	718
11	439	23	117	128	161	239	306	478	706	901	912	1018	503	594	709	760	790	830
12	464	24	124	136	171	253	324	506	747	953	965	1077	533	629	752	805	837	879
13	478	25	128	140	176	261	334	522	770	982	995	1110	548	647	773	827	860	904
14	490	25	131	143	181	268	342	535	789	1007	1019	1137	562	663	792	849	882	927
15	537	28	143	157	197	293	374	585	864	1102	1115	1245	615	726	867	929	966	1015
16	576	30	154	169	212	315	402	629	928	1183	1198	1337	660	779	931	997	1036	1089
17-26	1365	70	365	400	503	746	953	1490	2199	2804	2839	3168	1558	1838	2197	2353	2446	2571
27	189	10	51	56	70	104	133	207	305	389	394	440	219	258	309	331	344	361

All Territories					
Medical Payments		U-1			U-2
		Limit	Uninsured	Underinsured	
5000	\$3				
10000	\$5				
		20/40	8		0
		20/50	9		1
		25/50	10		4
		35/80	11		14
		50/100	12		24
		100/300	13		49
		250/500	14		127
		500/500	20		317

R-15
C.A.R.
10/1/2002

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	51	84	79	167	153	127	93	73	60	50	251	230	191	140	110	90	75
	2,3		56	51	84	79	160	147	122	90	71	57	49	240	221	183	135	107	86	74
	4,5		54	49	81	76	149	137	114	84	66	53	45	224	206	171	126	99	80	68
	6-9		45	40	67	62	119	109	90	66	52	43	36	179	164	135	99	78	65	54
4,501 - 6,000	1	2	66	61	100	95	214	196	163	120	94	76	65	321	294	245	180	141	114	98
	2,3		66	61	100	95	205	188	156	115	90	73	62	308	282	234	173	135	110	93
	4,5		63	58	96	91	190	174	144	106	84	68	57	285	261	216	159	126	102	86
	6-9		52	47	79	74	148	136	113	83	65	53	45	222	204	170	125	98	80	68
6,001 - 8,000	1	3	81	76	123	118	288	264	219	161	127	103	87	432	396	329	242	191	155	131
	2,3		81	76	123	118	276	253	210	154	121	99	83	414	380	315	231	182	149	125
	4,5		77	72	118	113	253	232	193	142	111	90	77	380	348	290	213	167	135	116
	6-9		63	58	96	91	193	177	147	108	85	69	58	290	266	221	162	128	104	87
8,001 - 10,000	1	4	97	92	148	143	317	291	242	178	140	113	96	476	437	363	267	210	170	144
	2,3		97	92	148	143	304	279	232	170	134	109	92	456	419	348	255	201	164	138
	4,5		93	88	142	137	279	256	212	156	123	100	84	419	384	318	234	185	150	126
	6-9		75	70	114	109	211	194	161	118	93	76	64	317	291	242	177	140	114	96
10,001 - 15,000	1	5	112	107	172	167	382	350	291	214	168	137	116	573	525	437	321	252	206	174
	2,3		112	107	172	167	365	335	278	204	161	131	111	548	503	417	306	242	197	167
	4,5		107	102	164	159	334	306	254	187	147	119	101	501	459	381	281	221	179	152
	6-9		86	81	131	126	251	230	191	140	110	90	76	377	345	287	210	165	135	114
15,001 - 20,000	1	6	130	125	202	196	449	412	342	251	198	161	136	674	618	513	377	297	242	204
	2,3		130	125	202	196	429	394	327	240	189	154	130	644	591	491	360	284	231	195
	4,5		125	120	193	187	391	359	298	219	172	140	118	587	539	447	329	258	210	177
	6-9		99	94	152	147	291	267	222	163	128	104	88	437	401	333	245	192	156	132
20,001 - 25,000	1	7	132	127	205	199	479	439	364	268	211	171	145	719	659	546	402	317	257	218
	2,3		132	127	205	199	458	420	349	256	202	164	139	687	630	524	384	303	246	209
	4,5		127	122	196	190	417	383	318	234	184	149	126	626	575	477	351	276	224	189
	6-9		100	95	154	149	310	284	236	173	136	111	94	465	426	354	260	204	167	141
25,001 - 40,000	1	8	135	130	209	203	522	479	398	292	230	187	158	783	719	597	438	345	281	237
	2,3		135	130	209	203	500	459	381	280	220	179	151	750	689	572	420	330	269	227
	4,5		129	124	200	194	455	417	346	254	200	163	138	683	626	519	381	300	245	207
	6-9		102	97	157	152	337	309	256	188	148	121	102	506	464	384	282	222	182	153
40,001 - 65,000	1	10	153	148	238	231	717	668	546	401	316	257	217	1076	987	819	602	474	386	326
	2,3		153	148	238	231	686	629	522	384	302	245	208	1029	944	783	576	453	368	312
	4,5		146	141	228	221	621	570	473	348	274	222	188	932	855	710	522	411	333	282
	6-9		115	110	177	172	455	417	346	254	200	163	138	683	626	519	381	300	245	207
65,001 - 90,000	1	11	165	160	258	250	795	729	605	445	350	284	241	1193	1094	908	668	525	426	362
	2,3		165	160	258	250	759	696	578	425	334	271	230	1139	1044	867	638	501	407	345
	4,5		158	153	246	239	688	631	524	385	303	246	208	1032	947	786	578	455	369	312
	6-9		124	119	192	186	502	461	383	281	221	180	152	753	692	575	422	332	270	228
Over 90,000	1	12	197	191	308	299	798	732	608	447	351	285	242	1197	1098	912	671	527	428	363
	2,3		197	191	308	299	762	699	580	426	336	273	231	1143	1049	870	639	504	410	347
	4,5		187	182	294	285	691	634	526	387	304	247	209	1037	951	789	581	456	371	314
	6-9		146	141	228	221	505	463	384	282	222	181	153	758	695	576	423	333	272	230

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	\$ 8
\$ 500 Deductible	\$ 12
\$1000 Deductible	\$ 21
\$2000 Deductible	\$ 32
\$3000 Deductible	\$ 38
\$4000 Deductible	\$ 43
\$5000 Deductible	\$ 46

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

- \$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$8
to the \$300 Ded Limited Collision Rate.

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	59	54	89	84	181	166	138	101	80	65	55	272	249	207	152	120	98	83
	2,3		59	54	89	84	174	160	133	98	77	62	53	261	240	200	147	116	93	80
	4,5		56	51	85	80	162	149	124	91	72	58	49	243	224	186	137	108	87	74
4,501 - 6,000	6-9	2	47	42	71	66	129	118	98	72	57	46	39	194	177	147	108	86	69	59
	1		70	65	106	101	234	215	178	131	103	84	71	351	323	267	197	155	126	107
	2,3		70	65	106	101	226	207	172	126	99	81	68	339	311	258	189	149	122	102
6,001 - 8,000	4,5	3	67	62	102	97	207	190	158	116	91	74	63	311	285	237	174	137	111	95
	6-9		55	50	83	78	160	147	122	90	71	57	49	240	221	183	135	107	86	74
	1		86	81	132	127	317	291	242	178	140	113	96	476	437	363	267	210	170	144
8,001 - 10,000	2,3	4	86	81	132	127	304	279	232	170	134	109	92	456	419	348	255	201	164	138
	4,5		82	77	126	121	278	255	212	156	122	99	84	417	383	318	234	183	149	126
	6-9		67	62	102	97	211	194	161	118	93	76	64	317	291	242	177	140	114	96
10,001 - 15,000	1	5	104	99	159	154	351	322	267	196	155	126	106	527	483	401	294	233	189	159
	2,3		104	99	159	154	337	309	256	188	148	121	102	506	464	384	282	222	182	153
	4,5		99	94	152	147	307	282	234	172	135	110	93	461	423	351	258	203	165	140
15,001 - 20,000	6-9	6	79	74	121	116	232	213	177	130	102	83	70	348	320	266	195	153	125	105
	1		120	115	184	179	423	388	322	237	186	151	128	635	582	483	356	279	227	192
	2,3		120	115	184	179	405	372	309	227	179	145	123	608	558	464	341	269	218	185
20,001 - 25,000	4,5	7	114	109	176	171	370	339	281	207	163	132	112	555	509	422	311	245	198	168
	6-9		91	86	140	135	276	253	210	154	121	99	83	414	380	315	231	182	149	125
	1		140	135	217	211	498	457	379	279	219	178	151	747	686	569	419	329	267	227
25,001 - 40,000	2,3	8	140	135	217	211	477	438	364	267	210	171	145	716	657	546	401	315	257	218
	4,5		134	129	208	202	434	398	330	243	191	155	131	651	597	495	365	287	233	197
	6-9		106	101	163	158	322	295	245	180	142	115	97	483	443	368	270	213	173	146
40,001 - 65,000	1	10	142	137	220	214	533	489	406	298	235	191	161	800	734	609	447	353	287	242
	2,3		142	137	220	214	509	467	388	285	224	182	154	764	701	582	428	336	273	231
	4,5		136	131	211	205	463	425	353	259	204	166	140	695	638	530	389	306	249	210
65,001 - 90,000	6-9	11	107	102	165	160	342	314	261	192	151	122	104	513	471	392	288	227	183	156
	1		145	140	226	219	582	534	443	326	256	208	176	873	801	665	489	384	312	264
	2,3		145	140	226	219	556	510	423	311	245	199	168	834	765	635	467	368	299	252
90,001 - 133,000	4,5	12	139	134	215	209	505	463	384	282	222	181	153	758	695	576	423	333	272	230
	6-9		109	104	168	163	373	342	284	209	164	133	113	560	513	426	314	246	200	170
	1		164	159	256	249	801	735	610	448	353	287	243	1202	1103	915	672	530	431	365
Over 90,000	2,3	12	164	159	256	249	765	702	583	428	337	274	232	1148	1053	875	642	506	411	348
	4,5		157	152	245	238	693	636	528	388	305	248	210	1040	954	792	582	458	372	315
	6-9		123	118	191	185	506	464	385	283	223	181	153	759	696	578	425	335	272	230
	1		178	173	278	270	888	815	676	497	391	318	269	1332	1223	1014	746	587	477	404
	2,3		178	173	278	270	848	778	646	475	373	303	257	1272	1167	969	713	560	455	386
	4,5		170	165	266	258	767	704	584	429	338	275	232	1151	1056	876	644	507	413	348
	6-9		133	128	206	200	559	513	426	313	246	200	169	839	770	639	470	369	300	254
	1		213	207	333	323	892	818	679	499	393	319	270	1338	1227	1019	749	590	479	405
	2,3		213	207	333	323	851	781	648	476	375	305	258	1277	1172	972	714	563	458	387
	4,5		203	197	317	308	771	707	587	431	339	276	233	1157	1061	881	647	509	414	350
	6-9		157	152	245	238	561	515	427	314	247	201	170	842	773	641	471	371	302	255

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. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 9
\$ 500 Deductible	\$ 13
\$1000 Deductible	\$ 23
\$2000 Deductible	\$ 36
\$3000 Deductible	\$ 43
\$4000 Deductible	\$ 48
\$5000 Deductible	\$ 52

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$9
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 3 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group	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	54	89	84	189	173	144	106	83	67	57	284	260	216	159	125	101	86
	2,3		59	54	89	84	182	167	139	102	80	65	55	273	251	209	153	120	98	83
	4,5		57	52	86	81	168	154	128	94	74	60	51	252	231	192	141	111	90	77
	6-9		47	42	71	66	132	121	100	74	58	47	40	198	182	150	111	87	71	60
4,501 - 6,000	1	2	70	65	107	102	244	224	186	137	108	87	74	366	336	279	206	162	131	111
	2,3		70	65	107	102	234	215	178	131	103	84	71	351	323	267	197	155	126	107
	4,5		68	63	103	98	216	198	164	121	95	77	65	324	297	246	182	143	116	98
	6-9		56	51	84	79	167	153	127	93	73	60	50	251	230	191	140	110	90	75
6,001 - 8,000	1	3	86	81	132	127	331	304	252	185	146	119	100	497	456	378	278	219	179	150
	2,3		86	81	132	127	318	292	242	178	140	114	96	477	438	363	267	210	171	144
	4,5		83	78	127	122	291	267	222	163	128	104	88	437	401	333	245	192	156	132
	6-9		67	62	102	97	220	202	168	123	97	79	67	330	303	252	185	146	119	101
8,001 - 10,000	1	4	104	99	160	155	367	337	280	206	162	131	111	551	506	420	309	243	197	167
	2,3		104	99	160	155	352	323	268	197	155	126	107	528	485	402	296	233	189	161
	4,5		100	95	153	148	322	295	245	180	142	115	97	483	443	368	270	213	173	146
	6-9		80	75	122	117	241	221	183	135	106	86	73	362	332	275	203	159	129	110
10,001 - 15,000	1	5	120	115	185	180	443	406	337	248	195	158	134	665	609	506	372	293	237	201
	2,3		120	115	185	180	424	389	323	237	187	152	128	636	584	485	356	281	228	192
	4,5		115	110	177	172	386	354	294	216	170	138	117	579	531	441	324	255	207	176
	6-9		91	86	140	135	288	264	219	161	127	103	87	432	396	329	242	191	155	131
15,001 - 20,000	1	6	141	136	219	213	522	479	398	292	230	187	158	783	719	597	438	345	281	237
	2,3		141	136	219	213	499	458	380	279	220	179	151	749	687	570	419	330	269	227
	4,5		135	130	209	203	455	417	346	254	200	163	138	683	626	519	381	300	245	207
	6-9		107	102	164	159	336	308	256	188	148	120	102	504	462	384	282	222	180	153
20,001 - 25,000	1	7	143	138	222	216	558	512	425	312	246	200	169	837	768	638	468	369	300	254
	2,3		143	138	222	216	533	489	406	298	235	191	161	800	734	609	447	353	287	242
	4,5		137	132	212	206	485	445	369	271	214	174	147	728	668	554	407	321	261	221
	6-9		108	103	166	161	358	328	272	200	157	128	108	537	492	408	300	236	192	162
25,001 - 40,000	1	8	146	141	228	221	609	559	464	341	268	218	184	914	839	696	512	402	327	276
	2,3		146	141	228	221	583	535	444	326	257	209	177	875	803	666	489	386	314	266
	4,5		140	135	217	211	529	485	403	296	233	189	160	794	728	605	444	350	284	240
	6-9		110	105	169	164	389	357	296	218	171	139	118	584	536	444	327	257	209	177
40,001 - 65,000	1	10	166	161	259	251	840	771	640	470	370	301	254	1260	1157	960	705	555	452	381
	2,3		166	161	259	251	802	736	611	449	353	287	243	1203	1104	917	674	530	431	365
	4,5		158	153	246	239	726	666	553	406	320	260	220	1089	999	830	609	480	390	330
	6-9		124	119	192	186	530	486	403	296	233	190	160	795	729	605	444	350	285	240
65,001 - 90,000	1	11	179	174	280	272	932	855	710	522	410	333	282	1398	1283	1065	783	615	500	423
	2,3		179	174	280	272	889	816	677	498	382	318	269	1334	1224	1016	747	588	477	404
	4,5		171	166	267	259	804	738	613	450	354	288	244	1206	1107	920	675	531	432	366
	6-9		134	129	207	201	585	537	446	328	258	209	177	878	806	669	492	387	314	266
Over 90,000	1	12	214	208	335	325	935	858	712	523	412	335	283	1403	1287	1068	785	618	503	425
	2,3		214	208	335	325	893	819	680	500	393	319	270	1340	1229	1020	750	590	479	405
	4,5		204	198	319	310	808	741	615	452	356	289	245	1212	1112	923	678	534	434	368
	6-9		158	153	246	239	588	539	447	329	259	210	178	882	809	671	494	389	315	267

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	\$ 9
\$ 500 Deductible	\$ 14
\$1000 Deductible	\$ 24
\$2000 Deductible	\$ 37
\$3000 Deductible	\$ 45
\$4000 Deductible	\$ 51
\$5000 Deductible	\$ 55

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
 \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
 \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
 \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
 \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
 of Comparable Collision Rate
 (after primary and secondary rating factors),
 subject to a \$5 minimum.

No Deductible - Adc \$9
 to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 4 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group	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	57	94	89	186	171	142	104	82	67	56	279	257	213	156	123	101	84
	2,3	1	62	57	94	89	180	165	137	101	79	64	54	270	248	206	152	119	96	81
	4,5	1	60	55	91	86	167	153	127	93	73	60	50	251	230	191	140	110	90	75
	6-9	1	50	45	75	70	131	120	100	73	58	47	40	197	180	150	110	87	71	60
4,501 - 6,000	1	2	74	69	113	108	241	221	183	135	106	86	73	362	332	275	203	159	129	110
	2,3	2	74	69	113	108	232	213	177	130	102	83	70	348	320	266	195	153	125	105
	4,5	2	72	67	109	104	214	196	163	120	94	76	65	321	294	245	180	141	114	98
	6-9	2	58	53	88	83	165	151	125	92	72	59	50	248	227	188	138	108	89	75
6,001 - 8,000	1	3	92	87	141	136	328	301	250	184	144	117	99	492	452	375	276	216	176	149
	2,3	3	92	87	141	136	314	288	239	176	138	112	95	471	432	359	264	207	168	143
	4,5	3	88	83	135	130	288	264	219	161	127	103	87	432	396	329	242	191	155	131
	6-9	3	71	66	108	103	218	200	166	122	96	78	66	327	300	249	183	144	117	99
8,001 - 10,000	1	4	111	106	170	165	363	333	276	203	160	130	110	545	500	414	305	240	195	165
	2,3	4	111	106	170	165	348	319	265	195	153	124	105	522	479	398	293	230	186	158
	4,5	4	106	101	163	158	317	291	242	178	140	113	96	476	437	363	267	210	170	144
	6-9	4	85	80	130	125	239	219	182	134	105	85	72	359	329	273	201	158	128	108
10,001 - 15,000	1	5	129	124	199	193	437	401	333	245	192	156	132	656	602	500	368	288	234	198
	2,3	5	129	124	199	193	419	384	319	234	184	150	127	629	576	479	351	276	225	191
	4,5	5	123	118	190	184	382	350	291	214	168	137	116	573	525	437	321	252	206	174
	6-9	5	97	92	149	144	284	261	217	159	125	102	86	426	392	326	239	188	153	129
15,001 - 20,000	1	6	151	146	235	228	516	473	393	289	227	184	156	774	710	590	434	341	276	234
	2,3	6	151	146	235	228	494	453	376	276	217	177	149	741	680	564	414	326	266	224
	4,5	6	144	139	224	217	449	412	342	251	198	161	136	674	618	513	377	297	242	204
	6-9	6	113	108	174	169	332	305	253	186	146	119	101	498	458	380	279	219	179	152
20,001 - 25,000	1	7	153	148	238	231	552	506	420	309	243	197	167	828	759	630	464	365	296	251
	2,3	7	153	148	238	231	528	484	402	295	232	189	160	792	726	603	443	348	284	240
	4,5	7	146	141	227	220	479	439	364	268	211	171	145	719	659	546	402	317	257	218
	6-9	7	115	110	177	172	354	325	270	198	156	127	107	531	488	405	297	234	191	161
25,001 - 40,000	1	8	156	151	243	236	602	552	458	337	265	215	182	903	828	687	506	398	323	273
	2,3	8	156	151	243	236	576	528	438	322	253	206	174	864	792	657	483	380	309	261
	4,5	8	149	144	232	225	522	479	398	292	230	187	158	783	719	597	438	345	281	237
	6-9	8	118	113	181	176	385	353	293	215	169	138	116	578	530	440	323	254	207	174
40,001 - 65,000	1	10	177	172	277	269	829	761	632	464	365	297	251	1244	1142	948	696	548	446	377
	2,3	10	177	172	277	269	792	727	603	443	349	284	240	1188	1091	905	665	524	426	360
	4,5	10	169	164	265	257	717	658	546	401	316	257	217	1076	987	819	602	474	386	326
	6-9	10	132	127	205	199	523	480	398	293	230	187	158	785	720	597	440	345	281	237
65,001 - 90,000	1	11	193	187	301	292	920	844	701	515	405	329	279	1380	1266	1052	773	608	494	419
	2,3	11	193	187	301	292	879	806	669	492	387	314	266	1319	1209	1004	738	581	471	399
	4,5	11	183	178	286	278	795	729	605	445	350	284	241	1193	1094	908	668	525	426	362
	6-9	11	143	138	221	215	578	530	440	323	254	207	175	867	795	660	485	381	311	263
Over 90,000	1	12	230	223	359	349	923	847	703	517	407	330	280	1385	1271	1055	776	611	495	420
	2,3	12	230	223	359	349	882	809	671	493	388	316	267	1323	1214	1007	740	582	474	401
	4,5	12	218	212	342	332	798	732	608	447	351	285	242	1197	1098	912	671	527	428	363
	6-9	12	169	164	265	257	581	533	442	325	256	208	176	872	800	663	488	384	312	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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 9
\$ 500 Deductible	\$ 14
\$1000 Deductible	\$ 24
\$2000 Deductible	\$ 37
\$3000 Deductible	\$ 45
\$4000 Deductible	\$ 50
\$5000 Deductible	\$ 54

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

- \$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$9
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 5 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group	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		62	57	94	89	208	191	159	117	92	74	63	312	287	239	176	138	111	95
	2,3	1	62	57	94	89	201	184	153	112	88	72	61	302	276	230	168	132	108	92
	4,5		60	55	91	86	185	170	141	104	82	66	56	278	255	212	156	123	99	84
	6-9		50	45	75	70	144	132	110	81	63	51	44	216	198	165	122	95	77	66
4,501 - 6,000	1	2	74	69	113	108	271	249	207	152	120	97	82	407	374	311	228	180	146	123
	2,3		74	69	113	108	261	239	198	146	115	93	79	392	359	297	219	173	140	119
	4,5		72	67	109	104	239	219	182	134	105	85	72	369	329	273	201	158	128	108
	6-9		58	53	88	83	183	168	139	102	81	66	55	275	252	209	153	122	99	83
6,001 - 8,000	1	3	92	87	141	136	371	340	282	207	163	133	112	557	510	423	311	245	200	168
	2,3		92	87	141	136	355	326	271	199	156	127	108	533	489	407	299	234	191	162
	4,5		88	83	135	130	325	298	247	182	143	116	98	488	447	371	273	215	174	147
	6-9		71	66	108	103	244	224	186	137	108	87	74	366	336	279	206	162	131	111
8,001 - 10,000	1	4	111	106	170	165	412	378	314	231	181	147	125	618	567	471	347	272	221	188
	2,3		111	106	170	165	393	361	300	220	173	141	119	590	542	450	330	260	212	179
	4,5		106	101	163	158	360	330	274	201	158	129	109	540	495	411	302	237	194	164
	6-9		85	80	130	125	268	246	204	150	118	96	81	402	369	306	225	177	144	122
10,001 - 15,000	1	5	129	124	199	193	497	456	378	278	219	178	150	746	684	567	417	329	267	225
	2,3		129	124	199	193	476	437	363	267	210	170	144	714	656	545	401	315	255	216
	4,5		123	118	190	184	433	397	330	242	191	155	131	650	596	495	363	287	233	197
	6-9		97	92	149	144	320	294	244	179	141	115	97	480	441	366	269	212	173	146
15,001 - 20,000	1	6	151	146	235	228	588	539	447	329	259	210	178	882	809	671	494	389	315	267
	2,3		151	146	235	228	562	516	428	315	248	201	170	843	774	642	473	372	302	255
	4,5		144	139	224	217	510	468	388	285	225	183	154	765	702	582	428	338	275	231
	6-9		113	108	174	169	376	345	286	210	166	135	114	564	518	429	315	249	203	171
20,001 - 25,000	1	7	153	148	238	231	629	577	479	352	277	225	190	944	866	719	528	416	338	285
	2,3		153	148	238	231	601	551	457	336	264	215	182	902	827	686	504	396	323	273
	4,5		146	141	227	220	545	500	415	305	240	195	165	818	750	623	458	360	293	248
	6-9		115	110	177	172	401	368	305	224	177	144	121	602	552	458	336	266	216	182
25,001 - 40,000	1	8	156	151	243	236	687	630	523	384	302	246	208	1031	945	785	576	453	369	312
	2,3		156	151	243	236	656	602	500	367	289	235	199	984	903	750	551	434	353	299
	4,5		149	144	232	225	595	546	453	333	262	213	180	893	819	680	500	393	320	270
	6-9		118	113	181	176	437	401	333	245	192	156	132	656	602	500	368	288	234	198
40,001 - 65,000	1	10	177	172	277	269	949	871	723	531	418	340	287	1424	1307	1085	797	627	510	431
	2,3		177	172	277	269	906	831	690	507	399	324	274	1359	1247	1035	761	599	486	411
	4,5		169	164	265	257	820	752	624	459	361	293	248	1230	1128	936	689	542	440	372
	6-9		132	127	205	199	596	547	454	334	263	213	181	894	821	681	501	395	320	272
65,001 - 90,000	1	11	193	187	301	292	1053	966	802	589	464	377	319	1580	1449	1203	884	696	566	479
	2,3		193	187	301	292	1005	922	765	562	443	360	304	1508	1383	1148	843	665	540	456
	4,5		183	178	286	278	909	834	692	509	400	325	275	1364	1251	1038	764	600	488	413
	6-9		143	138	221	215	659	605	502	369	290	236	200	989	908	753	554	435	354	300
Over 90,000	1	12	230	223	359	349	1057	970	805	592	466	378	320	1586	1455	1208	888	699	567	480
	2,3		230	223	359	349	1009	926	769	565	444	361	306	1514	1389	1154	848	666	542	459
	4,5		218	212	342	332	913	838	696	511	402	327	277	1370	1257	1044	767	603	491	416
	6-9		169	164	265	257	663	608	505	371	292	237	201	995	912	758	557	438	356	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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 16
\$1000 Deductible	\$ 28
\$2000 Deductible	\$ 43
\$3000 Deductible	\$ 52
\$4000 Deductible	\$ 58
\$5000 Deductible	\$ 62

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 6 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group	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	63	103	98	206	189	157	115	91	74	62	309	284	236	173	137	111	93
	2,3		68	63	103	98	198	182	151	111	87	71	60	297	273	227	167	131	107	90
	4,5		65	60	99	94	183	168	139	102	81	66	55	275	252	209	153	122	99	83
	6-9		54	49	81	76	143	131	109	80	63	51	43	215	197	164	120	95	77	65
4,501 - 6,000	1	2	81	76	124	119	269	247	205	151	119	96	82	404	371	308	227	179	144	123
	2,3		81	76	124	119	258	237	197	145	114	92	78	387	356	296	218	171	138	117
	4,5		78	73	119	114	237	217	180	132	104	85	72	366	326	270	198	156	128	108
	6-9		63	58	96	91	182	167	139	102	80	65	55	273	251	209	153	120	98	83
6,001 - 8,000	1	3	101	96	155	150	367	337	280	206	162	131	111	551	506	420	309	243	197	167
	2,3		101	96	155	150	352	323	268	197	155	126	107	528	485	402	296	233	189	161
	4,5		97	92	149	144	322	295	245	180	142	115	97	483	443	368	270	213	173	146
	6-9		78	73	119	114	242	222	184	135	107	87	73	363	333	276	203	161	131	110
8,001 - 10,000	1	4	122	117	188	183	408	374	310	228	180	146	123	612	561	465	342	270	219	185
	2,3		122	117	188	183	390	358	297	218	172	140	118	585	537	446	327	258	210	177
	4,5		117	112	180	175	355	326	271	199	156	127	108	533	489	407	299	234	191	162
	6-9		93	88	143	138	266	244	203	149	117	95	81	399	366	305	224	176	143	122
10,001 - 15,000	1	5	143	138	221	215	492	451	374	275	216	176	149	738	677	561	413	324	264	224
	2,3		143	138	221	215	471	432	359	264	207	168	143	707	648	539	396	311	252	215
	4,5		136	131	211	205	428	393	326	240	189	153	130	642	590	489	360	284	230	195
	6-9		107	102	165	160	317	291	242	178	140	113	96	476	437	363	267	210	170	144
15,001 - 20,000	1	6	167	162	261	253	581	533	442	325	256	208	176	872	800	663	488	384	312	264
	2,3		167	162	261	253	556	510	423	311	245	199	168	834	765	635	467	368	299	252
	4,5		160	155	249	242	505	463	384	282	222	181	153	758	695	576	423	333	272	230
	6-9		125	120	194	188	372	341	283	208	164	133	113	558	512	425	312	246	200	170
20,001 - 25,000	1	7	169	164	265	257	622	571	474	348	274	223	188	933	857	711	522	411	335	282
	2,3		169	164	265	257	594	545	452	332	262	213	180	891	818	678	498	393	320	270
	4,5		162	157	252	245	540	495	411	302	238	193	163	810	743	617	453	357	290	245
	6-9		127	122	197	191	397	364	302	222	175	142	120	596	546	453	333	263	213	180
25,001 - 40,000	1	8	173	168	271	263	680	624	518	381	300	243	206	1020	936	777	572	450	365	309
	2,3		173	168	271	263	650	596	495	364	286	232	197	975	894	743	546	429	348	296
	4,5		166	161	259	251	589	540	448	329	259	211	178	884	810	672	494	389	317	267
	6-9		130	125	201	195	432	396	329	242	190	154	131	648	594	494	363	285	231	197
40,001 - 65,000	1	10	198	192	309	300	938	861	715	525	413	336	284	1407	1292	1073	788	620	504	426
	2,3		198	192	309	300	896	822	682	501	395	321	271	1344	1233	1023	752	593	482	407
	4,5		188	183	295	286	811	744	618	454	357	290	246	1217	1116	927	681	536	435	369
	6-9		147	142	229	222	590	541	449	330	260	211	179	885	812	674	495	390	317	269
65,001 - 90,000	1	11	214	208	335	325	1042	956	793	583	459	373	315	1563	1434	1190	875	689	560	473
	2,3		214	208	335	325	994	912	757	556	438	356	301	1491	1368	1136	834	657	534	452
	4,5		204	198	319	310	899	825	685	503	396	322	272	1349	1238	1028	755	594	483	408
	6-9		159	154	247	240	653	599	497	365	288	234	198	980	899	746	548	432	351	297
Over 90,000	1	12	258	250	402	390	1046	960	797	586	461	374	317	1569	1440	1196	879	682	561	476
	2,3		258	250	402	390	998	916	760	559	440	357	302	1497	1374	1140	839	660	536	453
	4,5		244	237	382	371	904	829	688	506	398	323	274	1356	1244	1032	759	597	485	411
	6-9		188	183	295	286	655	601	499	367	288	234	198	983	902	749	551	432	351	297

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	\$ 16
\$1000 Deductible	\$ 27
\$2000 Deductible	\$ 42
\$3000 Deductible	\$ 51
\$4000 Deductible	\$ 57
\$5000 Deductible	\$ 61

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

- \$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 7 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group	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	72	67	110	105	223	205	170	125	98	80	68	335	308	255	188	147	120	102
	2,3	1	72	67	110	105	215	197	164	120	95	77	65	323	296	246	180	143	116	98
	4,5	1	69	64	105	100	197	181	150	110	87	71	60	296	272	225	165	131	107	90
	6-9	1	57	52	86	81	154	141	117	86	68	55	47	231	212	176	129	102	83	71
4,501 - 6,000	1	2	87	82	133	128	292	268	222	163	129	105	88	438	402	333	245	194	158	132
	2,3	2	87	82	133	128	280	257	213	157	123	100	85	420	386	320	236	185	150	128
	4,5	2	84	79	128	123	257	236	196	144	113	92	78	386	354	294	216	170	138	117
	6-9	2	68	63	103	98	196	180	149	110	86	70	59	294	270	224	165	129	105	89
6,001 - 8,000	1	3	109	104	167	162	401	368	305	224	177	144	121	602	552	458	336	266	216	182
	2,3	3	109	104	167	162	384	352	292	215	169	137	116	576	528	438	323	254	206	174
	4,5	3	104	99	160	155	350	321	266	196	154	125	106	525	482	399	294	231	188	159
	6-9	3	83	78	127	122	262	240	199	146	115	94	79	393	360	299	219	173	141	119
8,001 - 10,000	1	4	132	127	204	198	446	409	339	249	196	160	135	669	614	509	374	294	240	203
	2,3	4	132	127	204	198	426	391	325	239	188	152	129	639	587	488	359	282	228	194
	4,5	4	126	121	195	189	388	356	295	217	171	139	117	582	534	443	326	257	209	176
	6-9	4	100	95	153	148	289	265	220	162	127	103	87	434	398	330	243	191	155	131
10,001 - 15,000	1	5	153	148	239	232	540	495	411	302	238	193	163	810	743	617	453	357	290	245
	2,3	5	153	148	239	232	516	473	393	289	227	184	156	774	710	590	434	341	276	234
	4,5	5	146	141	228	221	469	430	357	262	206	168	142	704	645	536	393	309	252	213
	6-9	5	115	110	177	172	347	318	264	194	153	124	105	521	477	396	291	230	186	158
15,001 - 20,000	1	6	180	175	282	274	638	585	486	357	281	228	193	957	878	729	536	422	342	290
	2,3	6	180	175	282	274	609	559	464	341	268	218	184	914	839	696	512	402	327	276
	4,5	6	172	167	269	261	553	507	421	309	243	198	167	830	761	632	464	365	297	251
	6-9	6	135	130	209	203	407	373	310	228	179	145	123	611	560	465	342	269	218	185
20,001 - 25,000	1	7	183	178	286	278	682	626	520	382	300	244	207	1023	939	780	573	450	366	311
	2,3	7	183	178	286	278	652	598	496	365	287	233	197	978	897	744	548	431	350	296
	4,5	7	175	170	273	265	591	542	450	331	260	211	179	887	813	675	497	390	317	269
	6-9	7	137	132	212	206	434	398	330	243	191	155	131	651	597	495	365	287	233	197
25,001 - 40,000	1	8	187	182	294	285	747	685	569	418	329	267	226	1121	1028	854	627	494	401	339
	2,3	8	187	182	294	285	713	654	543	399	314	255	216	1070	981	815	599	471	383	324
	4,5	8	178	173	279	271	646	593	492	362	285	231	196	969	890	738	543	428	347	294
	6-9	8	139	134	216	210	473	434	360	265	208	169	143	710	651	540	398	312	254	215
40,001 - 65,000	1	10	214	208	335	325	1032	947	786	578	455	369	313	1548	1421	1179	867	683	554	470
	2,3	10	214	208	335	325	985	904	750	551	434	353	298	1478	1356	1125	827	651	530	447
	4,5	10	204	198	319	310	892	818	679	499	393	319	270	1338	1227	1019	749	590	479	405
	6-9	10	158	153	246	239	647	594	493	362	285	232	196	971	891	740	543	428	348	294
65,001 - 90,000	1	11	232	225	363	352	1147	1052	873	642	505	410	347	1721	1578	1310	963	758	615	521
	2,3	11	232	225	363	352	1093	1003	832	612	481	391	331	1640	1505	1248	918	722	587	497
	4,5	11	221	215	346	336	989	907	753	553	435	354	299	1484	1361	1130	830	653	531	449
	6-9	11	171	166	267	259	716	657	545	401	315	256	217	1074	986	818	602	473	384	326
Over 90,000	1	12	278	270	435	422	1151	1056	876	644	507	412	348	1727	1584	1314	966	761	618	522
	2,3	12	278	270	435	422	1099	1008	837	615	484	393	333	1649	1512	1256	923	726	590	500
	4,5	12	265	257	414	402	993	911	756	556	437	355	301	1490	1367	1134	834	656	533	452
	6-9	12	204	198	319	310	719	660	548	403	317	257	218	1079	990	822	605	476	386	327

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For State Amount rating refer Rule 42.

\$ 300 Deductible	\$ 11
\$ 500 Deductible	\$ 18
\$1000 Deductible	\$ 30
\$2000 Deductible	\$ 46
\$3000 Deductible	\$ 56
\$4000 Deductible	\$ 63
\$5000 Deductible	\$ 68

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

- \$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$11
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 8 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group	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	68	112	107	244	224	186	137	108	87	74	366	336	279	206	162	131	111
	2,3		73	68	112	107	234	215	178	131	103	84	71	351	323	267	197	155	126	107
	4,5		71	66	108	103	216	198	164	121	95	77	65	324	297	246	182	143	116	98
	6-9		58	53	88	83	167	153	127	93	73	60	50	251	230	191	140	110	90	75
4,501 - 6,000	1	2	89	84	136	131	322	295	245	180	142	115	97	483	443	368	270	213	173	146
	2,3		89	84	136	131	308	283	235	173	136	110	93	462	425	353	260	204	165	140
	4,5		85	80	130	125	282	259	215	158	124	101	85	423	389	323	237	186	152	128
	6-9		69	64	105	100	214	196	163	120	94	76	65	321	294	245	180	141	114	98
6,001 - 8,000	1	3	111	106	171	166	443	406	337	248	195	158	134	665	609	506	372	293	237	201
	2,3		111	106	171	166	424	389	323	237	187	152	128	636	584	485	356	281	228	192
	4,5		106	101	163	158	386	354	294	216	170	138	117	579	531	441	324	255	207	176
	6-9		85	80	130	125	288	264	219	161	127	103	87	432	396	329	242	191	155	131
8,001 - 10,000	1	4	135	130	209	203	493	452	375	276	217	176	149	740	678	563	414	326	264	224
	2,3		135	130	209	203	471	432	359	264	207	168	143	707	648	539	396	311	252	215
	4,5		129	124	199	193	428	393	326	240	189	153	130	642	590	489	360	284	230	195
	6-9		102	97	156	151	318	292	242	178	140	114	96	477	438	363	267	210	171	144
10,001 - 15,000	1	5	157	152	244	237	597	548	455	334	263	214	181	896	822	683	501	395	321	272
	2,3		157	152	244	237	571	524	435	320	252	204	173	857	786	653	480	378	306	260
	4,5		150	145	233	226	519	476	395	290	228	186	157	779	714	593	435	342	279	236
	6-9		118	113	181	176	382	350	291	214	168	137	116	573	525	437	321	252	206	174
15,001 - 20,000	1	6	185	180	289	281	709	650	540	397	312	254	215	1064	975	810	596	468	381	323
	2,3		185	180	289	281	677	621	515	379	298	242	205	1016	932	773	569	447	363	308
	4,5		177	172	276	268	614	563	467	343	270	220	186	921	845	701	515	405	330	279
	6-9		138	133	214	208	449	412	342	251	198	161	136	674	618	513	377	297	242	204
20,001 - 25,000	1	7	187	182	294	285	758	695	577	424	334	271	229	1137	1043	866	636	501	407	344
	2,3		187	182	294	285	724	664	551	405	319	259	219	1086	996	827	608	479	389	329
	4,5		179	174	280	272	656	602	500	367	289	235	199	984	903	750	551	434	353	299
	6-9		140	135	217	211	480	440	365	268	211	172	145	720	660	548	402	317	258	218
25,001 - 40,000	1	8	193	187	301	292	829	761	632	464	365	297	251	1244	1142	948	696	548	446	377
	2,3		193	187	301	292	792	727	603	443	349	284	240	1188	1091	905	665	524	426	360
	4,5		183	178	286	278	717	658	546	401	316	257	217	1076	987	819	602	474	386	326
	6-9		143	138	222	216	523	480	398	293	230	187	158	785	720	597	440	345	281	237
40,001 - 65,000	1	10	219	213	343	333	1150	1055	876	644	506	411	348	1725	1583	1314	966	759	617	522
	2,3		219	213	343	333	1098	1007	836	614	483	393	332	1647	1511	1254	921	725	590	498
	4,5		209	203	327	317	992	910	755	555	437	355	300	1488	1365	1133	833	656	533	450
	6-9		162	157	252	245	718	659	547	402	316	257	217	1077	989	821	603	474	386	326
65,001 - 90,000	1	11	238	231	372	361	1277	1172	973	715	563	457	387	1916	1758	1460	1073	845	686	581
	2,3		238	231	372	361	1219	1118	928	682	537	436	369	1829	1677	1392	1023	806	654	554
	4,5		227	220	354	344	1101	1010	838	616	485	394	333	1652	1515	1257	924	728	591	500
	6-9		175	170	274	266	796	730	606	445	350	285	241	1194	1095	909	668	525	428	362
Over 90,000	1	12	285	277	446	433	1283	1177	977	718	565	459	388	1925	1766	1466	1077	848	689	582
	2,3		285	277	446	433	1223	1122	931	684	539	438	370	1835	1683	1397	1026	809	657	555
	4,5		272	264	424	412	1105	1014	842	619	487	395	335	1658	1521	1263	929	731	593	503
	6-9		209	203	327	317	800	734	609	448	352	286	242	1200	1101	914	672	528	429	363

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For State Amount rating refer Rule 42.

\$ 300 Deductible	\$ 13
\$ 500 Deductible	\$ 20
\$1000 Deductible	\$ 34
\$2000 Deductible	\$ 52
\$3000 Deductible	\$ 63
\$4000 Deductible	\$ 70
\$5000 Deductible	\$ 76

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

- \$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 9 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group	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	65	106	101	204	187	155	114	90	73	62	306	281	233	171	135	110	93
	2,3	1	70	65	106	101	196	180	149	110	86	70	59	294	270	224	165	129	105	89
	4,5	1	67	62	102	97	181	166	138	101	80	65	55	272	249	207	152	120	98	83
	6-9	1	55	50	83	78	142	130	108	79	62	51	43	213	195	162	119	93	77	65
4,501 - 6,000	1	2	84	79	128	123	266	244	203	149	117	95	81	399	366	305	224	176	143	122
	2,3	2	84	79	128	123	255	234	194	143	112	91	77	383	351	291	215	168	137	116
	4,5	2	81	76	123	118	234	215	178	131	103	84	71	351	323	267	197	155	126	107
	6-9	2	65	60	99	94	180	165	137	101	79	64	54	270	248	206	152	119	96	81
6,001 - 8,000	1	3	105	100	161	156	362	332	276	203	159	129	110	543	498	414	305	239	194	165
	2,3	3	105	100	161	156	348	319	265	195	153	124	105	522	479	398	293	230	186	158
	4,5	3	100	95	154	149	317	291	242	178	140	113	96	476	437	363	267	210	170	144
	6-9	3	81	76	123	118	239	219	182	134	105	85	72	359	329	273	201	158	128	108
8,001 - 10,000	1	4	127	122	196	190	402	369	306	225	177	144	122	603	554	459	338	266	216	183
	2,3	4	127	122	196	190	385	353	293	215	169	138	116	578	530	440	323	254	207	174
	4,5	4	121	116	187	182	351	322	267	196	155	126	106	527	483	401	294	233	189	159
	6-9	4	97	92	148	143	263	241	200	147	116	94	80	395	362	300	221	174	141	120
10,001 - 15,000	1	5	148	143	230	223	486	446	370	272	214	174	147	729	669	555	408	321	261	221
	2,3	5	148	143	230	223	464	426	354	260	204	166	141	696	639	531	390	306	249	212
	4,5	5	141	136	218	212	423	388	322	237	186	151	128	635	582	483	356	279	227	192
	6-9	5	111	106	171	166	314	288	239	176	138	112	95	471	432	359	264	207	168	143
15,001 - 20,000	1	6	173	168	271	263	573	526	437	321	252	205	174	860	789	656	482	378	308	261
	2,3	6	173	168	271	263	548	503	417	307	241	196	166	822	755	626	461	362	294	249
	4,5	6	166	161	259	251	498	457	379	279	219	178	151	747	686	569	419	329	267	227
	6-9	6	130	125	201	195	367	337	280	206	162	131	111	551	506	420	309	243	197	167
20,001 - 25,000	1	7	176	171	275	267	614	563	467	343	270	220	186	921	845	701	515	405	330	279
	2,3	7	176	171	275	267	586	538	447	328	258	210	178	879	807	671	492	387	315	267
	4,5	7	168	163	263	255	532	488	405	298	234	190	161	798	732	608	447	351	285	242
	6-9	7	132	127	204	198	391	359	298	219	172	140	118	587	539	447	329	258	210	177
25,001 - 40,000	1	8	180	175	281	273	670	615	510	375	295	240	203	1005	923	765	563	443	360	305
	2,3	8	180	175	281	273	641	588	488	359	282	229	194	962	882	732	539	423	344	291
	4,5	8	172	167	269	261	581	533	442	325	256	208	176	872	800	663	488	384	312	264
	6-9	8	134	129	208	202	426	391	325	239	188	152	129	639	587	488	359	282	228	194
40,001 - 65,000	1	10	206	200	321	312	925	849	705	518	408	331	280	1388	1274	1058	777	612	497	420
	2,3	10	206	200	321	312	884	811	673	495	389	316	268	1326	1217	1010	743	584	474	402
	4,5	10	196	190	306	297	800	734	609	448	352	286	242	1200	1101	914	672	528	429	363
	6-9	10	152	147	237	230	582	534	443	326	256	208	176	873	801	665	489	384	312	264
65,001 - 90,000	1	11	222	216	348	338	1028	943	783	575	453	368	311	1542	1415	1175	863	680	552	467
	2,3	11	222	216	348	338	980	899	746	548	432	351	297	1470	1349	1119	822	648	527	446
	4,5	11	212	206	332	322	887	814	676	497	391	317	269	1331	1221	1014	746	587	476	404
	6-9	11	164	159	256	249	644	591	491	361	284	230	195	966	887	737	542	426	345	293
Over 90,000	1	12	267	259	417	405	1031	946	785	577	454	369	312	1547	1419	1178	866	681	554	468
	2,3	12	267	259	417	405	984	903	749	551	433	352	298	1476	1355	1124	827	650	528	447
	4,5	12	254	247	398	386	891	817	678	498	392	319	270	1337	1226	1017	747	588	479	405
	6-9	12	196	190	306	297	646	593	492	362	285	231	196	969	890	738	543	428	347	294

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For State Amount rating refer Rule 42.

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 16
\$1000 Deductible	\$ 27
\$2000 Deductible	\$ 41
\$3000 Deductible	\$ 50
\$4000 Deductible	\$ 56
\$5000 Deductible	\$ 60

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

- \$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 10 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group	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	65	107	102	201	184	153	112	88	72	61	302	276	230	168	132	108	92
	2,3	1	70	65	107	102	193	177	147	108	85	69	58	290	266	221	162	128	104	87
	4,5	1	68	63	103	98	179	164	136	100	79	64	54	269	246	204	150	119	96	81
	6-9	1	56	51	84	79	140	128	106	78	61	50	42	210	192	159	117	92	75	63
4,501 - 6,000	1	2	85	80	130	125	261	239	198	146	115	93	79	392	369	297	219	173	140	119
	2,3	2	85	80	130	125	251	230	191	140	110	90	76	377	345	287	210	165	135	114
	4,5	2	82	77	125	120	230	211	175	129	101	82	70	345	317	263	194	152	123	105
	6-9	2	66	61	101	96	177	162	134	99	78	63	53	266	243	201	149	117	95	80
6,001 - 8,000	1	3	106	101	163	158	355	326	271	199	156	127	108	533	489	407	299	234	191	162
	2,3	3	106	101	163	158	341	313	260	191	150	122	103	512	470	390	287	225	183	155
	4,5	3	102	97	156	151	312	286	237	174	137	112	94	468	429	366	261	206	168	141
	6-9	3	81	76	124	119	234	215	178	131	103	84	71	351	323	267	197	155	126	107
8,001 - 10,000	1	4	129	124	199	193	395	362	300	221	174	141	119	593	543	450	332	261	212	179
	2,3	4	129	124	199	193	378	347	288	212	167	135	115	567	521	432	318	251	203	173
	4,5	4	123	118	190	184	344	316	262	193	152	123	104	516	474	393	290	228	185	156
	6-9	4	98	93	150	145	258	237	197	145	114	92	78	387	356	296	218	171	138	117
10,001 - 15,000	1	5	150	145	233	226	476	437	363	267	210	170	144	714	656	545	401	315	255	216
	2,3	5	150	145	233	226	456	418	347	255	201	163	138	684	627	521	383	302	245	207
	4,5	5	143	138	222	216	415	381	316	232	183	149	126	623	572	474	348	275	224	189
	6-9	5	113	108	173	168	308	283	235	173	136	110	93	462	425	353	260	204	165	140
15,001 - 20,000	1	6	176	171	275	267	562	516	428	315	248	201	170	843	774	642	473	372	302	255
	2,3	6	176	171	275	267	538	494	410	301	237	193	163	807	741	615	452	356	290	245
	4,5	6	168	163	263	255	488	448	372	273	215	175	148	732	672	558	410	323	263	222
	6-9	6	132	127	204	198	361	331	275	202	159	129	109	542	497	413	303	239	194	164
20,001 - 25,000	1	7	178	173	279	271	602	552	458	337	265	215	182	903	828	687	506	398	323	273
	2,3	7	178	173	279	271	576	528	438	322	253	206	174	864	792	657	483	380	309	261
	4,5	7	171	166	267	259	522	479	398	292	230	187	158	783	719	597	438	345	281	237
	6-9	7	134	129	207	201	385	353	293	215	169	138	116	578	530	440	323	254	207	174
25,001 - 40,000	1	8	182	177	285	277	657	603	500	368	289	235	199	986	905	750	552	434	353	299
	2,3	8	182	177	285	277	629	577	479	362	277	225	190	944	866	719	528	416	338	285
	4,5	8	175	170	273	265	570	523	434	319	251	204	173	865	785	651	479	377	306	260
	6-9	8	136	131	211	205	419	384	319	234	184	150	127	629	576	479	351	276	225	191
40,001 - 65,000	1	10	209	203	327	317	908	833	691	508	400	325	275	1362	1250	1037	762	600	488	413
	2,3	10	209	203	327	317	867	795	660	485	382	310	262	1301	1193	990	728	573	465	393
	4,5	10	199	193	311	302	785	720	598	439	346	281	238	1178	1080	897	659	519	422	357
	6-9	10	155	150	241	234	571	524	435	320	252	204	173	857	786	653	480	378	306	260
65,001 - 90,000	1	11	227	220	353	343	1007	924	767	564	444	360	305	1511	1386	1151	846	666	540	458
	2,3	11	227	220	353	343	961	882	732	538	423	344	291	1442	1323	1098	807	635	516	437
	4,5	11	215	209	337	327	870	798	662	487	383	311	263	1305	1197	993	731	575	467	395
	6-9	11	167	162	261	253	631	579	481	353	278	226	191	947	869	722	530	417	339	287
Over 90,000	1	12	271	263	423	411	1012	928	770	566	445	362	306	1518	1392	1155	849	668	543	459
	2,3	12	271	263	423	411	965	885	735	540	425	345	292	1448	1328	1103	810	638	518	438
	4,5	12	259	251	404	392	873	801	665	489	384	312	264	1310	1202	998	734	576	468	396
	6-9	12	199	193	311	302	634	582	483	355	279	227	192	951	873	725	533	419	341	288

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For State Amount rating refer Rule 42.

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 15
\$1000 Deductible	\$ 26
\$2000 Deductible	\$ 41
\$3000 Deductible	\$ 49
\$4000 Deductible	\$ 55
\$5000 Deductible	\$ 59

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

- \$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 11 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group	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	65	107	102	228	209	173	127	100	82	69	342	314	260	191	150	123	104
	2,3		70	65	107	102	219	201	167	123	96	78	66	329	302	251	185	144	117	99
	4,5		68	63	103	98	202	185	154	113	89	72	61	303	278	231	170	134	108	92
	6-9		56	51	84	79	156	143	119	87	69	56	47	234	215	179	131	104	84	71
4,501 - 6,000	1	2	85	80	130	125	298	273	227	167	131	106	90	447	410	341	251	197	159	135
	2,3		85	80	130	125	286	262	217	160	126	102	86	429	393	326	240	189	153	129
	4,5		82	77	125	120	262	240	199	146	115	94	79	393	360	299	219	173	141	119
	6-9		66	61	101	96	199	183	152	112	88	71	60	299	275	228	168	132	107	90
6,001 - 8,000	1	3	106	101	163	158	409	375	311	229	180	146	124	614	563	467	344	270	219	186
	2,3		106	101	163	158	392	360	299	220	173	140	119	588	540	449	330	260	210	179
	4,5		102	97	156	151	358	328	272	200	157	128	108	537	492	408	300	236	192	162
	6-9		81	76	124	119	267	245	203	149	118	96	81	401	368	305	224	177	144	122
8,001 - 10,000	1	4	129	124	199	193	455	417	346	254	200	163	138	683	626	519	381	300	245	207
	2,3		129	124	199	193	435	399	331	243	192	156	132	653	599	497	365	288	234	198
	4,5		123	118	190	184	397	364	302	222	175	142	120	596	546	453	333	263	213	180
	6-9		98	93	150	145	294	270	224	165	130	105	89	441	405	336	248	195	158	134
10,001 - 15,000	1	5	150	145	233	226	550	505	419	308	242	197	167	825	758	629	462	363	296	251
	2,3		150	145	233	226	526	483	401	295	232	188	159	789	725	602	443	348	282	239
	4,5		143	138	222	216	479	439	364	268	211	171	145	719	659	546	402	317	257	218
	6-9		113	108	173	168	353	324	269	198	156	126	107	530	486	404	297	234	189	161
15,001 - 20,000	1	6	176	171	275	267	652	598	496	365	287	233	197	978	897	744	548	431	350	296
	2,3		176	171	275	267	623	572	475	349	275	223	189	935	858	713	524	413	335	284
	4,5		168	163	263	255	566	519	431	317	249	202	171	849	779	647	476	374	303	257
	6-9		132	127	204	198	415	381	316	232	183	149	126	623	572	474	348	275	224	189
20,001 - 25,000	1	7	178	173	279	271	698	640	531	390	307	250	211	1047	960	797	585	461	375	317
	2,3		178	173	279	271	666	611	507	373	293	238	202	999	917	761	560	440	357	303
	4,5		171	166	267	259	604	554	460	338	266	216	183	906	831	690	507	399	324	275
	6-9		134	129	207	201	443	406	337	248	195	158	134	665	609	506	372	293	237	201
25,001 - 40,000	1	8	182	177	285	277	763	700	581	427	336	273	231	1145	1050	872	641	504	410	347
	2,3		182	177	285	277	729	669	555	408	321	261	221	1094	1004	833	612	482	392	332
	4,5		175	170	273	265	661	606	503	370	291	236	200	992	909	755	555	437	354	300
	6-9		136	131	211	205	483	443	368	270	213	173	146	725	665	552	405	320	260	219
40,001 - 65,000	1	10	209	203	327	317	1056	969	804	591	465	378	320	1584	1454	1206	887	698	567	480
	2,3		209	203	327	317	1008	925	768	564	444	361	305	1512	1388	1152	846	666	542	458
	4,5		199	193	311	302	911	836	694	510	401	326	276	1367	1254	1041	765	602	489	414
	6-9		155	150	241	234	662	607	504	370	291	237	200	993	911	756	555	437	356	300
65,001 - 90,000	1	11	227	220	353	343	1173	1076	893	656	516	420	355	1760	1614	1340	984	774	630	533
	2,3		227	220	353	343	1118	1026	852	626	492	400	339	1677	1539	1278	939	738	600	509
	4,5		215	209	337	327	1012	928	770	566	445	362	306	1518	1392	1155	849	668	543	459
	6-9		167	162	261	253	732	672	558	410	323	262	222	1098	1008	837	615	485	393	333
Over 90,000	1	12	271	263	423	411	1177	1080	896	659	518	421	356	1766	1620	1344	989	777	632	534
	2,3		271	263	423	411	1124	1031	856	629	495	402	340	1686	1547	1284	944	743	603	510
	4,5		259	251	404	392	1016	932	774	569	447	363	308	1524	1398	1161	854	671	545	462
	6-9		199	193	311	302	736	675	560	412	324	263	223	1104	1013	840	618	486	395	335

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

COLLISION - WAIVER OF DEDUCTIBLE

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

\$ 300 Deductible \$ 12

For State Amount rating refer Rule 42.

\$ 500 Deductible \$ 18

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

\$1000 Deductible \$ 31

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%

\$2000 Deductible \$ 48

\$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%

\$3000 Deductible \$ 58

\$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%

\$4000 Deductible \$ 65

\$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%

\$5000 Deductible \$ 69

\$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 12 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group	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	65	106	101	264	242	201	148	116	94	80	396	363	302	222	174	141	120
	2,3		70	65	106	101	254	233	193	142	112	91	77	381	350	290	213	168	137	116
	4,5		67	62	102	97	232	213	177	130	102	83	70	348	320	266	195	153	125	105
	6-9		56	51	84	79	179	164	136	100	79	64	54	269	246	204	150	119	96	81
4,501 - 6,000	1	2	84	79	129	124	349	320	266	195	154	125	106	524	480	399	293	231	188	159
	2,3		84	79	129	124	335	307	255	187	147	120	101	503	461	383	281	221	180	152
	4,5		81	76	124	119	305	280	232	171	134	109	92	458	420	348	257	201	164	138
	6-9		66	61	100	95	230	211	175	129	101	82	70	345	317	263	194	152	123	105
6,001 - 8,000	1	3	105	100	161	156	483	443	368	270	213	173	146	725	665	552	405	320	260	219
	2,3		105	100	161	156	461	423	351	258	203	165	140	692	635	527	387	305	248	210
	4,5		101	96	155	150	420	385	320	235	185	150	127	630	578	480	353	278	225	191
	6-9		81	76	123	118	312	286	237	174	137	112	94	468	429	356	261	206	168	141
8,001 - 10,000	1	4	127	122	197	191	537	493	409	301	237	192	163	806	740	614	452	356	288	245
	2,3		127	122	197	191	513	471	391	287	226	184	155	770	707	587	431	339	276	233
	4,5		122	117	188	183	467	428	355	261	205	167	141	701	642	533	392	308	251	212
	6-9		97	92	148	143	344	316	262	193	152	123	104	516	474	393	290	228	185	156
10,001 - 15,000	1	5	148	143	231	224	652	598	496	365	287	233	197	978	897	744	548	431	350	296
	2,3		148	143	231	224	623	572	475	349	275	223	189	935	858	713	524	413	335	284
	4,5		141	136	219	213	566	519	431	317	249	202	171	849	779	647	476	374	303	257
	6-9		112	107	172	167	415	381	316	232	183	149	126	623	572	474	348	275	224	189
15,001 - 20,000	1	6	174	169	272	264	774	710	589	433	341	277	234	1161	1065	884	650	512	416	351
	2,3		174	169	272	264	739	678	563	414	325	264	224	1109	1017	845	621	488	396	336
	4,5		166	161	260	252	669	614	510	375	295	239	203	1004	921	765	563	443	359	305
	6-9		130	125	202	196	489	449	373	274	216	175	148	734	674	560	411	324	263	222
20,001 - 25,000	1	7	177	172	276	268	828	760	631	464	365	296	251	1242	1140	947	696	548	444	377
	2,3		177	172	276	268	791	726	603	443	348	283	240	1187	1089	905	665	522	425	360
	4,5		169	164	264	256	716	657	545	401	315	256	217	1074	986	818	602	473	384	326
	6-9		132	127	205	199	523	480	398	293	230	187	158	785	720	597	440	345	281	237
25,001 - 40,000	1	8	181	176	283	275	907	832	691	508	399	324	275	1361	1248	1037	762	599	486	413
	2,3		181	176	283	275	867	795	660	485	382	310	262	1301	1193	990	728	573	465	393
	4,5		173	168	270	262	784	719	597	439	345	280	237	1176	1079	896	659	518	420	356
	6-9		135	130	209	203	571	524	435	320	252	204	173	857	786	653	480	378	306	260
40,001 - 65,000	1	10	206	200	322	313	1259	1155	959	705	554	450	381	1889	1733	1439	1058	831	675	572
	2,3		206	200	322	313	1201	1102	915	672	529	430	364	1802	1653	1373	1008	794	645	546
	4,5		197	191	308	299	1086	996	827	608	478	388	329	1629	1494	1241	912	717	582	494
	6-9		153	148	238	231	785	720	598	439	346	281	238	1178	1080	897	659	519	422	357
65,001 - 90,000	1	11	225	218	350	340	1400	1284	1066	783	616	501	424	2100	1926	1599	1175	924	752	636
	2,3		225	218	350	340	1334	1224	1016	747	588	477	404	2001	1836	1524	1121	882	716	606
	4,5		213	207	334	324	1206	1106	918	675	531	431	365	1809	1659	1377	1013	797	647	548
	6-9		165	160	258	250	870	798	662	487	383	311	263	1305	1197	993	731	575	467	395
Over 90,000	1	12	268	260	419	407	1405	1289	1070	786	619	503	425	2108	1934	1605	1179	929	755	638
	2,3		268	260	419	407	1341	1230	1021	750	590	480	406	2012	1845	1532	1125	885	720	609
	4,5		255	248	400	388	1211	1111	922	678	533	433	367	1817	1667	1383	1017	800	650	551
	6-9		197	191	308	299	874	802	666	489	385	313	265	1311	1203	999	734	578	470	388

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	\$ 22
\$1000 Deductible	\$ 37
\$2000 Deductible	\$ 57
\$3000 Deductible	\$ 69
\$4000 Deductible	\$ 77
\$5000 Deductible	\$ 83

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

- \$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$14
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	75	70	115	110	242	222	184	135	107	87	73	363	333	276	203	161	131	110
	2,3		75	70	115	110	233	214	178	131	103	83	71	350	321	267	197	155	125	107
	4,5		73	68	111	106	214	196	163	120	94	76	65	321	294	245	180	141	114	98
	6-9		59	54	90	85	166	152	126	93	73	59	50	249	228	189	140	110	89	75
4,501 - 6,000	1	2	91	86	140	135	319	293	243	179	141	114	97	479	440	365	269	212	171	146
	2,3		91	86	140	135	306	281	233	171	135	110	93	459	422	350	257	203	165	140
	4,5		88	83	134	129	280	257	213	157	123	100	85	420	386	320	236	185	150	128
	6-9		71	66	108	103	213	195	162	119	94	76	64	320	293	243	179	141	114	96
6,001 - 8,000	1	3	114	109	176	171	439	403	334	246	193	157	133	659	605	501	369	290	236	200
	2,3		114	109	176	171	421	386	320	235	185	151	127	632	579	480	353	278	227	191
	4,5		109	104	168	163	383	351	291	214	168	137	116	575	527	437	321	252	206	174
	6-9		88	83	134	129	286	262	217	160	126	102	86	429	393	326	240	189	153	129
8,001 - 10,000	1	4	139	134	215	209	488	448	372	273	215	175	148	732	672	558	410	323	263	222
	2,3		139	134	215	209	468	429	356	262	206	167	142	702	644	534	393	309	251	213
	4,5		133	128	206	200	425	390	324	238	187	152	129	638	585	486	357	281	228	194
	6-9		105	100	161	156	315	289	240	176	139	113	95	473	434	360	264	209	170	143
10,001 - 15,000	1	5	162	157	252	245	593	544	452	332	261	212	180	890	816	678	498	392	318	270
	2,3		162	157	252	245	567	520	432	317	250	203	172	851	780	648	476	375	305	258
	4,5		155	150	241	234	514	472	392	288	227	184	156	771	708	588	432	341	276	234
	6-9		121	116	187	182	379	348	289	212	167	136	115	569	522	434	318	251	204	173
15,001 - 20,000	1	6	192	186	299	290	702	644	535	393	309	251	213	1053	966	803	590	464	377	320
	2,3		192	186	299	290	670	615	510	375	295	240	203	1005	923	765	563	443	360	305
	4,5		182	177	285	277	608	558	463	340	268	218	184	912	837	695	510	402	327	276
	6-9		143	138	221	215	446	409	339	249	196	160	135	669	614	509	374	294	240	203
20,001 - 25,000	1	7	195	189	304	295	751	689	572	420	331	269	227	1127	1034	858	630	497	404	341
	2,3		195	189	304	295	717	658	546	401	316	257	217	1076	987	819	602	474	386	326
	4,5		185	180	289	281	651	597	496	364	287	233	197	977	896	744	546	431	350	296
	6-9		145	140	225	218	475	436	362	266	209	170	144	713	654	543	399	314	255	216
25,001 - 40,000	1	8	199	193	311	302	822	754	626	460	362	294	249	1233	1131	939	690	543	441	374
	2,3		199	193	311	302	785	720	598	439	346	281	238	1178	1080	897	659	519	422	357
	4,5		190	184	297	288	711	652	541	398	313	254	215	1067	978	812	597	470	381	323
	6-9		148	143	230	223	519	476	395	290	228	186	157	779	714	593	435	342	279	236
40,001 - 65,000	1	10	227	220	354	344	1139	1045	867	637	502	408	345	1709	1568	1301	956	753	612	518
	2,3		227	220	354	344	1088	998	828	609	479	389	329	1632	1497	1242	914	719	584	494
	4,5		216	210	338	328	983	902	749	550	433	352	298	1475	1353	1124	825	650	528	447
	6-9		168	163	262	254	712	653	542	398	313	255	215	1068	980	813	597	470	383	323
65,001 - 90,000	1	11	246	239	385	374	1265	1161	964	708	557	453	383	1896	1742	1446	1062	836	680	575
	2,3		246	239	385	374	1208	1108	920	676	532	432	366	1812	1662	1380	1014	798	648	549
	4,5		235	228	367	356	1091	1001	831	611	480	390	330	1637	1502	1247	917	720	585	495
	6-9		181	176	283	275	789	724	601	442	348	282	239	1184	1086	902	663	522	423	359
Over 90,000	1	12	296	287	461	448	1271	1166	968	711	560	455	385	1907	1749	1452	1067	840	683	578
	2,3		296	287	461	448	1212	1112	923	678	534	434	367	1818	1668	1385	1017	801	651	551
	4,5		281	273	440	427	1095	1005	834	613	482	392	332	1643	1508	1251	920	723	588	498
	6-9		216	210	338	328	792	727	603	443	349	284	240	1188	1091	905	665	524	426	360

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

COLLISION - WAIVER OF DEDUCTIBLE

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

\$ 300 Deductible \$ 13

For State Amount rating refer Rule 42.

\$ 500 Deductible \$ 19

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

\$1000 Deductible \$ 34

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%

\$2000 Deductible \$ 51

\$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%

\$3000 Deductible \$ 62

\$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%

\$4000 Deductible \$ 70

\$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%

\$5000 Deductible \$ 75

\$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 14 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group	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	78	73	119	114	223	205	170	125	98	80	68	335	308	255	188	147	120	102
	2,3	1	78	73	119	114	215	197	164	120	95	77	65	323	296	246	180	143	116	98
	4,5	1	75	70	114	109	198	182	151	111	87	71	60	297	273	227	167	131	107	90
	6-9	1	61	56	92	87	154	141	117	86	68	55	47	231	212	176	129	102	83	71
4,501 - 6,000	1	2	95	90	145	140	293	269	223	164	129	105	89	440	404	335	246	194	158	134
	2,3	2	95	90	145	140	281	258	214	157	124	101	85	422	387	321	236	186	152	128
	4,5	2	91	86	139	134	257	236	196	144	113	92	78	386	354	294	216	170	138	117
	6-9	2	73	68	111	106	196	180	149	110	86	70	59	294	270	224	165	129	105	89
6,001 - 8,000	1	3	118	113	182	177	402	369	306	225	177	144	122	603	554	459	338	266	216	183
	2,3	3	118	113	182	177	385	353	293	215	169	138	116	578	530	440	323	254	207	174
	4,5	3	113	108	174	169	351	322	267	196	155	126	106	527	483	401	294	233	189	159
	6-9	3	90	85	138	133	263	241	200	147	116	94	80	395	362	300	221	174	141	120
8,001 - 10,000	1	4	144	139	224	217	447	410	340	250	197	160	135	671	615	510	375	296	240	203
	2,3	4	144	139	224	217	427	392	325	239	188	153	129	641	588	488	359	282	230	194
	4,5	4	137	132	213	207	389	357	296	218	171	139	118	594	536	444	327	257	209	177
	6-9	4	109	104	167	162	290	266	221	162	128	104	88	435	399	332	243	192	156	132
10,001 - 15,000	1	5	168	163	262	254	541	496	412	303	238	193	164	812	744	618	455	357	290	246
	2,3	5	168	163	262	254	517	474	393	289	228	185	156	776	711	590	434	342	278	234
	4,5	5	161	156	250	243	470	431	358	263	207	168	142	705	647	537	395	311	252	213
	6-9	5	126	121	195	189	347	318	264	194	153	124	105	521	477	396	291	230	186	158
15,001 - 20,000	1	6	199	193	310	301	640	587	487	358	282	229	194	960	881	731	537	423	344	291
	2,3	6	199	193	310	301	611	561	466	342	269	219	185	917	842	699	513	404	329	278
	4,5	6	190	184	296	287	555	509	422	310	244	199	168	833	764	633	465	366	299	252
	6-9	6	148	143	230	223	408	374	310	228	180	146	123	612	561	465	342	270	219	185
20,001 - 25,000	1	7	202	196	315	306	685	628	521	383	301	245	207	1028	942	782	575	452	368	311
	2,3	7	202	196	315	306	653	599	497	365	288	234	198	980	899	746	548	432	351	297
	4,5	7	193	187	301	292	593	544	452	332	261	212	180	890	816	678	498	392	318	270
	6-9	7	150	145	233	226	435	399	331	243	192	156	132	653	599	497	365	288	234	198
25,001 - 40,000	1	8	206	200	322	313	748	686	569	418	329	268	226	1122	1029	864	627	494	402	339
	2,3	8	206	200	322	313	715	656	544	400	315	256	216	1073	984	816	600	473	384	324
	4,5	8	197	191	307	298	647	594	493	362	285	232	196	971	891	740	543	428	348	294
	6-9	8	153	148	238	231	474	435	361	265	209	170	144	711	653	542	398	314	255	216
40,001 - 65,000	1	10	236	229	369	358	1036	950	789	580	456	371	314	1554	1425	1184	870	684	557	471
	2,3	10	236	229	369	358	989	907	753	553	435	354	299	1484	1361	1130	830	653	531	449
	4,5	10	225	218	351	341	894	820	681	500	394	320	271	1341	1230	1022	750	591	480	407
	6-9	10	173	168	271	263	649	595	494	363	286	232	196	974	893	741	545	429	348	294
65,001 - 90,000	1	11	255	248	400	388	1149	1064	875	643	506	411	348	1724	1581	1313	965	759	617	522
	2,3	11	255	248	400	388	1097	1006	835	614	483	392	332	1646	1509	1253	921	725	588	498
	4,5	11	244	237	381	370	992	910	755	555	437	355	300	1488	1365	1133	833	656	533	450
	6-9	11	187	182	294	285	718	659	547	402	316	257	217	1077	989	821	603	474	386	326
Over 90,000	1	12	307	298	479	465	1154	1059	879	646	508	413	349	1731	1589	1319	969	762	620	524
	2,3	12	307	298	479	465	1101	1010	838	616	485	394	333	1652	1515	1257	924	728	591	500
	4,5	12	293	284	456	443	995	913	758	557	438	356	301	1493	1370	1137	836	657	534	452
	6-9	12	225	218	351	341	722	662	549	404	318	258	218	1083	993	824	606	477	387	327

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	\$ 11
\$ 500 Deductible	\$ 18
\$1000 Deductible	\$ 30
\$2000 Deductible	\$ 47
\$3000 Deductible	\$ 57
\$4000 Deductible	\$ 63
\$5000 Deductible	\$ 68

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

- \$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$11
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 15 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group	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	72	67	109	104	225	206	171	126	99	80	68	338	309	257	189	149	120	102
	2,3		72	67	109	104	216	198	164	121	95	77	65	324	297	246	182	143	116	98
	4,5		69	64	105	100	198	182	151	111	87	71	60	297	273	227	167	131	107	90
	6-9		57	52	86	81	154	141	117	86	68	55	47	231	212	176	129	102	83	71
4,501 - 6,000	1	2	86	81	132	127	293	269	223	164	129	105	89	440	404	335	246	194	158	134
	2,3		86	81	132	127	281	258	214	157	124	101	85	422	387	321	236	186	152	128
	4,5		83	78	127	122	258	237	197	145	114	92	78	387	356	296	218	171	138	117
	6-9		67	62	102	97	196	180	149	110	86	70	59	294	270	224	165	129	105	89
6,001 - 8,000	1	3	108	103	166	161	402	369	306	225	177	144	122	603	554	459	338	266	216	183
	2,3		108	103	166	161	386	354	294	216	170	138	117	579	531	441	324	255	207	176
	4,5		104	99	159	154	352	323	268	197	155	126	107	528	485	402	296	233	189	161
	6-9		82	77	126	121	264	242	201	148	116	94	80	396	363	302	222	174	141	120
8,001 - 10,000	1	4	131	126	203	197	448	411	341	251	197	160	136	672	617	512	377	296	240	204
	2,3		131	126	203	197	428	393	326	240	189	153	130	642	590	489	360	284	230	195
	4,5		125	120	194	188	390	358	297	218	172	140	118	585	537	446	327	258	210	177
	6-9		99	94	152	147	290	266	221	162	128	104	88	435	399	332	243	192	156	132
10,001 - 15,000	1	5	152	147	237	230	542	497	413	303	239	194	164	813	746	620	455	359	291	246
	2,3		152	147	237	230	518	475	394	290	228	185	157	777	713	591	435	342	278	236
	4,5		146	141	227	220	471	432	359	264	207	168	143	707	648	539	396	311	252	215
	6-9		115	110	177	172	348	319	265	195	153	124	105	522	479	398	293	230	186	158
15,001 - 20,000	1	6	180	175	281	273	641	588	488	359	282	229	194	962	882	732	539	423	344	291
	2,3		180	175	281	273	613	562	466	343	270	219	185	920	843	699	515	405	329	278
	4,5		171	166	268	260	556	510	423	311	245	199	168	834	765	635	467	368	299	252
	6-9		134	129	208	202	409	375	311	229	180	146	124	614	563	467	344	270	219	186
20,001 - 25,000	1	7	182	177	285	277	686	629	522	384	302	245	208	1029	944	783	576	453	368	312
	2,3		182	177	285	277	655	601	499	367	288	234	198	983	902	749	551	432	351	297
	4,5		174	169	272	264	594	545	452	332	262	213	180	891	818	678	498	393	320	270
	6-9		136	131	211	205	436	400	332	244	192	156	132	654	600	498	366	288	234	198
25,001 - 40,000	1	8	186	181	291	283	750	688	571	420	330	268	227	1125	1032	857	630	495	402	341
	2,3		186	181	291	283	716	657	545	401	315	256	217	1074	986	818	602	473	384	326
	4,5		178	173	278	270	650	596	495	364	286	232	197	975	894	743	546	429	348	296
	6-9		139	134	215	209	475	436	362	266	209	170	144	713	654	543	399	314	255	216
40,001 - 65,000	1	10	213	207	333	323	1038	962	790	581	457	371	314	1557	1428	1185	872	686	557	471
	2,3		213	207	333	323	991	909	754	554	436	355	300	1487	1364	1131	831	654	533	450
	4,5		203	197	317	308	896	822	682	501	395	321	271	1344	1233	1023	752	593	482	407
	6-9		157	152	245	238	651	597	496	364	287	233	197	977	896	744	546	431	350	296
65,001 - 90,000	1	11	231	224	361	350	1152	1067	877	645	507	412	349	1728	1586	1316	968	761	618	524
	2,3		231	224	361	350	1100	1009	837	615	484	394	333	1650	1514	1256	923	726	591	500
	4,5		220	214	344	334	994	912	757	556	438	356	301	1491	1368	1136	834	657	534	452
	6-9		170	165	266	258	719	660	548	403	317	257	218	1079	990	822	605	476	386	327
Over 90,000	1	12	277	269	433	420	1156	1061	881	647	509	414	350	1734	1592	1322	971	764	621	525
	2,3		277	269	433	420	1104	1013	841	618	486	395	334	1656	1520	1262	927	729	593	501
	4,5		264	256	412	400	998	916	760	559	440	357	302	1497	1374	1140	839	660	536	453
	6-9		203	197	317	308	723	663	550	404	318	259	219	1085	995	825	606	477	389	329

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	\$ 11
\$ 500 Deductible	\$ 18
\$1000 Deductible	\$ 30
\$2000 Deductible	\$ 47
\$3000 Deductible	\$ 57
\$4000 Deductible	\$ 63
\$5000 Deductible	\$ 68

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

- \$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$11
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 16 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group	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	77	125	120	303	278	231	170	133	108	92	455	417	347	255	200	162	138
	2,3		82	77	125	120	291	267	222	163	128	104	88	437	401	333	245	192	156	132
	4,5		79	74	120	115	266	244	203	149	117	95	81	399	366	305	224	176	143	122
	6-9		64	59	97	92	202	185	154	113	89	72	61	303	278	231	170	134	108	92
4,501 - 6,000	1	2	99	94	152	147	403	370	307	226	178	144	122	605	555	461	339	267	216	183
	2,3		99	94	152	147	386	354	294	216	170	138	117	579	531	441	324	255	207	176
	4,5		95	90	146	141	352	323	268	197	155	126	107	528	485	402	286	233	189	161
	6-9		76	71	116	111	264	242	201	148	116	94	80	396	363	302	222	174	141	120
6,001 - 8,000	1	3	125	120	193	187	560	514	427	314	247	200	170	840	771	641	471	371	300	255
	2,3		125	120	193	187	535	491	408	300	236	191	162	803	737	612	450	354	287	243
	4,5		120	115	184	179	486	446	370	272	214	174	147	729	669	555	408	321	261	221
	6-9		95	90	145	140	360	330	274	201	158	129	109	540	495	411	302	237	194	164
8,001 - 10,000	1	4	152	147	236	229	625	573	476	350	275	223	189	938	860	714	525	413	335	284
	2,3		152	147	236	229	597	548	455	334	263	214	181	896	822	683	501	395	321	272
	4,5		145	140	226	219	542	497	413	303	239	194	164	813	746	620	455	359	291	246
	6-9		114	109	176	171	398	365	303	223	175	142	120	597	548	455	335	263	213	180
10,001 - 15,000	1	5	177	172	277	269	761	698	579	426	335	272	230	1142	1047	869	639	503	408	345
	2,3		177	172	277	269	726	666	553	406	320	260	220	1089	999	830	609	480	390	330
	4,5		169	164	265	257	658	604	501	368	290	236	199	987	906	752	552	435	354	299
	6-9		132	127	205	199	481	441	366	269	212	172	146	722	662	549	404	318	258	219
15,001 - 20,000	1	6	210	204	329	319	904	829	688	506	398	323	274	1356	1244	1032	759	597	485	411
	2,3		210	204	329	319	862	791	657	483	380	308	261	1293	1187	986	725	570	462	392
	4,5		201	195	313	304	780	716	594	437	344	279	236	1170	1074	891	656	516	419	354
	6-9		155	150	242	235	568	521	432	318	250	203	172	852	782	648	477	375	305	258
20,001 - 25,000	1	7	213	207	334	324	968	888	737	542	426	346	293	1452	1332	1106	813	639	519	440
	2,3		213	207	334	324	924	848	704	517	407	331	280	1386	1272	1056	776	611	497	420
	4,5		204	198	318	309	836	767	637	468	368	299	253	1254	1151	966	702	552	449	380
	6-9		158	153	246	239	608	558	463	340	268	218	184	912	837	695	510	402	327	276
25,001 - 40,000	1	8	218	212	341	331	1061	973	808	594	467	379	321	1592	1460	1212	891	701	569	482
	2,3		218	212	341	331	1013	929	771	567	446	362	307	1520	1394	1157	851	669	543	461
	4,5		208	202	325	316	916	840	697	512	403	328	277	1374	1260	1046	768	605	492	416
	6-9		161	156	251	244	665	610	506	372	293	238	201	998	915	759	558	440	357	302
40,001 - 65,000	1	10	250	243	390	379	1476	1354	1124	826	650	528	447	2214	2031	1686	1239	975	792	671
	2,3		250	243	390	379	1407	1291	1072	788	620	503	426	2111	1937	1608	1182	930	755	639
	4,5		238	231	372	361	1271	1166	968	711	560	455	385	1907	1749	1452	1067	840	683	578
	6-9		183	178	286	278	917	841	698	513	404	328	278	1376	1262	1047	770	606	492	417
65,001 - 90,000	1	11	271	263	423	411	1640	1505	1249	918	722	587	497	2460	2258	1874	1377	1083	881	746
	2,3		271	263	423	411	1564	1435	1191	875	689	560	474	2346	2153	1787	1313	1034	840	711
	4,5		259	251	404	392	1413	1296	1076	791	622	505	428	2120	1944	1614	1187	933	758	642
	6-9		199	193	311	302	1017	933	774	569	448	364	308	1526	1400	1161	854	672	546	462
Over 90,000	1	12	325	316	508	493	1647	1511	1254	922	725	589	499	2471	2267	1881	1383	1088	884	749
	2,3		325	316	508	493	1571	1441	1196	879	692	562	476	2357	2162	1794	1319	1038	843	714
	4,5		310	301	484	470	1418	1301	1080	794	624	507	429	2127	1952	1620	1191	936	761	644
	6-9		238	231	372	361	1022	938	779	572	450	366	310	1533	1407	1169	858	675	549	465

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	\$ 16
\$ 500 Deductible	\$ 25
\$1000 Deductible	\$ 44
\$2000 Deductible	\$ 67
\$3000 Deductible	\$ 82
\$4000 Deductible	\$ 91
\$5000 Deductible	\$ 98

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$16
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	139	134	215	209	498	457	379	279	219	178	151	747	696	569	419	329	267	227	
	2,3		139	134	215	209	476	437	363	267	210	170	144	714	656	545	401	315	255	216	
	4,5		132	127	205	199	433	397	330	242	191	155	131	650	596	495	363	287	233	197	
4,501 - 6,000	1	2	105	100	161	156	320	294	244	179	141	115	97	480	441	366	269	212	173	146	
	2,3		172	167	269	261	674	618	513	377	297	241	204	1011	927	770	566	446	362	306	
	4,5		172	167	269	261	644	591	491	361	284	230	195	966	887	737	542	426	345	293	
6,001 - 8,000	1	3	164	159	256	249	584	536	445	327	257	209	177	876	804	668	491	386	314	266	
	2,3		129	124	199	193	428	393	326	240	189	153	130	642	590	489	360	284	230	195	
	4,5		221	215	346	336	950	872	724	532	419	340	288	1425	1308	1086	798	629	510	432	
8,001 - 10,000	1	4	221	215	346	336	907	832	691	508	399	324	275	1361	1248	1037	762	599	486	413	
	2,3		211	205	331	321	821	753	625	459	361	294	248	1232	1130	938	689	542	441	372	
	4,5		164	159	255	248	597	548	455	334	263	214	181	896	822	683	501	395	321	272	
10,001 - 15,000	1	5	275	267	430	417	1064	976	810	595	468	381	322	1596	1464	1215	893	702	572	483	
	2,3		275	267	430	417	1015	931	773	568	447	363	307	1523	1397	1160	852	671	545	461	
	4,5		262	254	409	397	918	842	699	514	404	328	278	1377	1263	1049	771	606	492	417	
15,001 - 20,000	1	6	6-9	202	196	315	306	666	611	507	373	293	238	202	999	917	761	560	440	357	303
	2,3		324	315	507	492	1303	1195	992	729	574	466	394	1955	1793	1488	1094	861	699	591	
	4,5		324	315	507	492	1243	1140	946	695	547	445	376	1865	1710	1419	1043	821	668	564	
20,001 - 25,000	1	7	6-9	309	300	483	469	1123	1030	855	628	494	402	340	1685	1545	1283	942	741	603	510
	2,3		237	230	371	360	811	744	618	454	357	290	246	1217	1116	927	681	536	435	369	
	4,5		387	376	605	587	1553	1425	1183	869	684	556	470	2330	2138	1775	1304	1026	834	705	
25,001 - 30,000	1	8	6-9	387	376	605	587	1481	1359	1128	829	652	530	448	2222	2039	1692	1244	978	795	672
	2,3		368	357	575	558	1339	1228	1019	749	589	479	405	2009	1842	1529	1124	884	719	608	
	4,5		282	274	441	428	965	885	735	540	425	345	292	1448	1328	1103	810	638	518	438	
30,001 - 35,000	1	9	6-9	392	381	614	596	1668	1530	1270	933	734	597	505	2502	2295	1905	1400	1101	896	758
	2,3		392	381	614	596	1589	1458	1210	889	700	569	481	2384	2187	1815	1334	1050	854	722	
	4,5		374	363	584	567	1436	1317	1093	803	632	514	435	2154	1976	1640	1205	948	771	653	
35,001 - 40,000	1	10	6-9	286	278	448	435	1034	949	788	579	456	370	313	1551	1424	1182	869	684	555	470
	2,3		402	390	628	610	1830	1679	1394	1024	806	655	554	2745	2519	2091	1536	1209	983	831	
	4,5		402	390	628	610	1745	1601	1329	977	768	624	528	2618	2402	1994	1466	1152	936	792	
40,001 - 45,000	1	11	6-9	383	372	598	581	1575	1445	1199	881	694	564	477	2363	2168	1799	1322	1041	846	716
	2,3		294	285	458	445	1134	1040	863	634	499	406	343	1701	1560	1295	951	749	609	515	
	4,5		461	448	721	700	2559	2348	1949	1432	1127	916	775	3839	3522	2924	2148	1691	1374	1163	
45,001 - 50,000	1	12	6-9	461	448	721	700	2439	2238	1858	1365	1074	873	739	3659	3357	2787	2048	1611	1310	1109
	2,3		439	426	686	666	2200	2018	1675	1231	969	787	666	3300	3027	2513	1847	1454	1181	999	
	4,5		336	326	525	510	1577	1447	1201	883	695	564	478	2366	2171	1802	1325	1043	846	717	
50,001 - 55,000	1	13	6-9	502	487	784	761	2849	2614	2170	1595	1255	1019	863	4274	3921	3255	2393	1883	1529	1295
	2,3		502	487	784	761	2715	2491	2068	1520	1196	971	822	4073	3737	3102	2280	1794	1457	1233	
	4,5		478	464	747	725	2448	2246	1864	1370	1078	876	741	3672	3369	2796	2055	1617	1314	1112	
55,001 - 60,000	1	14	6-9	366	355	571	554	1754	1609	1335	981	772	628	531	2631	2414	2003	1472	1158	942	797
	2,3		605	587	945	917	2861	2625	2179	1601	1260	1024	866	4292	3938	3269	2402	1890	1536	1299	
	4,5		605	587	945	917	2727	2502	2077	1526	1201	976	826	4091	3753	3116	2289	1802	1464	1239	
Over 90,000	1	15	6-9	575	558	898	872	2459	2256	1872	1376	1083	880	744	3689	3384	2808	2064	1625	1320	1116
	2,3		439	426	686	666	1761	1616	1341	986	776	630	533	2642	2424	2012	1479	1164	945	800	
	4,5																				

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	\$ 29
\$ 500 Deductible	\$ 45
\$1000 Deductible	\$ 77
\$2000 Deductible	\$118
\$3000 Deductible	\$144
\$4000 Deductible	\$161
\$5000 Deductible	\$173

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

- \$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$29
to the \$300 Ded Limited Collision Rate.

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		52	47	79	74	174	160	133	98	77	62	53	261	240	200	147	116	93	80
	2,3	1	52	47	79	74	169	155	129	95	74	60	51	254	233	194	143	111	90	77
	4,5		50	45	76	71	156	143	119	87	69	56	47	234	215	179	131	104	84	71
	6-9		43	38	64	59	124	114	95	70	55	44	38	186	171	143	105	83	66	57
4,501 - 6,000	1	2	61	56	93	88	226	207	172	126	99	81	68	339	311	258	189	149	122	102
	2,3		61	56	93	88	217	199	165	121	96	78	66	326	299	248	182	144	117	99
	4,5		59	54	90	85	199	183	152	112	88	71	60	299	275	228	168	132	107	90
	6-9		49	44	74	69	155	142	118	87	68	55	47	233	213	177	131	102	83	71
6,001 - 8,000	1	3	75	70	115	110	304	279	232	170	134	109	92	456	419	348	255	201	164	138
	2,3		75	70	115	110	292	268	222	163	129	105	88	438	402	333	245	194	158	132
	4,5		72	67	110	105	267	245	203	149	118	96	81	401	368	305	224	177	144	122
	6-9		59	54	90	85	203	186	154	113	89	73	61	305	279	231	170	134	110	92
8,001 - 10,000	1	4	90	85	138	133	337	309	256	188	148	121	102	506	464	384	282	222	182	153
	2,3		90	85	138	133	323	296	246	181	142	115	98	485	444	369	272	213	173	147
	4,5		86	81	132	127	295	271	225	165	130	106	89	443	407	338	248	195	159	134
	6-9		70	65	106	101	222	204	169	124	98	80	67	333	306	254	186	147	120	101
10,001 - 15,000	1	5	104	99	159	154	404	371	308	226	178	145	122	606	557	462	339	267	218	183
	2,3		104	99	159	154	388	356	295	217	171	139	117	582	534	443	326	257	209	176
	4,5		100	95	153	148	353	324	269	198	156	126	107	530	486	404	297	234	189	161
	6-9		80	75	122	117	265	243	202	148	117	95	80	398	365	303	222	176	143	120
15,001 - 20,000	1	6	121	116	186	181	476	437	363	267	210	170	144	714	656	545	401	315	255	216
	2,3		121	116	186	181	457	419	348	256	201	163	138	686	629	522	384	302	245	207
	4,5		116	111	178	173	415	381	316	232	183	149	126	623	572	474	348	275	224	189
	6-9		92	87	141	136	308	283	235	173	136	110	93	462	425	353	260	204	165	140
20,001 - 25,000	1	7	123	118	190	184	509	467	388	285	224	182	154	764	701	582	428	336	273	231
	2,3		123	118	190	184	487	447	371	273	215	174	148	731	671	557	410	323	261	222
	4,5		118	113	181	176	443	406	337	248	195	158	134	665	609	506	372	293	237	201
	6-9		93	88	143	138	328	301	250	184	144	117	99	492	452	375	276	216	176	149
25,001 - 40,000	1	8	125	120	194	188	556	510	423	311	245	199	168	834	765	635	467	368	299	252
	2,3		125	120	194	188	532	488	405	298	234	190	161	798	732	608	447	351	285	242
	4,5		120	115	184	179	483	443	368	270	213	173	146	725	665	552	405	320	260	219
	6-9		95	90	146	141	356	327	271	199	157	128	108	534	491	407	299	236	192	162
40,001 - 65,000	1	10	141	136	219	213	764	701	582	428	336	273	231	1146	1052	873	642	504	410	347
	2,3		141	136	219	213	730	670	556	409	322	261	221	1095	1005	834	614	483	392	332
	4,5		136	131	210	204	662	607	504	370	291	237	200	993	911	756	555	437	356	300
	6-9		107	102	164	159	484	444	369	271	213	173	147	726	666	554	407	320	260	221
65,001 - 90,000	1	11	153	148	238	231	847	777	645	474	373	303	256	1271	1166	968	711	560	455	384
	2,3		153	148	238	231	809	742	616	453	356	289	245	1214	1113	924	680	534	434	368
	4,5		146	141	227	220	732	672	558	410	323	262	222	1098	1008	837	615	485	393	333
	6-9		115	110	177	172	534	490	407	299	235	191	162	801	735	611	449	353	287	243
Over 90,000	1	12	181	176	283	275	850	780	647	476	374	304	257	1275	1170	971	714	561	456	386
	2,3		181	176	283	275	812	745	618	454	358	291	246	1218	1118	927	681	537	437	369
	4,5		173	168	270	262	736	675	560	412	324	263	223	1104	1013	840	618	486	395	335
	6-9		136	131	210	204	536	492	408	300	236	192	162	804	738	612	450	354	288	243

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

COLLISION - WAIVER OF DEDUCTIBLE

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

\$ 300 Deductible \$ 8

For State Amount rating refer Rule 42.

\$ 500 Deductible \$ 13

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

\$1000 Deductible \$ 22

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%

\$2000 Deductible \$ 34

\$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%

\$3000 Deductible \$ 41

\$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%

\$4000 Deductible \$ 46

\$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%

\$5000 Deductible \$ 49

\$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$8
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	57	52	87	82	185	170	141	104	82	66	56	278	255	212	156	123	99	84
	2,3		57	52	87	82	179	164	136	100	79	64	54	269	246	204	150	119	96	81
	4,5		56	51	84	79	166	152	126	93	73	59	50	249	228	189	140	110	89	75
	6-9		47	42	70	65	131	120	100	73	58	47	40	197	180	150	110	87	71	60
4,501 - 6,000	1	2	68	63	104	99	240	220	183	134	106	86	73	360	330	275	201	159	129	110
	2,3		68	63	104	99	231	212	176	129	102	83	70	347	318	264	194	153	125	105
	4,5		66	61	100	95	213	195	162	119	94	76	64	320	293	243	179	141	114	96
	6-9		54	49	82	77	165	151	125	92	72	59	50	248	227	188	138	108	89	75
6,001 - 8,000	1	3	84	79	129	124	326	299	248	182	144	117	99	489	449	372	273	216	176	149
	2,3		84	79	129	124	313	287	238	175	138	112	95	470	431	357	263	207	168	143
	4,5		81	76	124	119	286	262	217	160	126	102	86	429	393	326	240	189	153	129
	6-9		66	61	100	95	216	198	164	121	95	77	65	324	297	246	182	143	116	98
8,001 - 10,000	1	4	101	96	155	150	361	331	275	202	159	129	109	542	497	413	303	239	194	164
	2,3		101	96	155	150	346	317	263	193	152	124	105	519	476	395	290	228	186	158
	4,5		97	92	148	143	316	290	241	177	139	113	96	474	435	362	286	209	170	144
	6-9		78	73	119	114	238	218	181	133	105	85	72	357	327	272	200	158	128	108
10,001 - 15,000	1	5	117	112	180	175	435	399	331	243	192	156	132	653	599	497	365	288	234	198
	2,3		117	112	180	175	416	382	317	233	183	149	126	624	573	476	350	275	224	189
	4,5		112	107	172	167	379	348	289	212	167	136	115	569	522	434	318	251	204	173
	6-9		89	84	136	131	282	259	215	158	124	101	85	423	389	323	237	186	152	128
15,001 - 20,000	1	6	137	132	212	206	512	470	390	287	226	183	155	768	706	585	431	339	275	233
	2,3		137	132	212	206	491	450	374	275	216	176	149	737	675	561	413	324	264	224
	4,5		130	125	202	196	446	409	339	249	196	160	135	669	614	509	374	294	240	203
	6-9		104	99	159	154	330	303	251	185	145	118	100	495	455	377	278	218	177	150
20,001 - 25,000	1	7	139	134	215	209	548	503	417	307	241	196	166	822	755	626	461	362	294	249
	2,3		139	134	215	209	524	481	399	293	231	188	159	786	722	599	440	347	282	239
	4,5		132	127	205	199	476	437	363	267	210	170	144	714	656	545	401	315	255	216
	6-9		105	100	161	156	352	323	268	197	155	126	107	528	485	402	296	233	189	161
25,001 - 40,000	1	8	141	136	219	213	598	549	456	335	264	214	181	897	824	684	503	396	321	272
	2,3		141	136	219	213	572	525	436	320	252	205	173	858	788	654	480	378	308	260
	4,5		136	131	210	204	520	477	396	291	229	186	157	780	716	594	437	344	279	236
	6-9		107	102	164	159	383	351	291	214	168	137	116	575	527	437	321	252	206	174
40,001 - 65,000	1	10	161	156	250	243	824	756	627	461	363	295	249	1236	1134	941	692	545	443	374
	2,3		161	156	250	243	787	722	599	440	347	282	238	1181	1083	899	660	521	423	357
	4,5		153	148	239	232	713	654	543	399	314	255	216	1070	981	815	599	471	383	324
	6-9		120	115	185	180	520	477	396	291	229	186	157	780	716	594	437	344	279	236
65,001 - 90,000	1	11	173	168	271	263	915	839	696	512	403	327	277	1373	1259	1044	768	605	491	416
	2,3		173	168	271	263	872	800	664	488	384	312	264	1308	1200	996	732	576	468	396
	4,5		166	161	259	251	790	725	602	442	348	283	239	1185	1088	903	663	522	425	359
	6-9		130	125	201	195	574	527	437	321	253	206	174	861	791	656	482	380	309	261
Over 90,000	1	12	207	201	323	314	918	842	699	514	404	328	278	1377	1263	1049	771	606	492	417
	2,3		207	201	323	314	876	804	667	490	386	314	265	1314	1206	1001	735	579	471	398
	4,5		197	191	308	299	794	728	604	444	349	284	240	1191	1092	906	666	524	426	360
	6-9		153	148	239	232	578	530	440	323	254	207	175	867	795	660	485	381	311	263

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	\$ 9
\$ 500 Deductible	\$ 14
\$1000 Deductible	\$ 24
\$2000 Deductible	\$ 37
\$3000 Deductible	\$ 45
\$4000 Deductible	\$ 50
\$5000 Deductible	\$ 54

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$9
to the \$300 Ded Limited Collision Rate.

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	59	54	90	85	181	166	138	101	80	65	55	272	249	207	152	120	98	83
	2,3		59	54	90	85	174	160	133	98	77	62	53	261	240	200	147	116	93	80
	4,5		57	52	87	82	162	149	124	91	72	58	49	243	224	186	137	108	87	74
	6-9		48	43	72	67	129	118	98	72	57	46	39	194	177	147	108	86	69	59
4,501 - 6,000	1	2	71	66	108	103	234	215	178	131	103	84	71	351	323	267	197	155	126	107
	2,3		71	66	108	103	226	207	172	126	99	81	68	339	311	258	189	149	122	102
	4,5		68	63	104	99	207	190	158	116	91	74	63	311	285	237	174	137	111	95
	6-9		56	51	85	80	160	147	122	90	71	57	49	240	221	183	135	107	86	74
6,001 - 8,000	1	3	88	83	134	129	317	291	242	178	140	113	96	476	437	363	267	210	170	144
	2,3		88	83	134	129	304	279	232	170	134	109	92	456	419	348	255	201	164	138
	4,5		84	79	129	124	278	255	212	156	122	99	84	417	383	318	234	183	149	126
	6-9		68	63	103	98	211	194	161	118	93	76	64	317	291	242	177	140	114	96
8,001 - 10,000	1	4	105	100	162	157	351	322	267	196	155	126	106	527	483	401	294	233	189	159
	2,3		105	100	162	157	337	309	256	188	148	121	102	506	464	384	282	222	182	153
	4,5		101	96	155	150	307	282	234	172	135	110	93	461	423	351	258	203	165	140
	6-9		81	76	123	118	232	213	177	130	102	83	70	348	320	266	195	153	125	105
10,001 - 15,000	1	5	122	117	188	183	423	388	322	237	186	151	128	635	582	483	356	279	227	192
	2,3		122	117	188	183	405	372	309	227	179	145	123	608	558	464	341	269	218	185
	4,5		117	112	180	175	370	339	281	207	163	132	112	555	509	422	311	245	198	168
	6-9		93	88	142	137	276	253	210	154	121	99	83	414	380	315	231	182	149	125
15,001 - 20,000	1	6	143	138	221	215	498	457	379	279	219	178	151	747	686	569	419	329	267	227
	2,3		143	138	221	215	477	438	364	267	210	171	145	716	657	546	401	315	257	218
	4,5		136	131	211	205	434	398	330	243	191	155	131	651	597	495	365	287	233	197
	6-9		108	103	166	161	322	295	245	180	142	115	97	483	443	368	270	213	173	146
20,001 - 25,000	1	7	145	140	225	218	533	489	406	298	235	191	161	800	734	609	447	353	287	242
	2,3		145	140	225	218	509	467	388	285	224	182	154	764	701	582	428	336	273	231
	4,5		139	134	215	209	463	425	353	259	204	166	140	695	638	530	389	306	249	210
	6-9		109	104	168	163	342	314	261	192	151	122	104	513	471	392	288	227	183	156
25,001 - 40,000	1	8	148	143	230	223	582	534	443	326	256	208	176	873	801	665	489	384	312	264
	2,3		148	143	230	223	556	510	423	311	245	199	168	834	765	635	467	368	299	252
	4,5		141	136	219	213	505	463	384	282	222	181	153	758	695	576	423	333	272	230
	6-9		111	106	171	166	373	342	284	209	164	133	113	560	513	426	314	246	200	170
40,001 - 65,000	1	10	168	163	262	254	801	735	610	448	353	287	243	1202	1103	915	672	530	431	365
	2,3		168	163	262	254	765	702	583	428	337	274	232	1148	1053	875	642	506	411	348
	4,5		161	156	250	243	693	636	528	388	305	248	210	1040	954	792	582	458	372	315
	6-9		126	121	195	189	506	464	385	283	223	181	153	759	696	578	425	335	272	230
65,001 - 90,000	1	11	181	176	283	275	888	815	676	497	391	318	269	1332	1223	1014	746	587	477	404
	2,3		181	176	283	275	848	778	646	475	373	303	257	1272	1167	969	713	560	455	386
	4,5		173	168	271	263	767	704	584	429	338	275	232	1151	1056	876	644	507	413	348
	6-9		136	131	210	204	559	513	426	313	246	200	169	839	770	639	470	369	300	254
Over 90,000	1	12	217	211	339	329	892	818	679	499	393	319	270	1338	1227	1019	749	590	479	405
	2,3		217	211	339	329	851	781	648	476	375	305	258	1277	1172	972	714	563	458	387
	4,5		207	201	323	314	771	707	587	431	339	276	233	1157	1061	881	647	509	414	350
	6-9		161	156	250	243	561	515	427	314	247	201	170	842	773	641	471	371	302	255

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	\$ 9
\$ 500 Deductible	\$ 13
\$1000 Deductible	\$ 23
\$2000 Deductible	\$ 36
\$3000 Deductible	\$ 43
\$4000 Deductible	\$ 48
\$5000 Deductible	\$ 52

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

- \$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$9
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		60	55	91	86	189	173	144	106	83	67	57	284	260	216	159	125	101	86
	2,3	1	60	55	91	86	182	167	139	102	80	65	55	273	251	209	153	120	98	83
	4,5		58	53	88	83	168	154	128	94	74	60	51	252	231	192	141	111	90	77
	6-9		48	43	72	67	132	121	100	74	58	47	40	198	182	150	111	87	71	60
4,501 - 6,000	1		72	67	109	104	244	224	186	137	108	87	74	366	336	279	206	162	131	111
	2,3	2	72	67	109	104	234	215	178	131	103	84	71	351	323	267	197	155	126	107
	4,5		69	64	105	100	216	198	164	121	95	77	65	324	297	246	182	143	116	98
	6-9		57	52	86	81	167	153	127	93	73	60	50	251	230	191	140	110	90	75
6,001 - 8,000	1		89	84	136	131	331	304	252	185	146	119	100	497	456	378	278	219	179	150
	2,3	3	89	84	136	131	318	292	242	178	140	114	96	477	438	363	267	210	171	144
	4,5		85	80	130	125	291	267	222	163	128	104	88	437	401	333	245	192	156	132
	6-9		68	63	104	99	220	202	168	123	97	79	67	330	303	252	185	146	119	101
8,001 - 10,000	1		107	102	164	159	367	337	280	206	162	131	111	551	506	420	309	243	197	167
	2,3	4	107	102	164	159	352	323	268	197	155	126	107	528	485	402	296	233	189	161
	4,5		102	97	157	152	322	295	245	180	142	115	97	483	443	368	270	213	173	146
	6-9		82	77	125	120	241	221	183	135	106	86	73	362	332	275	203	159	129	110
10,001 - 15,000	1		123	118	191	185	443	406	337	248	195	158	134	665	609	506	372	293	237	201
	2,3	5	123	118	191	185	424	389	323	237	187	152	128	636	584	485	356	281	228	192
	4,5		118	113	182	177	386	354	294	216	170	138	117	579	531	441	324	255	207	176
	6-9		94	89	144	139	288	264	219	161	127	103	87	432	396	329	242	191	155	131
15,001 - 20,000	1		145	140	225	218	522	479	398	292	230	187	158	783	719	597	438	345	281	237
	2,3	6	145	140	225	218	499	458	380	279	220	179	151	749	687	570	419	330	269	227
	4,5		138	133	214	208	455	417	346	254	200	163	138	683	626	519	381	300	245	207
	6-9		109	104	168	163	336	308	256	188	148	120	102	504	462	384	282	222	180	153
20,001 - 25,000	1		146	141	228	221	558	512	425	312	246	200	169	837	768	638	468	369	300	254
	2,3	7	146	141	228	221	533	489	406	298	235	191	161	800	734	609	447	353	287	242
	4,5		140	135	217	211	485	445	369	271	214	174	147	728	668	554	407	321	261	221
	6-9		111	106	170	165	358	328	272	200	157	128	108	537	492	408	300	236	192	162
25,001 - 40,000	1		150	145	233	226	609	559	464	341	268	218	184	914	839	696	512	402	327	276
	2,3	8	150	145	233	226	583	535	444	326	257	209	177	875	803	666	489	386	314	266
	4,5		143	138	222	216	529	485	403	296	233	189	160	794	728	605	444	350	284	240
	6-9		113	108	173	168	389	357	296	218	171	139	118	584	536	444	327	257	209	177
40,001 - 65,000	1		170	165	266	258	840	771	640	470	370	301	254	1260	1157	960	705	555	452	381
	2,3	10	170	165	266	258	802	736	611	449	353	287	243	1203	1104	917	674	530	431	365
	4,5		162	157	253	246	726	666	553	406	320	260	220	1089	999	830	609	480	390	330
	6-9		127	122	197	191	530	486	403	296	233	190	160	795	729	605	444	350	285	240
65,001 - 90,000	1		184	179	287	279	932	855	710	522	410	333	282	1398	1283	1065	783	615	500	423
	2,3	11	184	179	287	279	889	816	677	498	392	318	269	1334	1224	1016	747	588	477	404
	4,5		175	170	274	266	804	738	613	450	354	288	244	1206	1107	920	675	531	432	366
	6-9		137	132	212	206	585	537	446	328	258	209	177	878	806	669	492	387	314	266
Over 90,000	1		219	213	343	333	935	858	712	523	412	335	283	1403	1287	1068	785	618	503	425
	2,3	12	219	213	343	333	893	819	680	500	393	319	270	1340	1229	1020	750	590	479	405
	4,5		210	204	328	318	808	741	615	452	356	289	245	1212	1112	923	678	534	434	368
	6-9		162	157	253	246	588	539	447	329	259	210	178	882	809	671	494	389	315	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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 9
\$ 500 Deductible	\$ 14
\$1000 Deductible	\$ 24
\$2000 Deductible	\$ 37
\$3000 Deductible	\$ 45
\$4000 Deductible	\$ 51
\$5000 Deductible	\$ 55

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$9
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		63	58	95	90	194	178	148	109	85	69	59	291	267	222	164	128	104	89
	2,3	1	63	58	95	90	187	172	143	105	83	67	57	281	258	215	158	125	101	86
	4,5		61	56	92	87	173	159	132	97	76	62	52	260	239	198	146	114	93	78
	6-9		50	45	75	70	136	125	104	76	60	49	41	204	188	156	114	90	74	62
4,501 - 6,000	1		75	70	114	109	253	232	193	142	111	90	77	380	348	290	213	167	135	116
	2,3	2	75	70	114	109	243	223	185	136	107	87	74	365	335	278	204	161	131	111
	4,5		72	67	110	105	222	204	169	124	98	80	67	333	306	254	186	147	120	101
	6-9		59	54	89	84	171	157	130	96	75	61	52	257	236	195	144	113	92	78
6,001 - 8,000	1		93	88	142	137	343	315	261	192	151	123	104	515	473	392	288	227	185	156
	2,3	3	93	88	142	137	329	302	251	184	145	118	100	494	453	377	276	218	177	150
	4,5		89	84	137	132	301	276	229	168	132	108	91	452	414	344	252	198	162	137
	6-9		72	67	109	104	227	208	173	127	100	81	69	341	312	260	191	150	122	104
8,001 - 10,000	1		112	107	172	167	382	350	291	214	168	137	116	573	525	437	321	252	206	174
	2,3	4	112	107	172	167	365	335	278	204	161	131	111	548	503	417	306	242	197	167
	4,5		107	102	165	160	332	305	253	186	146	119	101	498	458	380	279	219	179	152
	6-9		86	81	131	126	250	229	190	140	110	89	76	375	344	285	210	165	134	114
10,001 - 15,000	1		130	125	201	195	460	422	350	257	203	165	139	690	633	525	386	305	248	209
	2,3	5	130	125	201	195	440	404	335	246	194	158	133	660	606	503	369	291	237	200
	4,5		124	119	192	186	400	367	305	224	176	143	121	600	551	458	336	264	215	182
	6-9		98	93	151	146	298	273	227	167	131	106	90	447	410	341	251	197	159	135
15,001 - 20,000	1		152	147	237	230	543	498	413	304	239	194	164	815	747	620	456	369	291	246
	2,3	6	152	147	237	230	519	476	395	290	228	186	157	779	714	593	435	342	279	236
	4,5		146	141	227	220	471	432	359	264	207	168	143	707	648	539	396	311	252	215
	6-9		114	109	176	171	349	320	266	195	154	125	106	524	480	399	293	231	188	159
20,001 - 25,000	1		155	150	241	234	580	532	442	325	255	207	176	870	798	663	488	383	311	264
	2,3	7	155	150	241	234	554	508	422	310	244	198	168	831	762	633	465	366	297	252
	4,5		148	143	230	223	504	462	383	282	222	180	152	756	693	575	423	333	270	228
	6-9		116	111	179	174	372	341	283	208	164	133	113	558	512	425	312	246	200	170
25,001 - 40,000	1		158	153	246	239	633	581	482	354	279	227	192	950	872	723	531	419	341	288
	2,3	8	158	153	246	239	606	556	461	339	267	217	183	909	834	692	509	401	326	275
	4,5		151	146	235	228	549	504	418	307	242	197	166	824	756	627	461	363	296	249
	6-9		119	114	183	178	404	371	308	226	178	145	122	606	557	462	339	267	218	183
40,001 - 65,000	1		179	174	280	272	874	802	666	489	385	313	265	1311	1203	999	734	578	470	388
	2,3	10	179	174	280	272	834	765	635	467	367	298	252	1251	1148	953	701	551	447	378
	4,5		171	166	268	260	755	693	575	423	333	270	229	1133	1040	863	635	500	405	344
	6-9		134	129	208	202	550	505	419	308	242	197	167	825	758	629	462	363	296	251
65,001 - 90,000	1		195	189	304	295	969	889	738	542	427	347	293	1454	1334	1107	813	641	521	440
	2,3	11	195	189	304	295	925	849	705	518	408	331	280	1388	1274	1058	777	612	497	420
	4,5		185	180	289	281	837	768	637	468	369	300	253	1256	1152	956	702	554	450	380
	6-9		145	140	225	218	608	558	463	340	268	218	184	912	837	695	510	402	327	276
Over 90,000	1		233	226	364	353	973	893	741	545	429	348	295	1460	1340	1112	818	644	522	443
	2,3	12	233	226	364	353	929	852	707	520	409	332	281	1394	1278	1061	780	614	498	422
	4,5		221	215	346	336	840	771	640	470	370	301	254	1260	1157	960	705	555	452	381
	6-9		171	166	268	260	611	561	466	342	269	219	185	917	842	699	513	404	329	278

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	\$ 15
\$1000 Deductible	\$ 25
\$2000 Deductible	\$ 39
\$3000 Deductible	\$ 47
\$4000 Deductible	\$ 53
\$5000 Deductible	\$ 57

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
 \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
 \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
 \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
 \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
 of Comparable Collision Rate
 (after primary and secondary rating factors),
 subject to a \$5 minimum.

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

R-37
C.A.R.
10/1/2002

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	64	59	97	92	208	191	159	117	92	74	63	312	287	239	176	138	111	95
	2,3	1	64	59	97	92	201	184	153	112	88	72	61	302	276	230	168	132	108	92
	4,5	1	61	56	93	88	185	170	141	104	82	66	56	278	255	212	156	123	99	84
	6-9	1	51	46	77	72	144	132	110	81	63	51	44	216	198	165	122	95	77	66
4,501 - 6,000	1	2	77	72	117	112	271	249	207	152	120	97	82	407	374	311	228	180	146	123
	2,3	2	77	72	117	112	261	239	198	146	115	93	79	392	359	297	219	173	140	119
	4,5	2	73	68	112	107	239	219	182	134	105	85	72	359	329	273	201	158	128	108
	6-9	2	60	55	91	86	183	168	139	102	81	66	55	275	252	209	153	122	99	83
6,001 - 8,000	1	3	95	90	145	140	371	340	282	207	163	133	112	557	510	423	311	245	200	168
	2,3	3	95	90	145	140	355	326	271	199	156	127	108	533	489	407	299	234	191	162
	4,5	3	91	86	139	134	325	298	247	182	143	116	98	488	447	371	273	215	174	147
	6-9	3	73	68	112	107	244	224	186	137	108	87	74	366	336	279	206	162	131	111
8,001 - 10,000	1	4	114	109	176	171	412	378	314	231	181	147	125	618	567	471	347	272	221	188
	2,3	4	114	109	176	171	393	361	300	220	173	141	119	590	542	450	330	260	212	179
	4,5	4	109	104	168	163	360	330	274	201	158	129	109	540	495	411	302	237	194	164
	6-9	4	88	83	134	129	268	246	204	150	118	96	81	402	369	306	225	177	144	122
10,001 - 15,000	1	5	133	128	206	200	497	456	378	278	219	178	150	746	684	567	417	329	267	225
	2,3	5	133	128	206	200	476	437	363	267	210	170	144	714	656	545	401	315	255	216
	4,5	5	127	122	197	191	433	397	330	242	191	155	131	650	596	495	363	287	233	197
	6-9	5	100	95	154	149	320	294	244	179	141	115	97	480	441	366	269	212	173	146
15,001 - 20,000	1	6	156	151	243	236	588	539	447	329	259	210	178	882	809	671	494	389	315	267
	2,3	6	156	151	243	236	562	516	428	315	248	201	170	843	774	642	473	372	302	255
	4,5	6	149	144	232	225	510	468	388	285	225	183	154	765	702	582	428	338	275	231
	6-9	6	117	112	180	175	376	345	286	210	166	135	114	564	518	429	315	249	203	171
20,001 - 25,000	1	7	158	153	246	239	629	577	479	352	277	225	190	944	866	719	528	416	338	285
	2,3	7	158	153	246	239	601	551	457	336	264	215	182	902	827	686	504	396	323	273
	4,5	7	151	146	235	228	545	500	415	305	240	195	165	818	750	623	458	360	293	248
	6-9	7	119	114	183	178	401	368	305	224	177	144	121	602	552	458	336	266	216	182
25,001 - 40,000	1	8	162	157	252	245	687	630	523	384	302	246	208	1031	945	785	576	453	369	312
	2,3	8	162	157	252	245	656	602	500	367	289	235	199	984	903	750	551	434	353	299
	4,5	8	155	150	241	234	595	546	453	333	262	213	180	893	819	680	500	393	320	270
	6-9	8	121	116	187	182	437	401	333	245	192	156	132	656	602	500	368	288	234	198
40,001 - 65,000	1	10	184	179	287	279	949	871	723	531	418	340	287	1424	1307	1085	797	627	510	431
	2,3	10	184	179	287	279	906	831	690	507	399	324	274	1359	1247	1035	761	599	486	411
	4,5	10	175	170	274	266	820	752	624	459	361	293	248	1230	1128	936	689	542	440	372
	6-9	10	137	132	212	206	596	547	454	334	263	213	181	894	821	681	501	395	320	272
65,001 - 90,000	1	11	199	193	311	302	1053	966	802	589	464	377	319	1580	1449	1203	884	696	566	479
	2,3	11	199	193	311	302	1005	922	765	562	443	360	304	1508	1383	1148	843	665	540	456
	4,5	11	190	184	297	288	909	834	692	509	400	325	275	1364	1251	1038	764	600	488	413
	6-9	11	148	143	230	223	659	605	502	369	290	236	200	989	908	753	554	435	354	300
Over 90,000	1	12	239	232	373	362	1057	970	805	592	466	378	320	1586	1455	1208	888	699	567	480
	2,3	12	239	232	373	362	1009	926	769	565	444	361	306	1514	1389	1154	848	666	542	459
	4,5	12	228	221	355	345	913	838	696	511	402	327	277	1370	1257	1044	767	603	491	416
	6-9	12	175	170	274	266	663	608	505	371	292	237	201	995	912	758	557	438	356	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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 16
\$1000 Deductible	\$ 28
\$2000 Deductible	\$ 43
\$3000 Deductible	\$ 52
\$4000 Deductible	\$ 58
\$5000 Deductible	\$ 62

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
 \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
 \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
 \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
 \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
 of Comparable Collision Rate
 (after primary and secondary rating factors),
 subject to a \$5 minimum.

No Deductible - Adc \$10
 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		69	64	105	100	211	194	161	118	93	76	64	317	291	242	177	140	114	96
	2,3	1	69	64	105	100	204	187	155	114	90	73	62	306	281	233	171	135	110	93
	4,5		66	61	101	96	187	172	143	105	83	67	57	281	258	215	158	125	101	86
	6-9		55	50	83	78	146	134	111	82	64	52	44	219	201	167	123	96	78	66
4,501 - 6,000	1	2	83	78	127	122	276	253	210	154	121	99	83	414	380	315	231	182	149	125
	2,3		83	78	127	122	265	243	202	148	117	95	80	398	365	303	222	176	143	120
	4,5		80	75	122	117	243	223	185	136	107	87	74	365	335	278	204	161	131	111
	6-9		65	60	98	93	186	171	142	104	82	67	56	279	257	213	156	123	101	84
6,001 - 8,000	1	3	104	99	159	154	377	346	287	211	166	135	114	566	519	431	317	249	203	171
	2,3		104	99	159	154	362	332	276	203	159	129	110	543	498	414	305	239	194	165
	4,5		100	95	153	148	330	303	251	185	145	118	100	495	455	377	278	218	177	150
	6-9		79	74	121	116	247	227	188	138	109	89	75	371	341	282	207	164	134	113
8,001 - 10,000	1	4	125	120	194	188	419	384	319	234	184	150	127	629	576	479	351	276	225	191
	2,3		125	120	194	188	401	368	305	224	177	144	121	602	552	458	336	266	216	182
	4,5		120	115	185	180	365	335	278	204	161	131	111	548	503	417	306	242	197	167
	6-9		95	90	146	141	273	250	208	153	120	98	83	410	375	312	230	180	147	125
10,001 - 15,000	1	5	146	141	227	220	507	465	386	284	223	181	153	761	698	579	426	335	272	230
	2,3		146	141	227	220	484	444	369	271	213	173	147	726	666	554	407	320	260	221
	4,5		139	134	216	210	440	404	335	246	194	158	133	660	606	503	369	291	237	200
	6-9		110	105	169	164	326	299	248	182	144	117	99	489	449	372	273	216	176	149
15,001 - 20,000	1	6	171	166	268	260	598	549	456	335	264	214	181	897	824	684	503	396	321	272
	2,3		171	166	268	260	572	525	436	320	252	205	173	858	788	654	480	378	308	260
	4,5		164	159	255	248	520	477	396	291	229	186	157	780	716	594	437	344	279	236
	6-9		129	124	199	193	383	351	291	214	168	137	116	575	527	437	321	252	206	174
20,001 - 25,000	1	7	174	169	272	264	641	588	488	359	282	229	194	962	882	732	539	423	344	291
	2,3		174	169	272	264	611	561	466	342	269	219	185	917	842	699	513	404	329	278
	4,5		166	161	260	252	555	509	422	310	244	199	168	833	764	633	465	366	299	252
	6-9		130	125	202	196	408	374	310	228	180	146	123	612	561	465	342	270	219	185
25,001 - 40,000	1	8	178	173	278	270	700	642	533	392	308	250	212	1050	963	800	588	462	375	318
	2,3		178	173	278	270	669	614	510	375	295	239	203	1004	921	765	563	443	359	305
	4,5		170	165	266	258	606	556	461	339	267	217	183	909	834	692	509	401	326	275
	6-9		133	128	206	200	445	408	339	249	196	159	135	668	612	509	374	294	239	203
40,001 - 65,000	1	10	203	197	317	308	968	888	737	542	426	346	293	1452	1332	1106	813	639	519	440
	2,3		203	197	317	308	923	847	703	517	407	330	280	1385	1271	1055	776	611	495	420
	4,5		194	188	303	294	836	767	637	468	368	299	253	1254	1151	956	702	552	449	380
	6-9		151	146	235	228	607	557	462	340	267	217	184	911	836	693	510	401	326	276
65,001 - 90,000	1	11	220	214	344	334	1074	985	818	601	473	384	325	1611	1478	1227	902	710	576	488
	2,3		220	214	344	334	1025	940	780	573	451	367	310	1538	1410	1170	860	677	551	465
	4,5		210	204	329	319	927	850	706	519	408	332	281	1391	1275	1059	779	612	498	422
	6-9		162	157	253	246	673	617	512	376	296	241	204	1010	926	768	564	444	362	306
Over 90,000	1	12	265	257	413	401	1078	989	821	603	475	386	326	1617	1484	1232	905	713	579	489
	2,3		265	257	413	401	1029	944	784	576	453	368	312	1544	1416	1176	864	680	552	468
	4,5		251	244	382	381	931	854	709	521	410	333	282	1397	1281	1064	782	615	500	423
	6-9		194	188	303	294	675	619	514	378	297	241	204	1013	929	771	567	446	362	306

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	\$ 11
\$ 500 Deductible	\$ 16
\$1000 Deductible	\$ 28
\$2000 Deductible	\$ 43
\$3000 Deductible	\$ 53
\$4000 Deductible	\$ 59
\$5000 Deductible	\$ 63

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
 \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
 \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
 \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
 \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
 of Comparable Collision Rate
 (after primary and secondary rating factors),
 subject to a \$5 minimum.

No Deductible - Adc \$11
 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		73	68	112	107	223	205	170	125	98	80	68	335	308	255	188	147	120	102
	2,3	1	73	68	112	107	215	197	164	120	95	77	65	323	296	246	180	143	116	98
	4,5		71	66	108	103	197	181	150	110	87	71	60	296	272	225	165	131	107	90
	6-9		58	53	88	83	154	141	117	86	68	55	47	231	212	176	129	102	83	71
4,501 - 6,000	1		89	84	136	131	292	268	222	163	129	105	88	438	402	333	245	194	158	132
	2,3	2	89	84	136	131	280	257	213	157	123	100	85	420	386	320	236	185	150	128
	4,5		85	80	130	125	257	236	196	144	113	92	78	386	354	294	216	170	138	117
	6-9		69	64	105	100	196	180	149	110	86	70	59	294	270	224	165	129	105	89
6,001 - 8,000	1		111	106	171	166	401	368	305	224	177	144	121	602	552	458	336	266	216	182
	2,3	3	111	106	171	166	384	352	292	215	169	137	116	576	528	438	323	254	206	174
	4,5		106	101	163	158	350	321	266	196	154	125	106	525	482	399	294	231	188	159
	6-9		85	80	130	125	262	240	199	146	115	94	79	333	360	299	219	173	141	119
8,001 - 10,000	1		135	130	209	203	446	409	339	249	196	160	135	669	614	509	374	294	240	203
	2,3	4	135	130	209	203	426	391	325	239	188	152	129	639	587	488	359	282	228	194
	4,5		129	124	199	193	388	356	295	217	171	139	117	582	534	443	326	257	209	176
	6-9		102	97	156	151	289	265	220	162	127	103	87	434	398	330	243	191	155	131
10,001 - 15,000	1		157	152	244	237	540	495	411	302	238	193	163	810	743	617	453	357	290	245
	2,3	5	157	152	244	237	516	473	393	289	227	184	156	774	710	590	434	341	276	234
	4,5		150	145	233	226	469	430	357	262	206	168	142	704	645	536	393	309	252	213
	6-9		118	113	181	176	347	318	264	194	153	124	105	521	477	396	291	230	186	158
15,001 - 20,000	1		185	180	289	281	638	585	496	357	281	228	193	957	878	729	536	422	342	290
	2,3	6	185	180	289	281	609	559	464	341	268	218	184	914	839	696	512	402	327	276
	4,5		177	172	276	268	553	507	421	309	243	198	167	830	761	632	464	365	297	251
	6-9		138	133	214	208	407	373	310	228	179	145	123	611	560	465	342	269	218	185
20,001 - 25,000	1		187	182	294	285	682	626	520	382	300	244	207	1023	939	780	573	450	366	311
	2,3	7	187	182	294	285	652	598	496	365	287	233	197	978	897	744	548	431	350	296
	4,5		179	174	280	272	591	542	450	331	260	211	179	887	813	675	497	390	317	269
	6-9		140	135	217	211	434	398	330	243	191	155	131	651	597	495	365	287	233	197
25,001 - 40,000	1		193	187	301	292	747	685	569	418	329	267	226	1121	1028	854	627	494	401	339
	2,3	8	193	187	301	292	713	654	543	399	314	255	216	1070	981	815	599	471	383	324
	4,5		183	178	286	278	646	593	492	362	285	231	196	969	890	738	543	428	347	294
	6-9		143	138	222	216	473	434	360	265	208	169	143	710	651	540	398	312	254	215
40,001 - 65,000	1		219	213	343	333	1032	947	786	578	455	369	313	1548	1421	1179	867	683	554	470
	2,3	10	219	213	343	333	985	904	750	551	434	353	298	1478	1356	1125	827	651	530	447
	4,5		209	203	327	317	892	818	679	499	393	319	270	1338	1227	1019	749	590	479	405
	6-9		162	157	252	245	647	594	493	362	285	232	196	971	891	740	543	428	348	294
65,001 - 90,000	1		238	231	372	361	1147	1052	873	642	505	410	347	1721	1578	1310	963	758	615	521
	2,3	11	238	231	372	361	1093	1003	832	612	481	391	331	1640	1505	1248	918	722	587	497
	4,5		227	220	354	344	989	907	753	553	435	354	299	1484	1361	1130	830	653	531	449
	6-9		175	170	274	266	716	657	545	401	315	256	217	1074	986	818	602	473	384	326
Over 90,000	1		285	277	446	433	1151	1056	876	644	507	412	348	1727	1584	1314	966	761	618	522
	2,3	12	285	277	446	433	1099	1008	837	615	484	393	333	1649	1512	1256	923	726	590	500
	4,5		272	264	424	412	993	911	756	556	437	355	301	1490	1367	1134	834	656	533	452
	6-9		209	203	327	317	719	660	548	403	317	257	218	1079	990	822	605	476	386	327

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	\$ 11
\$ 500 Deductible	\$ 18
\$1000 Deductible	\$ 30
\$2000 Deductible	\$ 46
\$3000 Deductible	\$ 56
\$4000 Deductible	\$ 63
\$5000 Deductible	\$ 68

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

- \$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$11
to the \$300 Ded Limited Collision Rate.

R-40
C.A.R.
10/1/2002

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		77	72	117	112	244	224	186	137	108	87	74	366	336	279	206	162	131	111
	2,3	1	77	72	117	112	234	215	178	131	103	84	71	351	323	267	197	155	126	107
	4,5		73	68	112	107	216	198	164	121	95	77	65	324	297	246	182	143	116	98
	6-9		60	55	91	86	167	153	127	93	73	60	50	251	230	191	140	110	90	75
4,501 - 6,000	1		93	88	142	137	322	295	245	180	142	115	97	483	443	368	270	213	173	146
	2,3	2	93	88	142	137	308	283	235	173	136	110	93	462	425	353	260	204	165	140
	4,5		89	84	136	131	282	259	215	158	124	101	85	423	389	323	237	186	152	128
	6-9		72	67	109	104	214	196	163	120	94	76	65	321	294	245	180	141	114	98
6,001 - 8,000	1		116	111	179	174	443	406	337	248	195	158	134	665	609	506	372	293	237	201
	2,3	3	116	111	179	174	424	389	323	237	187	152	128	636	584	485	356	281	228	192
	4,5		111	106	171	166	386	354	294	216	170	138	117	579	531	441	324	255	207	176
	6-9		89	84	136	131	288	264	219	161	127	103	87	432	396	329	242	191	155	131
8,001 - 10,000	1		141	136	219	213	493	452	375	276	217	176	149	740	678	563	414	326	264	224
	2,3	4	141	136	219	213	471	432	359	264	207	168	143	707	648	539	396	311	252	215
	4,5		135	130	209	203	428	393	326	240	189	153	130	642	590	489	360	284	230	195
	6-9		107	102	164	159	318	292	242	178	140	114	96	477	438	363	267	210	171	144
10,001 - 15,000	1		165	160	258	250	597	548	455	334	263	214	181	896	822	683	501	395	321	272
	2,3	5	165	160	258	250	571	524	435	320	252	204	173	857	786	653	480	378	306	260
	4,5		157	152	245	238	519	476	395	290	228	186	157	779	714	593	435	342	279	236
	6-9		123	118	191	185	382	350	291	214	168	137	116	573	525	437	321	252	206	174
15,001 - 20,000	1		195	189	305	296	709	650	540	397	312	254	215	1064	975	810	596	468	381	323
	2,3	6	195	189	305	296	677	621	515	379	298	242	205	1016	932	773	569	447	363	308
	4,5		185	180	290	282	614	563	467	343	270	220	186	921	845	701	515	405	330	279
	6-9		145	140	226	219	449	412	342	251	198	161	136	674	618	513	377	297	242	204
20,001 - 25,000	1		198	192	309	300	758	695	577	424	334	271	229	1137	1043	866	636	501	407	344
	2,3	7	198	192	309	300	724	664	551	405	319	259	219	1086	996	827	608	479	389	329
	4,5		188	183	285	286	656	602	500	367	289	235	199	984	903	750	551	434	353	299
	6-9		147	142	229	222	480	440	365	268	211	172	145	720	660	548	402	317	258	218
25,001 - 40,000	1		202	196	316	307	829	761	632	464	365	297	251	1244	1142	948	696	548	446	377
	2,3	8	202	196	316	307	792	727	603	443	349	284	240	1188	1091	905	665	524	426	360
	4,5		194	188	302	293	717	658	546	401	316	257	217	1076	987	819	602	474	386	326
	6-9		150	145	234	227	523	480	398	293	230	187	158	785	720	597	440	345	281	237
40,001 - 65,000	1		232	225	362	351	1150	1055	876	644	506	411	348	1725	1583	1314	966	759	617	522
	2,3	10	232	225	362	351	1098	1007	836	614	483	393	332	1647	1511	1254	921	725	590	498
	4,5		220	214	344	334	992	910	755	555	437	355	300	1488	1365	1133	833	656	533	450
	6-9		170	165	266	258	718	659	547	402	316	257	217	1077	989	821	603	474	386	326
65,001 - 90,000	1		251	244	392	381	1277	1172	973	715	563	457	387	1916	1758	1460	1073	845	686	581
	2,3	11	251	244	392	381	1219	1118	928	682	537	436	369	1829	1677	1392	1023	806	654	554
	4,5		239	232	374	363	1101	1010	838	616	485	394	333	1652	1515	1257	924	728	591	500
	6-9		184	179	288	280	796	730	606	445	350	285	241	1194	1095	909	668	525	428	362
Over 90,000	1		301	292	471	457	1283	1177	977	718	565	459	388	1925	1766	1466	1077	848	689	582
	2,3	12	301	292	471	457	1223	1122	931	684	539	438	370	1835	1683	1397	1026	809	657	555
	4,5		286	278	448	435	1105	1014	842	619	487	395	335	1658	1521	1263	929	731	593	503
	6-9		220	214	344	334	800	734	609	448	352	286	242	1200	1101	914	672	528	429	363

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	\$ 20
\$1000 Deductible	\$ 34
\$2000 Deductible	\$ 52
\$3000 Deductible	\$ 63
\$4000 Deductible	\$ 70
\$5000 Deductible	\$ 76

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
 \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
 \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
 \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
 \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
 of Comparable Collision Rate
 (after primary and secondary rating factors),
 subject to a \$5 minimum.

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

R-41
C.A.R.
10/1/2002

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		73	68	111	106	234	215	178	131	103	84	71	351	323	267	197	155	126	107
	2,3	1	73	68	111	106	226	207	172	126	99	81	68	339	311	258	189	149	122	102
	4,5		70	65	107	102	208	191	159	117	92	74	63	312	287	239	176	138	111	95
	6-9		57	52	87	82	160	147	122	90	71	57	49	240	221	183	135	107	86	74
4,501 - 6,000	1		88	83	135	130	308	283	235	173	136	110	93	462	425	353	280	204	165	140
	2,3	2	88	83	135	130	296	272	226	166	131	106	90	444	408	339	249	197	159	135
	4,5		84	79	129	124	271	249	207	152	120	97	82	407	374	311	228	180	146	123
	6-9		68	63	104	99	206	189	157	115	91	74	62	309	284	236	173	137	111	93
6,001 - 8,000	1		110	105	169	164	424	389	323	237	187	152	128	636	584	485	356	281	228	192
	2,3	3	110	105	169	164	407	373	310	228	179	145	123	611	560	465	342	269	218	185
	4,5		105	100	162	157	371	340	282	207	163	133	112	557	510	423	311	245	200	168
	6-9		84	79	129	124	277	254	211	155	122	99	84	416	381	317	233	183	149	126
8,001 - 10,000	1		134	129	207	201	472	433	369	264	208	169	143	708	650	539	396	312	254	215
	2,3	4	134	129	207	201	451	414	344	253	199	161	137	677	621	516	380	299	242	206
	4,5		128	123	198	192	411	377	313	230	181	147	124	617	566	470	345	272	221	186
	6-9		101	96	155	150	305	280	232	171	134	109	92	458	420	348	257	201	164	138
10,001 - 15,000	1		155	150	242	235	571	524	435	320	252	204	173	857	786	653	480	378	306	260
	2,3	5	155	150	242	235	546	501	416	306	240	195	165	819	752	624	459	360	293	248
	4,5		148	143	231	224	496	455	378	278	218	177	150	744	683	567	417	327	266	225
	6-9		117	112	180	175	366	336	279	205	161	131	111	549	504	419	308	242	197	167
15,001 - 20,000	1		183	178	286	278	677	621	515	379	298	242	205	1016	932	773	569	447	363	308
	2,3	6	183	178	286	278	646	593	492	362	285	231	196	969	890	738	543	428	347	294
	4,5		175	170	273	265	586	538	447	328	258	210	178	879	807	671	492	387	315	267
	6-9		137	132	212	206	431	395	328	241	190	154	130	647	593	492	362	285	231	195
20,001 - 25,000	1		185	180	290	282	725	665	552	406	319	259	219	1088	998	828	609	479	389	329
	2,3	7	185	180	290	282	692	635	527	387	305	248	210	1038	953	791	581	458	372	315
	4,5		177	172	277	269	627	575	477	351	276	224	190	941	863	716	527	414	336	285
	6-9		139	134	215	209	459	421	349	257	202	164	139	689	632	524	386	303	246	209
25,001 - 40,000	1		191	185	298	289	792	727	603	443	349	284	240	1188	1091	905	665	524	426	360
	2,3	8	191	185	298	289	758	695	577	424	334	271	229	1137	1043	866	636	501	407	344
	4,5		181	176	283	275	686	629	522	384	302	245	208	1029	944	783	576	453	368	312
	6-9		142	137	220	214	501	460	382	281	221	179	152	752	690	573	422	332	269	228
40,001 - 65,000	1		217	211	340	330	1098	1007	836	614	483	393	332	1647	1511	1254	921	725	590	498
	2,3	10	217	211	340	330	1047	961	798	586	461	375	317	1571	1442	1197	879	692	563	476
	4,5		207	201	323	314	947	869	721	530	417	339	287	1421	1304	1082	795	626	509	431
	6-9		161	156	250	243	687	630	523	384	302	246	208	1031	945	785	576	453	369	312
65,001 - 90,000	1		236	229	369	358	1219	1118	928	682	537	436	369	1829	1677	1392	1023	806	654	554
	2,3	11	236	229	369	358	1163	1067	886	651	512	416	352	1745	1601	1329	977	768	624	528
	4,5		225	218	351	341	1051	964	800	588	463	376	318	1577	1446	1200	882	695	564	477
	6-9		173	168	271	263	761	698	579	426	335	272	230	1142	1047	869	639	503	408	345
Over 90,000	1		283	275	442	429	1224	1123	932	685	539	438	371	1836	1685	1398	1028	809	657	557
	2,3	12	283	275	442	429	1168	1072	890	654	515	418	354	1752	1608	1335	981	773	627	531
	4,5		269	261	420	408	1056	969	804	591	465	378	320	1584	1454	1206	887	698	567	480
	6-9		207	201	323	314	764	701	582	428	336	273	231	1146	1052	873	642	504	410	347

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	\$ 12
\$ 500 Deductible	\$ 19
\$1000 Deductible	\$ 32
\$2000 Deductible	\$ 50
\$3000 Deductible	\$ 60
\$4000 Deductible	\$ 67
\$5000 Deductible	\$ 72

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

- \$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
- \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
- \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
- \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
- \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

R-42
C.A.R.
10/1/2002

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		72	67	109	104	234	215	178	131	103	84	71	351	323	267	197	155	126	107
	2,3	1	72	67	109	104	225	206	171	126	99	80	68	338	309	257	189	149	120	102
	4,5		69	64	105	100	207	190	158	116	91	74	63	311	285	237	174	137	111	95
	6-9		57	52	86	81	160	147	122	90	71	57	49	240	221	183	135	107	86	74
4,501 - 6,000	1		86	81	132	127	307	282	234	172	135	110	93	461	423	351	258	203	165	140
	2,3	2	86	81	132	127	294	270	224	165	130	105	89	441	405	336	248	195	158	134
	4,5		83	78	127	122	270	248	206	151	119	97	82	405	372	309	227	179	146	123
	6-9		67	62	102	97	205	188	156	115	90	73	62	308	282	234	173	135	110	93
6,001 - 8,000	1		108	103	166	161	422	387	321	236	186	151	128	633	581	482	354	279	227	192
	2,3	3	108	103	166	161	404	371	308	226	178	145	122	606	557	462	339	267	218	183
	4,5		104	99	159	154	368	338	281	206	162	132	112	552	507	422	309	243	198	168
	6-9		82	77	126	121	276	253	210	154	121	99	83	414	380	315	231	182	149	125
8,001 - 10,000	1		131	126	203	197	470	431	358	263	207	168	142	705	647	537	395	311	252	213
	2,3	4	131	126	203	197	449	412	342	251	198	161	136	674	618	513	377	297	242	204
	4,5		125	120	194	188	409	375	311	229	180	146	124	614	563	467	344	270	219	186
	6-9		99	94	152	147	304	279	232	170	134	109	92	456	419	348	255	201	161	138
10,001 - 15,000	1		152	147	237	230	569	522	433	318	251	204	172	854	783	650	477	377	306	258
	2,3	5	152	147	237	230	544	499	414	304	240	195	165	816	749	621	456	360	293	248
	4,5		146	141	227	220	494	453	376	276	217	177	149	741	680	564	414	326	266	224
	6-9		115	110	177	172	364	334	277	204	160	130	110	546	501	416	306	240	195	165
15,001 - 20,000	1		180	175	281	273	674	618	513	377	297	241	204	1011	927	770	566	446	362	306
	2,3	6	180	175	281	273	644	591	491	361	284	230	195	966	887	737	542	426	345	293
	4,5		171	166	268	260	584	536	445	327	257	209	177	876	804	668	491	386	314	266
	6-9		134	129	208	202	428	393	326	240	189	153	130	642	590	489	360	284	230	195
20,001 - 25,000	1		182	177	285	277	722	662	549	404	318	258	218	1083	993	824	606	477	387	327
	2,3	7	182	177	285	277	689	632	525	386	303	246	209	1034	948	788	579	455	369	314
	4,5		174	169	272	264	625	573	476	350	275	223	189	938	860	714	525	413	335	284
	6-9		136	131	211	205	458	420	349	256	202	164	139	687	630	524	384	303	246	209
25,001 - 40,000	1		186	181	291	283	789	724	601	442	348	282	239	1184	1086	902	663	522	423	369
	2,3	8	186	181	291	283	753	691	574	422	332	269	228	1130	1037	861	633	498	404	342
	4,5		178	173	278	270	682	626	520	382	300	244	207	1023	939	780	573	450	366	311
	6-9		139	134	215	209	498	457	379	279	219	178	151	747	686	569	419	329	267	227
40,001 - 65,000	1		213	207	333	323	1092	1002	832	611	481	391	331	1638	1503	1248	917	722	587	497
	2,3	10	213	207	333	323	1043	957	794	584	459	373	316	1565	1436	1191	876	689	560	474
	4,5		203	197	317	308	943	865	718	528	415	337	285	1415	1298	1077	792	623	506	428
	6-9		157	152	245	238	683	627	520	382	301	245	207	1025	941	780	573	452	368	311
65,001 - 90,000	1		231	224	361	350	1213	1113	924	679	534	434	367	1820	1670	1386	1019	801	651	551
	2,3	11	231	224	361	350	1158	1062	881	648	510	414	350	1737	1593	1322	972	765	621	525
	4,5		220	214	344	334	1046	960	797	586	461	374	317	1569	1440	1196	879	692	561	476
	6-9		170	165	266	258	756	694	576	423	333	271	229	1134	1041	864	635	500	407	344
Over 90,000	1		277	269	433	420	1219	1118	928	682	537	436	369	1829	1677	1392	1023	806	654	554
	2,3	12	277	269	433	420	1162	1066	885	650	512	416	352	1743	1599	1328	975	768	624	528
	4,5		264	256	412	400	1051	964	800	588	463	376	318	1577	1446	1200	882	695	564	477
	6-9		203	197	317	308	761	698	579	426	335	272	230	1142	1047	869	639	503	408	345

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	\$ 12
\$ 500 Deductible	\$ 19
\$1000 Deductible	\$ 32
\$2000 Deductible	\$ 49
\$3000 Deductible	\$ 60
\$4000 Deductible	\$ 67
\$5000 Deductible	\$ 72

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
 \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
 \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
 \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
 \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
 of Comparable Collision Rate
 (after primary and secondary rating factors),
 subject to a \$5 minimum.

No Deductible - Adc \$12
 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		71	66	108	103	232	213	177	130	102	83	70	348	320	266	195	153	125	105
	2,3	1	71	66	108	103	223	205	170	125	98	80	68	335	308	255	188	147	120	102
	4,5		68	63	104	99	206	189	157	115	91	74	62	309	284	236	173	137	111	93
	6-9		56	51	85	80	159	146	121	89	70	57	48	239	219	182	134	105	86	72
4,501 - 6,000	1	2	86	81	131	126	305	280	232	171	134	109	92	458	420	348	257	201	164	138
	2,3		86	81	131	126	293	269	223	164	129	105	89	440	404	335	246	194	158	134
	4,5		82	77	125	120	268	246	204	150	118	96	81	402	369	306	225	177	144	122
	6-9		66	61	101	96	204	187	155	114	90	73	62	306	281	233	171	135	110	93
6,001 - 8,000	1	3	107	102	164	159	420	385	320	235	185	150	127	630	578	480	353	278	225	191
	2,3		107	102	164	159	402	369	306	225	177	144	122	603	554	459	338	266	216	183
	4,5		102	97	157	152	366	336	279	205	161	131	111	549	504	419	308	242	197	167
	6-9		82	77	125	120	274	251	208	153	120	98	83	411	377	312	230	180	147	125
8,001 - 10,000	1	4	129	124	200	194	467	428	355	261	205	167	141	701	642	533	392	308	251	212
	2,3		129	124	200	194	446	409	339	249	196	160	135	669	614	509	374	294	240	203
	4,5		123	118	191	185	407	373	310	228	179	145	123	611	560	465	342	269	218	185
	6-9		98	93	150	145	302	277	230	169	133	108	91	453	416	345	254	200	162	137
10,001 - 15,000	1	5	150	145	234	227	565	518	430	316	249	202	171	848	777	645	474	374	303	257
	2,3		150	145	234	227	541	496	412	303	238	193	164	812	744	618	455	357	290	246
	4,5		144	139	224	217	491	450	374	275	216	176	149	737	675	561	413	324	264	224
	6-9		113	108	174	169	362	332	276	203	159	129	110	543	498	414	305	239	194	165
15,001 - 20,000	1	6	177	172	276	268	669	614	510	375	295	239	203	1004	921	765	563	443	359	305
	2,3		177	172	276	268	640	587	487	358	282	229	194	960	881	731	537	423	344	291
	4,5		169	164	264	256	580	532	442	325	255	207	176	870	798	663	488	383	311	264
	6-9		132	127	205	199	425	390	324	238	187	152	129	638	585	486	357	281	228	194
20,001 - 25,000	1	7	180	175	281	273	716	657	545	401	315	256	217	1074	986	818	602	473	384	326
	2,3		180	175	281	273	683	627	520	382	301	245	207	1025	941	780	573	452	368	311
	4,5		171	166	268	260	620	569	472	347	273	222	188	930	854	708	521	410	333	282
	6-9		134	129	208	202	455	417	346	254	200	163	138	683	626	519	381	300	245	207
25,001 - 40,000	1	8	184	179	287	279	784	719	597	439	345	280	237	1176	1079	896	659	518	420	366
	2,3		184	179	287	279	748	686	569	418	329	268	226	1122	1029	854	627	494	402	339
	4,5		175	170	274	266	678	622	516	379	299	243	205	1017	933	774	569	449	365	308
	6-9		137	132	212	206	495	454	377	277	218	177	150	743	681	566	416	327	266	225
40,001 - 65,000	1	10	210	204	328	318	1085	995	826	607	478	388	328	1628	1493	1239	911	717	582	492
	2,3		210	204	328	318	1036	950	789	580	456	371	314	1554	1425	1184	870	684	557	471
	4,5		200	194	312	303	936	859	713	524	412	335	283	1404	1289	1070	786	618	503	425
	6-9		155	150	242	235	679	623	517	380	299	243	206	1019	935	776	570	449	365	309
65,001 - 90,000	1	11	228	221	355	345	1204	1105	917	674	530	431	365	1806	1658	1376	1011	795	647	548
	2,3		228	221	355	345	1149	1054	875	643	506	411	348	1724	1581	1313	965	759	617	522
	4,5		217	211	339	329	1039	953	791	581	457	372	314	1559	1430	1187	872	686	558	471
	6-9		168	163	262	254	752	690	573	421	331	269	228	1128	1035	860	632	497	404	342
Over 90,000	1	12	272	264	425	413	1210	1110	921	677	533	433	366	1815	1665	1382	1016	800	650	549
	2,3		272	264	425	413	1154	1059	879	646	508	413	349	1731	1589	1319	969	762	620	524
	4,5		260	252	406	394	1043	957	794	584	459	373	316	1565	1436	1191	876	689	560	474
	6-9		200	194	312	303	755	693	575	423	333	270	229	1133	1040	863	635	500	405	344

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	\$ 12
\$ 500 Deductible	\$ 18
\$1000 Deductible	\$ 32
\$2000 Deductible	\$ 49
\$3000 Deductible	\$ 59
\$4000 Deductible	\$ 66
\$5000 Deductible	\$ 71

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

R-44
C.A.R.
10/1/2002

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		74	69	113	108	264	242	201	148	116	94	80	396	363	302	222	174	141	120
	2,3	1	74	69	113	108	254	233	193	142	112	91	77	381	350	290	213	168	137	116
	4,5		71	66	108	103	232	213	177	130	102	83	70	348	320	266	195	153	125	105
	6-9		58	53	88	83	179	164	136	100	79	64	54	269	246	204	150	119	96	81
4,501 - 6,000	1		89	84	137	132	349	320	266	195	154	125	106	524	480	399	293	231	188	159
	2,3	2	89	84	137	132	335	307	255	187	147	120	101	503	461	383	281	221	180	152
	4,5		86	81	131	126	305	280	232	171	134	109	92	458	420	348	257	201	164	138
	6-9		70	65	106	101	230	211	175	129	101	82	70	345	317	263	194	152	123	105
6,001 - 8,000	1		112	107	172	167	483	443	368	270	213	173	146	725	665	552	405	320	260	219
	2,3	3	112	107	172	167	461	423	351	258	203	165	140	692	635	527	387	305	248	210
	4,5		107	102	165	160	420	385	320	235	185	150	127	630	578	480	353	278	225	191
	6-9		86	81	131	126	312	286	237	174	137	112	94	468	429	356	261	206	168	141
8,001 - 10,000	1		136	131	210	204	537	493	409	301	237	192	163	806	740	614	452	366	288	245
	2,3	4	136	131	210	204	513	471	391	287	226	184	155	770	707	587	431	339	276	233
	4,5		130	125	201	195	467	428	355	261	205	167	141	701	642	533	392	308	251	212
	6-9		103	98	158	153	344	316	262	193	152	123	104	516	474	393	290	228	185	156
10,001 - 15,000	1		159	154	247	240	652	598	496	365	287	233	197	978	897	744	548	431	350	296
	2,3	5	159	154	247	240	623	572	475	349	275	223	189	935	858	713	524	413	335	284
	4,5		152	147	236	229	566	519	431	317	249	202	171	849	779	647	476	374	303	257
	6-9		119	114	183	178	415	381	316	232	183	149	126	623	572	474	348	275	224	189
15,001 - 20,000	1		187	182	293	284	774	710	589	433	341	277	234	1161	1065	884	650	512	416	351
	2,3	6	187	182	293	284	739	678	563	414	325	264	224	1109	1017	845	621	488	396	336
	4,5		178	173	278	270	669	614	510	375	295	239	203	1004	921	765	563	443	359	305
	6-9		139	134	216	210	489	449	373	274	216	175	148	734	674	560	411	324	263	222
20,001 - 25,000	1		190	184	297	288	828	760	631	464	365	296	251	1242	1140	947	696	548	444	377
	2,3	7	190	184	297	288	791	726	603	443	348	283	240	1187	1089	905	665	522	425	360
	4,5		181	176	283	275	716	657	545	401	315	256	217	1074	986	818	602	473	384	326
	6-9		141	136	219	213	523	480	398	293	230	187	158	785	720	597	440	345	281	237
25,001 - 40,000	1		195	189	304	295	907	832	691	508	399	324	275	1361	1248	1037	762	599	486	413
	2,3	8	195	189	304	295	867	795	660	485	382	310	262	1301	1193	990	728	573	465	393
	4,5		185	180	289	281	784	719	597	439	345	280	237	1176	1079	896	659	518	420	356
	6-9		145	140	225	218	571	524	435	320	252	204	173	857	786	653	480	378	306	260
40,001 - 65,000	1		221	215	346	336	1259	1155	959	705	554	450	381	1889	1733	1439	1058	831	675	572
	2,3	10	221	215	346	336	1201	1102	915	672	529	430	364	1802	1653	1373	1008	794	645	546
	4,5		211	205	330	320	1086	996	827	608	478	388	329	1629	1494	1241	912	717	582	494
	6-9		164	159	255	248	785	720	598	439	346	281	238	1178	1080	897	659	519	422	357
65,001 - 90,000	1		241	234	376	365	1400	1284	1066	783	616	501	424	2100	1926	1599	1175	924	752	636
	2,3	11	241	234	376	365	1334	1224	1016	747	588	477	404	2001	1836	1524	1121	882	716	606
	4,5		230	223	358	348	1206	1106	918	675	531	431	365	1809	1659	1377	1013	797	647	548
	6-9		177	172	276	268	870	798	662	487	383	311	263	1305	1197	993	731	575	467	395
Over 90,000	1		288	280	450	437	1405	1289	1070	786	619	503	425	2108	1934	1605	1179	929	755	638
	2,3	12	288	280	450	437	1341	1230	1021	750	590	480	406	2012	1845	1532	1125	885	720	609
	4,5		274	266	428	416	1211	1111	922	678	533	433	367	1817	1667	1383	1017	800	650	551
	6-9		211	205	330	320	874	802	666	489	385	313	265	1311	1203	999	734	578	470	398

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	\$ 22
\$1000 Deductible	\$ 37
\$2000 Deductible	\$ 57
\$3000 Deductible	\$ 69
\$4000 Deductible	\$ 77
\$5000 Deductible	\$ 83

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
 \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
 \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
 \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
 \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
 of Comparable Collision Rate
 (after primary and secondary rating factors),
 subject to a \$5 minimum.

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

R-45
C.A.R.
10/1/2002

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		83	78	127	122	268	246	204	150	118	96	81	402	369	306	225	177	144	122
	2,3	1	83	78	127	122	258	237	197	145	114	92	78	387	356	296	218	171	138	117
	4,5		80	75	122	117	237	217	180	132	104	85	72	356	326	270	198	156	128	108
	6-9		65	60	98	93	181	166	138	101	80	65	55	272	249	207	152	120	98	83
4,501 - 6,000	1		101	96	155	150	355	326	271	199	156	127	108	533	489	407	299	234	191	162
	2,3	2	101	96	155	150	340	312	259	190	150	122	103	510	468	389	285	225	183	155
	4,5		97	92	149	144	311	285	237	174	137	111	94	467	428	356	261	206	167	141
	6-9		78	73	119	114	234	215	178	131	103	84	71	351	323	267	197	155	126	107
6,001 - 8,000	1		127	122	197	191	492	451	374	275	216	176	149	738	677	561	413	324	264	224
	2,3	3	127	122	197	191	471	432	359	264	207	168	143	707	648	539	396	311	252	215
	4,5		121	116	187	182	428	393	326	240	189	153	130	642	590	489	360	284	230	195
	6-9		97	92	148	143	317	291	242	178	140	113	96	476	437	363	267	210	170	144
8,001 - 10,000	1		155	150	241	234	548	503	417	307	241	196	166	822	755	626	461	362	294	249
	2,3	4	155	150	241	234	523	480	398	293	230	187	158	785	720	597	440	345	281	237
	4,5		148	143	230	223	476	437	363	267	210	170	144	714	656	545	401	315	255	216
	6-9		116	111	179	174	351	322	267	196	155	126	106	527	483	401	294	233	189	159
10,001 - 15,000	1		181	176	283	275	665	610	506	372	293	238	201	998	915	759	558	440	357	302
	2,3	5	181	176	283	275	635	583	484	356	280	227	192	953	875	726	534	420	341	288
	4,5		173	168	270	262	577	529	439	323	254	206	175	866	794	659	485	381	309	263
	6-9		135	130	209	203	423	388	322	237	186	151	128	635	582	483	356	279	227	192
15,001 - 20,000	1		215	209	336	326	789	724	601	442	348	282	239	1184	1086	902	663	522	423	369
	2,3	6	215	209	336	326	754	692	574	422	332	270	228	1131	1038	861	633	498	405	342
	4,5		205	199	320	311	683	627	520	382	301	245	207	1025	941	780	573	452	368	311
	6-9		159	154	247	240	499	458	380	279	220	179	151	749	687	570	419	330	269	227
20,001 - 25,000	1		218	212	341	331	846	776	644	473	372	303	256	1269	1164	966	710	558	455	384
	2,3	7	218	212	341	331	807	740	614	451	355	289	244	1211	1110	921	677	533	434	366
	4,5		208	202	324	315	731	671	557	409	322	262	221	1097	1007	836	614	483	393	332
	6-9		161	156	251	244	533	489	406	298	235	191	161	800	734	609	447	353	287	242
25,001 - 40,000	1		224	217	349	339	925	849	705	518	408	331	280	1388	1274	1058	777	612	497	420
	2,3	8	224	217	349	339	884	811	673	495	389	316	268	1326	1217	1010	743	584	474	402
	4,5		213	207	333	323	800	734	609	448	352	286	242	1200	1101	914	672	528	429	363
	6-9		164	159	256	249	582	534	443	326	256	208	176	873	801	665	489	384	312	264
40,001 - 65,000	1		255	248	399	387	1285	1179	979	719	566	460	389	1928	1769	1469	1079	849	690	584
	2,3	10	255	248	399	387	1226	1125	934	686	540	439	371	1839	1688	1401	1029	810	659	557
	4,5		243	236	380	369	1109	1017	844	620	488	397	336	1664	1526	1266	930	732	596	504
	6-9		187	182	293	284	801	735	610	448	353	287	243	1202	1103	915	672	530	431	365
65,001 - 90,000	1		277	269	433	420	1428	1310	1087	799	629	511	432	2142	1965	1631	1199	944	767	648
	2,3	11	277	269	433	420	1363	1250	1038	763	600	488	413	2045	1875	1557	1145	900	732	620
	4,5		264	256	412	400	1231	1129	937	689	542	440	373	1847	1694	1406	1034	813	660	560
	6-9		203	197	317	308	888	815	676	497	391	318	269	1332	1223	1014	746	587	477	404
Over 90,000	1		333	323	519	504	1434	1316	1092	803	632	513	434	2151	1974	1638	1205	948	770	651
	2,3	12	333	323	519	504	1368	1255	1042	766	602	489	414	2052	1883	1563	1149	903	734	621
	4,5		316	307	494	480	1236	1134	941	692	544	442	374	1854	1701	1412	1038	816	663	561
	6-9		243	236	380	369	892	818	679	499	393	319	270	1338	1227	1019	749	590	479	405

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	\$ 22
\$1000 Deductible	\$ 38
\$2000 Deductible	\$ 58
\$3000 Deductible	\$ 71
\$4000 Deductible	\$ 79
\$5000 Deductible	\$ 85

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
 \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
 \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
 \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
 \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
 of Comparable Collision Rate
 (after primary and secondary rating factors),
 subject to a \$5 minimum.

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

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	84	79	128	123	265	243	202	148	117	95	80	398	365	303	222	176	143	120
	2,3	1	84	79	128	123	254	233	193	142	112	91	77	381	350	290	213	168	137	116
	4,5	1	81	76	123	118	233	214	178	131	103	83	71	350	321	267	197	155	125	107
	6-9	1	65	60	99	94	179	164	136	100	79	64	54	269	246	204	150	119	96	81
4,501 - 6,000	1	2	102	97	156	151	350	321	266	196	154	125	106	525	482	399	294	231	188	159
	2,3	2	102	97	156	151	335	307	255	187	147	120	101	503	461	383	281	221	180	152
	4,5	2	98	93	150	145	306	281	233	171	135	110	93	459	422	350	257	203	165	140
	6-9	2	78	73	119	114	231	212	176	129	102	83	70	347	318	264	194	153	125	105
6,001 - 8,000	1	3	128	123	198	192	483	443	368	270	213	173	146	725	665	552	405	320	260	219
	2,3	3	128	123	198	192	462	424	352	259	204	165	140	693	636	528	389	306	248	210
	4,5	3	123	118	190	184	421	386	320	235	185	151	127	632	579	480	353	278	227	191
	6-9	3	97	92	149	144	313	287	238	175	138	112	95	470	431	357	263	207	168	143
8,001 - 10,000	1	4	156	151	243	236	538	494	410	301	237	193	163	807	741	615	452	366	290	245
	2,3	4	156	151	243	236	514	472	392	288	227	184	156	771	708	588	432	341	276	234
	4,5	4	149	144	232	225	468	429	356	262	206	167	142	702	644	534	393	309	251	213
	6-9	4	118	113	181	176	346	317	263	193	152	124	105	519	476	395	290	228	186	158
10,001 - 15,000	1	5	182	177	285	277	654	600	498	366	288	234	198	981	900	747	549	432	351	297
	2,3	5	182	177	285	277	625	573	476	350	275	223	189	938	860	714	525	413	335	284
	4,5	5	174	169	272	264	567	520	432	317	250	203	172	851	780	648	476	375	305	258
	6-9	5	136	131	211	205	416	382	317	233	183	149	126	624	573	476	350	275	224	189
15,001 - 20,000	1	6	217	211	339	329	775	711	590	434	341	277	235	1163	1067	885	651	512	416	353
	2,3	6	217	211	339	329	740	679	564	414	326	265	224	1110	1019	846	621	489	398	336
	4,5	6	206	200	322	313	671	616	511	376	296	240	203	1007	924	767	564	444	360	305
	6-9	6	160	155	249	242	491	450	374	275	216	176	149	737	675	561	413	324	264	224
20,001 - 25,000	1	7	220	214	344	334	831	762	632	465	366	297	251	1247	1143	948	698	549	446	377
	2,3	7	220	214	344	334	792	727	603	443	349	284	240	1188	1091	905	665	524	426	360
	4,5	7	210	204	328	318	718	659	547	402	316	257	217	1077	989	821	603	474	386	326
	6-9	7	162	157	253	246	524	481	399	293	231	188	159	786	722	599	440	347	282	239
25,001 - 40,000	1	8	225	218	351	341	909	834	692	509	400	325	275	1364	1251	1038	764	600	488	413
	2,3	8	225	218	351	341	868	796	661	486	382	310	263	1302	1194	992	729	573	465	395
	4,5	8	215	209	336	326	786	721	598	440	346	281	238	1179	1082	897	660	519	422	357
	6-9	8	166	161	259	251	572	525	436	320	252	205	173	858	788	654	480	378	308	260
40,001 - 65,000	1	10	258	250	402	390	1262	1158	961	706	556	452	382	1893	1737	1442	1059	834	678	573
	2,3	10	258	250	402	390	1204	1105	917	674	530	431	365	1806	1658	1376	1011	795	647	548
	4,5	10	245	238	383	372	1088	998	828	609	479	389	329	1632	1497	1242	914	719	594	494
	6-9	10	190	184	296	287	787	722	599	440	347	282	238	1181	1083	899	660	521	423	357
65,001 - 90,000	1	11	279	271	437	424	1402	1286	1067	784	617	502	424	2103	1929	1601	1176	926	753	636
	2,3	11	279	271	437	424	1337	1227	1018	748	589	479	405	2006	1841	1527	1122	884	719	608
	4,5	11	267	259	416	404	1208	1108	920	676	532	432	366	1812	1662	1380	1014	798	648	549
	6-9	11	205	199	320	311	872	800	664	488	384	312	264	1308	1200	996	732	576	468	396
Over 90,000	1	12	336	326	524	509	1408	1292	1072	788	620	504	426	2112	1938	1608	1182	930	756	639
	2,3	12	336	326	524	509	1343	1232	1023	752	591	480	407	2015	1848	1535	1128	887	720	611
	4,5	12	319	310	499	484	1213	1113	924	679	534	434	367	1820	1670	1386	1019	801	651	551
	6-9	12	245	238	383	372	876	804	667	490	386	314	265	1314	1206	1001	735	579	471	398

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	\$ 22
\$1000 Deductible	\$ 37
\$2000 Deductible	\$ 57
\$3000 Deductible	\$ 70
\$4000 Deductible	\$ 78
\$5000 Deductible	\$ 84

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

R-47
C.A.R.
10/1/2002

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		77	72	117	112	242	222	184	135	107	87	73	363	333	276	203	161	131	110
	2,3	1	77	72	117	112	233	214	178	131	103	83	71	350	321	267	197	155	125	107
	4,5		74	69	113	108	214	196	163	120	94	76	65	321	294	245	180	141	114	98
	6-9		60	55	91	86	166	152	126	93	73	59	50	249	228	189	140	110	89	75
4,501 - 6,000	1		93	88	143	138	319	293	243	179	141	114	97	479	440	365	269	212	171	146
	2,3	2	93	88	143	138	306	281	233	171	135	110	93	459	422	350	257	203	165	140
	4,5		89	84	137	132	280	257	213	157	123	100	85	420	386	320	236	185	150	128
	6-9		72	67	110	105	213	195	162	119	94	76	64	320	293	243	179	141	114	96
6,001 - 8,000	1		117	112	180	175	439	403	334	246	193	157	133	659	605	501	369	290	236	200
	2,3	3	117	112	180	175	421	386	320	235	185	151	127	632	579	480	353	278	227	191
	4,5		112	107	172	167	383	351	291	214	168	137	116	575	527	437	321	252	206	174
	6-9		89	84	136	131	286	262	217	160	126	102	86	429	393	326	240	189	153	129
8,001 - 10,000	1		142	137	220	214	488	448	372	273	215	175	148	732	672	558	410	323	263	222
	2,3	4	142	137	220	214	468	429	356	262	206	167	142	702	644	534	393	309	251	213
	4,5		136	131	210	204	425	390	324	238	187	152	129	638	585	486	357	281	228	194
	6-9		107	102	165	160	315	289	240	176	139	113	95	473	434	360	264	209	170	143
10,001 - 15,000	1		166	161	259	251	593	544	452	332	261	212	180	890	816	678	498	392	318	270
	2,3	5	166	161	259	251	567	520	432	317	250	203	172	851	780	648	476	375	305	258
	4,5		158	153	246	239	514	472	392	288	227	184	156	771	708	588	432	341	276	234
	6-9		124	119	192	186	379	348	289	212	167	136	115	569	522	434	318	251	204	173
15,001 - 20,000	1		196	190	306	297	702	644	535	393	309	251	213	1053	966	803	590	464	377	320
	2,3	6	196	190	306	297	670	615	510	375	295	240	203	1005	923	765	563	443	360	305
	4,5		186	181	291	283	608	558	463	340	268	218	184	912	837	695	510	402	327	276
	6-9		146	141	227	220	446	409	339	249	196	160	135	669	614	509	374	294	240	203
20,001 - 25,000	1		199	193	311	302	751	689	572	420	331	269	227	1127	1034	858	630	497	404	341
	2,3	7	199	193	311	302	717	658	546	401	316	257	217	1076	987	819	602	474	386	326
	4,5		190	184	297	288	651	597	496	364	287	233	197	977	896	744	546	431	350	296
	6-9		148	143	230	223	475	436	362	266	209	170	144	713	654	543	399	314	255	216
25,001 - 40,000	1		204	198	318	309	822	754	626	460	362	294	249	1233	1131	939	690	543	441	374
	2,3	8	204	198	318	309	785	720	598	439	346	281	238	1178	1080	897	659	519	422	357
	4,5		194	188	303	294	711	652	541	398	313	254	215	1067	978	812	597	470	381	323
	6-9		151	146	235	228	519	476	395	290	228	186	157	779	714	593	435	342	279	236
40,001 - 65,000	1		233	226	364	353	1139	1045	867	637	502	408	345	1709	1568	1301	956	753	612	518
	2,3	10	233	226	364	353	1088	998	828	609	479	389	329	1632	1497	1242	914	719	584	494
	4,5		221	215	346	336	983	902	749	550	433	352	298	1475	1353	1124	825	650	528	447
	6-9		171	166	268	260	712	653	542	398	313	255	215	1068	980	813	597	470	383	323
65,001 - 90,000	1		252	245	394	383	1265	1161	964	708	557	453	383	1898	1742	1446	1062	836	680	575
	2,3	11	252	245	394	383	1208	1108	920	676	532	432	366	1812	1662	1380	1014	798	648	549
	4,5		241	234	376	365	1091	1001	831	611	480	390	330	1637	1502	1247	917	720	585	495
	6-9		185	180	289	281	789	724	601	442	348	282	239	1184	1086	902	663	522	423	359
Over 90,000	1		303	294	473	459	1271	1166	968	711	560	455	385	1907	1749	1452	1067	840	683	578
	2,3	12	303	294	473	459	1212	1112	923	678	534	434	367	1818	1668	1385	1017	801	651	551
	4,5		288	280	450	437	1095	1005	834	613	482	392	332	1643	1508	1251	920	723	588	498
	6-9		221	215	346	336	792	727	603	443	349	284	240	1188	1091	905	665	524	426	360

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	\$ 19
\$1000 Deductible	\$ 34
\$2000 Deductible	\$ 52
\$3000 Deductible	\$ 63
\$4000 Deductible	\$ 70
\$5000 Deductible	\$ 75

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
 \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
 \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
 \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
 \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
 of Comparable Collision Rate
 (after primary and secondary rating factors),
 subject to a \$5 minimum.

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

R-48
C.A.R.
10/1/2002

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		87	82	133	128	303	278	231	170	133	108	92	455	417	347	255	200	162	138
	2,3	1	87	82	133	128	291	267	222	163	128	104	88	437	401	333	245	192	156	132
	4,5		84	79	128	123	266	244	203	149	117	95	81	399	366	305	224	176	143	122
	6-9		68	63	103	98	202	185	154	113	89	72	61	303	278	231	170	134	108	92
4,501 - 6,000	1		106	101	163	158	403	370	307	226	178	144	122	605	555	461	339	267	216	183
	2,3	2	106	101	163	158	386	354	294	216	170	138	117	579	531	441	324	255	207	176
	4,5		102	97	156	151	352	323	268	197	155	126	107	528	485	402	296	233	189	161
	6-9		81	76	124	119	264	242	201	148	116	94	80	396	363	302	222	174	141	120
6,001 - 8,000	1		134	129	207	201	560	514	427	314	247	200	170	840	771	641	471	371	300	255
	2,3	3	134	129	207	201	535	491	408	300	236	191	162	803	737	612	450	354	287	243
	4,5		128	123	198	192	486	446	370	272	214	174	147	729	669	555	408	321	261	221
	6-9		102	97	156	151	360	330	274	201	158	129	109	540	495	411	302	237	194	164
8,001 - 10,000	1		163	158	254	247	625	573	476	360	275	223	189	938	860	714	525	413	335	284
	2,3	4	163	158	254	247	597	548	455	334	263	214	181	896	822	683	501	395	321	272
	4,5		156	151	243	236	542	497	413	303	239	194	164	813	746	620	455	359	291	246
	6-9		123	118	190	184	398	365	303	223	175	142	120	597	548	455	335	263	213	180
10,001 - 15,000	1		192	186	300	291	761	698	579	426	335	272	230	1142	1047	869	639	503	408	345
	2,3	5	192	186	300	291	726	666	553	406	320	260	220	1089	999	830	609	480	390	330
	4,5		182	177	285	277	658	604	501	368	290	236	199	987	906	752	552	435	354	299
	6-9		143	138	221	215	481	441	366	269	212	172	146	722	662	549	404	318	258	219
15,001 - 20,000	1		228	221	355	345	904	829	688	506	398	323	274	1356	1244	1032	759	597	485	411
	2,3	6	228	221	355	345	862	791	657	483	380	308	261	1293	1187	986	725	570	462	392
	4,5		217	211	339	329	780	716	594	437	344	279	236	1170	1074	891	656	516	419	354
	6-9		168	163	262	254	568	521	432	318	250	203	172	852	782	648	477	375	305	258
20,001 - 25,000	1		231	224	361	350	968	888	737	542	426	346	293	1452	1332	1106	813	639	519	440
	2,3	7	231	224	361	350	924	848	704	517	407	331	280	1386	1272	1056	776	611	497	420
	4,5		220	214	344	334	836	767	637	468	368	299	253	1254	1151	956	702	552	449	380
	6-9		170	165	266	258	608	558	463	340	268	218	184	912	837	695	510	402	327	276
25,001 - 40,000	1		237	230	370	359	1061	973	808	594	467	379	321	1592	1460	1212	891	701	569	482
	2,3	8	237	230	370	359	1013	929	771	567	446	362	307	1520	1394	1157	851	669	543	461
	4,5		226	219	352	342	916	840	697	512	403	328	277	1374	1260	1046	768	605	492	416
	6-9		174	169	272	264	665	610	506	372	293	238	201	998	915	759	558	440	357	302
40,001 - 65,000	1		270	262	422	410	1476	1354	1124	826	650	528	447	2214	2031	1686	1239	975	792	671
	2,3	10	270	262	422	410	1407	1291	1072	788	620	503	426	2111	1937	1608	1182	930	755	639
	4,5		258	250	402	390	1271	1166	968	711	560	455	385	1907	1749	1452	1067	840	683	578
	6-9		199	193	310	301	917	841	698	513	404	328	278	1376	1262	1047	770	606	492	417
65,001 - 90,000	1		294	285	458	445	1640	1505	1249	918	722	587	497	2460	2258	1874	1377	1083	881	746
	2,3	11	294	285	458	445	1564	1435	1191	875	689	560	474	2346	2153	1787	1313	1034	840	711
	4,5		279	271	437	424	1413	1296	1076	791	622	505	428	2120	1944	1614	1187	933	758	642
	6-9		215	209	336	326	1017	933	774	569	448	364	308	1526	1400	1161	854	672	546	462
Over 90,000	1		352	342	551	535	1647	1511	1254	922	725	589	499	2471	2267	1881	1383	1088	884	749
	2,3	12	352	342	551	535	1571	1441	1196	879	692	562	476	2357	2162	1794	1319	1038	843	714
	4,5		336	326	524	509	1418	1301	1080	794	624	507	429	2127	1952	1620	1191	936	761	644
	6-9		258	250	402	390	1022	938	779	572	450	366	310	1533	1407	1169	858	675	549	465

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	\$ 16
\$ 500 Deductible	\$ 25
\$1000 Deductible	\$ 44
\$2000 Deductible	\$ 67
\$3000 Deductible	\$ 82
\$4000 Deductible	\$ 91
\$5000 Deductible	\$ 98

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
 \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
 \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
 \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
 \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
 of Comparable Collision Rate
 (after primary and secondary rating factors),
 subject to a \$5 minimum.

No Deductible - Adc \$16
 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	161	156	250	243	645	592	491	361	284	231	195	968	888	737	542	426	347	293
	2,3	1	161	156	250	243	617	566	470	345	272	221	187	926	849	705	518	408	332	281
	4,5	1	153	148	239	232	559	513	426	313	246	200	169	839	770	639	470	369	300	254
4,501 - 6,000	1	1	121	116	186	181	410	376	312	229	180	147	124	615	564	468	344	270	221	186
	2,3	2	201	195	313	304	879	806	669	492	387	314	266	1319	1209	1004	738	581	471	399
	4,5	2	201	195	313	304	838	769	638	469	369	300	254	1257	1154	957	704	554	450	381
6,001 - 8,000	1	1	192	186	299	290	760	697	579	425	335	272	230	1140	1046	869	638	503	408	345
	2,3	3	260	252	406	394	1245	1142	948	697	548	445	377	1868	1713	1422	1046	822	668	566
	4,5	3	260	252	406	394	1188	1090	905	665	523	425	360	1782	1635	1358	998	785	638	540
8,001 - 10,000	1	1	247	240	386	375	1074	985	818	601	473	384	325	1611	1478	1227	902	710	576	488
	2,3	4	321	312	503	488	1395	1280	1062	781	614	499	422	2093	1920	1593	1172	921	749	633
	4,5	4	321	312	503	488	1331	1221	1013	745	586	476	403	1997	1832	1520	1118	879	714	605
10,001 - 15,000	1	1	307	298	479	465	1202	1103	915	673	529	430	364	1803	1655	1373	1010	794	645	546
	2,3	5	381	370	595	578	1711	1570	1303	958	754	612	518	2567	2355	1955	1437	1131	918	777
	4,5	5	381	370	595	578	1632	1497	1243	913	719	584	494	2448	2246	1865	1370	1079	876	741
15,001 - 20,000	1	1	263	269	434	421	1061	973	808	594	467	379	321	1592	1460	1212	891	701	569	482
	2,3	6	454	441	710	689	2045	1876	1557	1144	900	732	619	3068	2814	2336	1716	1350	1098	929
	4,5	6	454	441	710	689	1949	1788	1484	1091	858	697	590	2924	2682	2226	1637	1287	1046	885
20,001 - 25,000	1	1	433	420	676	656	1759	1614	1340	985	775	629	533	2639	2421	2010	1478	1163	944	800
	2,3	7	461	448	721	700	2195	2014	1672	1229	967	785	665	3293	3021	2508	1844	1451	1178	998
	4,5	7	461	448	721	700	2092	1919	1593	1171	921	748	633	3138	2879	2390	1757	1382	1122	950
25,001 - 40,000	1	1	331	321	517	502	1263	1159	962	707	556	452	382	1895	1739	1443	1061	834	678	573
	2,3	8	473	459	739	717	2411	2212	1836	1349	1062	863	730	3617	3318	2754	2024	1593	1295	1095
	4,5	8	473	459	739	717	2299	2109	1750	1286	1012	823	696	3449	3164	2625	1929	1518	1235	1044
40,001 - 65,000	1	1	449	436	702	682	2073	1902	1579	1160	913	742	628	3110	2853	2369	1740	1370	1113	942
	2,3	10	543	527	848	823	3377	3098	2571	1890	1487	1208	1022	5066	4647	3857	2835	2231	1812	1533
	4,5	10	543	527	848	823	3219	2953	2451	1801	1417	1152	974	4829	4430	3677	2702	2126	1728	1461
65,001 - 90,000	1	1	394	383	616	598	2076	1905	1581	1162	914	743	629	3114	2858	2372	1743	1371	1115	944
	2,3	11	590	573	922	895	3762	3451	2864	2105	1656	1346	1139	5643	5177	4296	3158	2484	2019	1709
	4,5	11	590	573	922	895	3584	3288	2729	2006	1578	1282	1085	5376	4932	4094	3009	2367	1923	1628
Over 90,000	1	1	428	416	670	650	2310	2119	1759	1293	1017	826	699	3465	3179	2639	1940	1526	1239	1049
	2,3	12	712	691	1111	1079	3777	3465	2876	2114	1663	1351	1143	5666	5198	4314	3171	2495	2027	1715
	4,5	12	712	691	1111	1079	3599	3302	2741	2014	1585	1288	1090	5399	4953	4112	3021	2378	1932	1635
Over 90,000	1	1	677	667	1057	1026	3244	2976	2470	1815	1428	1161	982	4866	4464	3705	2723	2142	1742	1473
	6-9	1	516	501	806	783	2321	2129	1767	1299	1022	830	703	3482	3194	2651	1949	1533	1245	1055

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. Premiur 94%

\$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%

\$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%

\$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%

\$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 38

\$ 500 Deductible \$ 59

\$1000 Deductible \$102

\$2000 Deductible \$157

\$3000 Deductible \$190

\$4000 Deductible \$213

\$5000 Deductible \$229

LIMITED COLLISION

Any Deductible - Charge 8.9%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Adc \$38
to the \$300 Ded Limited Collision Rate.

R-50
C.A.R.
10/1/2002

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		53	48	80	75	174	160	133	98	77	62	53	261	240	200	147	116	93	80
	2,3	1	53	48	80	75	169	155	129	95	74	60	51	254	233	194	143	111	90	77
	4,5		51	46	77	72	156	143	119	87	69	56	47	234	215	179	131	104	84	71
	6-9		43	38	64	59	124	114	95	70	55	44	38	186	171	143	105	83	66	57
4,501 - 6,000	1		63	58	95	90	226	207	172	126	99	81	68	339	311	258	189	149	122	102
	2,3	2	63	58	95	90	217	199	165	121	96	78	66	326	299	248	182	144	117	99
	4,5		60	55	91	86	199	183	152	112	88	71	60	299	275	228	168	132	107	90
	6-9		50	45	75	70	155	142	118	87	68	55	47	233	213	177	131	102	83	71
6,001 - 8,000	1		76	71	116	111	304	279	232	170	134	109	92	456	419	348	255	201	164	138
	2,3	3	76	71	116	111	292	268	222	163	129	105	88	438	402	333	245	194	158	132
	4,5		73	68	112	107	267	245	203	149	118	96	81	401	368	305	224	177	144	122
	6-9		60	55	91	86	203	186	154	113	89	73	61	305	279	231	170	134	110	92
8,001 - 10,000	1		91	86	140	135	337	309	256	188	148	121	102	506	464	384	282	222	182	153
	2,3	4	91	86	140	135	323	296	246	181	142	115	98	485	444	369	272	213	173	147
	4,5		88	83	134	129	295	271	225	165	130	106	89	443	407	338	248	195	159	134
	6-9		71	66	108	103	222	204	169	124	98	80	67	333	306	254	186	147	120	101
10,001 - 15,000	1		105	100	162	157	404	371	308	226	178	145	122	606	557	462	339	267	218	183
	2,3	5	105	100	162	157	388	356	295	217	171	139	117	582	534	443	326	257	209	176
	4,5		101	96	155	150	353	324	269	198	156	126	107	530	486	404	297	234	189	161
	6-9		81	76	123	118	265	243	202	148	117	95	80	398	365	303	222	176	143	120
15,001 - 20,000	1		123	118	190	184	476	437	363	267	210	170	144	714	656	545	401	315	255	216
	2,3	6	123	118	190	184	457	419	348	256	201	163	138	686	629	522	384	302	245	207
	4,5		118	113	181	176	415	381	316	232	183	149	126	623	572	474	348	275	224	189
	6-9		93	88	143	138	308	283	235	173	136	110	93	462	425	353	260	204	165	140
20,001 - 25,000	1		125	120	193	187	509	467	388	285	224	182	154	764	701	582	428	336	273	231
	2,3	7	125	120	193	187	487	447	371	273	215	174	148	731	671	557	410	323	261	222
	4,5		119	114	183	178	443	406	337	248	195	158	134	665	609	506	372	293	237	201
	6-9		95	90	145	140	328	301	250	184	144	117	99	492	452	375	276	216	176	149
25,001 - 40,000	1		127	122	197	191	556	510	423	311	245	199	168	834	765	635	467	368	299	252
	2,3	8	127	122	197	191	532	488	405	298	234	190	161	798	732	608	447	351	285	242
	4,5		121	116	187	182	483	443	368	270	213	173	146	725	665	552	405	320	260	219
	6-9		97	92	148	143	356	327	271	199	157	128	108	534	491	407	299	236	192	162
40,001 - 65,000	1		144	139	224	217	764	701	582	428	336	273	231	1146	1052	873	642	504	410	347
	2,3	10	144	139	224	217	730	670	556	409	322	261	221	1095	1005	834	614	483	392	332
	4,5		137	132	213	207	662	607	504	370	291	237	200	993	911	756	555	437	356	300
	6-9		109	104	167	162	484	444	369	271	213	173	147	726	666	554	407	320	260	221
65,001 - 90,000	1		155	150	241	234	847	777	645	474	373	303	256	1271	1166	968	711	560	455	384
	2,3	11	155	150	241	234	809	742	616	453	356	289	245	1214	1113	924	680	534	434	368
	4,5		148	143	231	224	732	672	558	410	323	262	222	1098	1008	837	615	485	393	333
	6-9		116	111	179	174	534	490	407	299	235	191	162	801	735	611	449	353	287	243
Over 90,000	1		184	179	287	279	850	780	647	476	374	304	257	1275	1170	971	714	561	456	386
	2,3	12	184	179	287	279	812	745	618	454	358	291	246	1218	1118	927	681	537	437	369
	4,5		175	170	274	266	736	675	560	412	324	263	223	1104	1013	840	618	486	395	335
	6-9		137	132	213	207	536	492	408	300	236	192	162	804	738	612	450	354	288	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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 8
\$ 500 Deductible	\$ 13
\$1000 Deductible	\$ 22
\$2000 Deductible	\$ 34
\$3000 Deductible	\$ 41
\$4000 Deductible	\$ 46
\$5000 Deductible	\$ 49

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 94%
 \$2000 Ded. - Charge this % of \$500 Ded. Premiur 88%
 \$3000 Ded. - Charge this % of \$500 Ded. Premiur 83%
 \$4000 Ded. - Charge this % of \$500 Ded. Premiur 80%
 \$5000 Ded. - Charge this % of \$500 Ded. Premiur 78%

LIMITED COLLISION

Any Deductible - Charge 8.9%
 of Comparable Collision Rate
 (after primary and secondary rating factors),
 subject to a \$5 minimum.

No Deductible - Adc \$8
 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)	\$1,803	1.82	Comprehensive
Property Damage (\$5,000)	819	1.13	Fire, Theft and CAC (incl. MM&V)
*Medical Payments (\$500)	153	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 Brunswisk, 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.

Commercial Automobile Insurance Manual

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).

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	1803	1.82	13 Houston	1474	2.75	25 New Orleans	1474	2.33	37 Tulsa	1474	2.11
	819	1.13		670	1.30		670	1.13		670	1.16
	153	4.00		139	3.75		139	3.38		139	3.39
	-- 201			-- 213			-- 225			-- 237	
02 Balt.- Wash	1803	2.45	14 Indianapolis	1474	1.76	26 N.Y. City	1747	1.83	40 Pacific	1474	1.92
	819	0.95		670	1.01		791	0.98		670	0.97
	139	3.32		139	3.16		153	3.32		139	3.55
	-- 202			-- 214			-- 226			-- 240	
03 Boston	1474	1.60	15 Jacksonville	1803	1.73	27 Okla. City	1474	2.11	41 Mountain	1474	2.08
	670	0.90		819	1.06		670	1.16		670	1.01
	139	3.32		153	3.90		139	3.39		139	3.38
	-- 203			-- 215			-- 227			-- 241	
04 Buffalo	1474	1.83	16 Kansas City	1365	2.14	28 Omaha	1474	1.89	42 Midwest	1474	2.03
	670	0.98		620	1.21		670	1.01		670	1.06
	139	3.32		139	3.16		139	3.16		139	3.16
	-- 204			-- 216			-- 228			-- 242	
05 Charlotte	1803	1.53	17 Little Rock	1365	2.51	29 Phoenix	1474	2.24	43 Southwest	1474	2.73
	819	0.93		620	1.03		670	0.97		670	1.27
	153	3.71		139	4.00		139	3.55		139	3.69
	-- 205			-- 217			-- 229			-- 243	
06 Chicago	1474	1.98	18 Los Angeles	1365	1.93	30 Philadelphia	1803	1.60	44 North Central	1474	1.77
	670	1.08		620	1.08		819	0.95		670	1.01
	139	3.16		139	3.55		153	3.32		139	3.22
	-- 206			-- 218			-- 230			-- 244	
07 Cincinnati	1474	1.84	19 Louisville	1474	1.62	31 Pittsburgh	1474	1.60	45 Midwest	1474	1.76
	670	0.99		670	0.99		670	0.95		670	1.11
	139	3.16		139	3.16		139	3.32		139	3.28
	-- 207			-- 219			-- 231			-- 245	
08 Cleveland	1474	1.84	20 Memphis	1365	1.95	32 Portland	1474	1.87	46 Gulf	1474	2.28
	670	0.99		620	1.25		670	0.92		670	1.08
	139	3.16		139	3.37		139	3.55		139	3.46
	-- 208			-- 220			-- 232			-- 246	
09 Dallas Fort Worth	1474	2.80	21 Miami	1803	1.73	33 Richmond	1803	1.81	47 South East	1803	1.72
	670	1.35		819	1.06		819	1.03		819	1.04
	139	3.80		153	3.90		153	3.17		153	3.75
	-- 209			-- 221			-- 233			-- 247	
10 Denver	1474	2.04	22 Milwaukee	1474	1.63	34 St. Louis	1474	2.14	48 Eastern	1474	1.79
	670	1.09		670	0.98		670	1.22		670	0.97
	139	3.16		139	3.16		139	3.16		139	3.32
	-- 210			-- 222			-- 234			-- 248	
11 Detroit	1474	1.76	23 Minneapolis	1474	1.89	35 Salt Lake City	1474	2.26	49 New England	1474	1.60
	670	1.01		670	0.99		670	0.91		670	0.90
	139	3.46		139	3.16		139	3.55		139	3.32
	-- 211			-- 223			-- 235			-- 249	
12 Hartford	1803	1.72	24 Nashville	1474	1.95	36 San. Fran	1803	1.93			
	819	0.99		670	1.25		819	0.98			
	153	3.32		139	3.37		153	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	1803	1.61	13 Houston	1803	2.63	25 New Orleans	1314	2.13	37 Tulsa	1314	1.90
	819	1.05		819	1.23		593	1.05		593	1.08
	153	4.00		153	3.70		139	3.38		139	3.39
	-- 901			-- 913			-- 925			-- 937	
02 Balt.- Wash	1803	2.24	14 Indian-apolis	1314	1.56	26 N.Y. City	1747	1.63	40 Pacific	1314	1.72
	819	0.87		593	0.93		791	0.90		593	0.89
	153	3.32		113	3.16		153	3.32		113	3.55
	-- 902			-- 914			-- 926			-- 940	
03 Boston	1474	1.81	15 Jackson-ville	1803	1.53	27 Okla. City	1314	1.90	41 Mountain	1149	1.87
	670	0.98		819	0.98		593	1.08		519	0.93
	139	3.32		153	3.90		139	3.39		103	3.38
	-- 903			-- 915			-- 927			-- 941	
04 Buffalo	1314	1.63	16 Kansas City	1365	1.94	28 Omaha	1474	1.68	42 Midwest	1149	1.83
	593	0.90		620	1.14		670	0.93		519	0.98
	113	3.32		139	3.16		139	3.16		103	3.38
	-- 904			-- 916			-- 928			-- 942	
05 Charlotte	1803	1.33	17 Little Rock	1365	2.30	29 Phoenix	1314	2.04	43 Southwest	1149	2.53
	819	0.85		620	0.95		593	0.89		519	1.19
	153	3.71		139	4.00		139	3.55		103	3.69
	-- 905			-- 917			-- 929			-- 943	
06 Chicago	1314	1.78	18 Los Angeles	1365	1.73	30 Phila-delphia	1803	1.39	44 North Central	1365	1.56
	593	1.00		620	1.00		819	0.87		620	0.93
	139	3.16		139	3.55		153	3.32		103	3.22
	-- 906			-- 918			-- 930			-- 944	
07 Cincinnati	1314	1.63	19 Louisville	1474	1.41	31 Pitts-burgh	1314	1.39	45 Mideast	1314	1.56
	593	0.91		670	0.91		593	0.87		593	1.03
	113	3.16		139	3.16		139	3.55		113	3.28
	-- 907			-- 919			-- 931			-- 945	
08 Cleveland	1314	1.63	20 Memphis	1365	1.74	32 Portland	1314	1.66	46 Gulf	1474	2.07
	593	0.91		620	1.17		593	0.84		670	1.00
	113	3.16		139	3.37		139	3.55		113	3.46
	-- 908			-- 920			-- 932			-- 946	
09 Dallas Fort Worth	1314	2.63	21 Miami	1803	1.53	33 Richmond	1803	1.60	47 South East	1314	1.51
	593	1.23		819	0.98		819	0.95		593	0.96
	139	3.70		153	3.90		153	3.17		113	3.75
	-- 909			-- 921			-- 933			-- 947	
10 Denver	1474	1.83	22 Milwau-kee	1314	1.43	34 St. Louis	1314	1.94	48 Eastern	1474	1.59
	670	1.01		593	0.90		593	1.14		670	0.89
	139	3.16		139	3.16		139	3.16		113	3.32
	-- 910			-- 922			-- 934			-- 948	
11 Detroit	1474	1.56	23 Minn-St. Paul	1314	1.69	35 Salt Lake City	1474	2.05	49 New England	1314	1.60
	670	0.93		593	0.91		670	0.83		593	0.90
	139	3.46		139	3.16		139	3.55		113	3.32
	-- 911			-- 923			-- 935			-- 949	
12 Hartford	1803	1.51	24 Nashville	1314	1.74	36 San. Fran	1803	1.73			
	819	0.91		593	1.17		819	0.90			
	153	3.32		139	3.37		153	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	9	9	46	39	27	14	67	56	41	20
	4	9	8	39	32	23	13	56	48	34	19
	5	8	5	34	27	19	11	51	42	30	16
	6-9	5	4	28	23	16	9	45	38	27	14
\$4501 - 6,000	1,2,3	16	16	59	52	42	29	91	81	63	46
	4	15	14	51	46	36	26	76	67	53	39
	5	13	13	46	40	32	22	67	59	48	34
	6-9	11	10	40	34	27	19	58	52	42	29
\$6001 - 8,000	1,2,3	25	23	76	69	57	46	114	103	87	67
	4	20	19	63	58	49	40	97	88	75	58
	5	17	16	56	51	45	34	86	79	65	51
	6-9	16	15	49	46	39	29	74	67	56	46
\$8001 - 10,000	1,2,3	33	32	94	86	76	63	142	130	114	96
	4	27	27	81	74	63	53	118	112	97	83
	5	25	23	71	65	56	48	105	98	86	71
	6-9	20	20	59	56	49	42	90	84	74	62
\$10,001 - 15,000	1,2,3	48	47	125	118	108	95	188	178	160	143
	4	41	40	107	100	90	82	159	151	138	123
	5	38	34	94	88	82	71	142	133	121	107
	6-9	30	30	82	76	70	61	123	115	103	94
\$15,001 - 20,000	1,2,3	71	70	171	162	151	140	254	244	228	210
	4	59	57	145	139	130	118	217	207	194	180
	5	52	51	127	123	114	103	192	184	171	156
	6-9	46	45	111	105	99	90	165	159	148	137
\$20,001 - 25,000	1,2,3	90	89	214	207	196	184	322	311	295	275
	4	77	76	183	178	167	156	273	265	251	236
	5	67	67	160	155	148	138	242	235	221	207
	6-9	58	57	140	136	128	118	210	201	193	181
\$25,001 - 40,000	1,2,3	133	132	303	297	286	273	455	445	429	410
	4	114	112	257	251	243	233	386	379	366	349
	5	100	99	228	222	214	206	342	335	322	309
	6-9	86	86	197	193	186	178	296	291	280	267
\$40,001 - 65,000	1,2,3	218	217	483	477	466	452	725	714	696	679
	4	186	185	410	405	395	385	615	606	592	579
	5	164	162	362	356	349	340	542	536	523	509
	6-9	143	142	314	309	302	294	470	465	453	441
\$65,001 - 90,000	1,2,3	325	323	708	699	688	677	1059	1051	1032	1013
	4	278	275	600	593	586	577	901	890	879	863
	5	244	243	530	524	518	507	793	787	775	761
	6-9	211	211	457	454	447	440	688	681	671	660
Over 90,000	1,2,3	431	430	930	922	911	900	1396	1387	1368	1350
	4	368	367	789	784	776	765	1184	1177	1164	1149
	5	323	323	696	691	685	675	1047	1037	1027	1011
	6-9	281	280	604	600	592	585	907	901	888	877

R-58
 CAR
 10/1/2002

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	0.026	0.023	0.015	0.011	0.005	0.005	0.042	0.039	0.023	0.017	0.009	0.009	0.063	0.058	0.034	0.026
\$2000	0.005	0.005	0.030	0.028	0.016	0.014	0.009	0.009	0.051	0.047	0.028	0.022	0.015	0.015	0.077	0.071	0.046	0.034
\$3000	0.008	0.008	0.038	0.034	0.020	0.016	0.013	0.013	0.057	0.052	0.034	0.026	0.019	0.017	0.090	0.084	0.052	0.041
\$4000	0.009	0.009	0.042	0.039	0.025	0.017	0.015	0.015	0.067	0.062	0.041	0.030	0.025	0.023	0.103	0.096	0.062	0.048
\$5000	0.011	0.011	0.048	0.045	0.028	0.022	0.019	0.017	0.077	0.071	0.047	0.036	0.028	0.027	0.117	0.108	0.071	0.053
\$6000	0.014	0.014	0.053	0.049	0.032	0.025	0.022	0.020	0.086	0.079	0.052	0.041	0.033	0.032	0.132	0.121	0.081	0.061
\$7000	0.015	0.015	0.057	0.052	0.034	0.026	0.026	0.025	0.094	0.086	0.056	0.044	0.039	0.038	0.146	0.133	0.088	0.067
\$8000	0.017	0.016	0.062	0.057	0.039	0.029	0.028	0.027	0.101	0.094	0.063	0.049	0.044	0.042	0.156	0.145	0.097	0.075
\$9000	0.019	0.017	0.070	0.063	0.042	0.032	0.032	0.030	0.112	0.102	0.069	0.052	0.049	0.047	0.172	0.157	0.105	0.082
\$10000	0.022	0.020	0.074	0.067	0.047	0.036	0.034	0.033	0.121	0.112	0.075	0.057	0.052	0.051	0.185	0.171	0.115	0.088
\$11000	0.023	0.022	0.081	0.074	0.049	0.039	0.038	0.036	0.130	0.118	0.082	0.062	0.057	0.054	0.198	0.183	0.124	0.095
\$12000	0.026	0.025	0.086	0.079	0.052	0.041	0.042	0.041	0.138	0.126	0.086	0.066	0.062	0.059	0.212	0.195	0.132	0.101
\$13000	0.027	0.026	0.090	0.084	0.056	0.044	0.045	0.044	0.147	0.136	0.091	0.070	0.067	0.065	0.225	0.207	0.142	0.108
\$14000	0.028	0.027	0.096	0.088	0.059	0.047	0.047	0.046	0.153	0.143	0.097	0.075	0.072	0.070	0.239	0.220	0.151	0.115
\$15000	0.030	0.029	0.101	0.094	0.063	0.049	0.051	0.048	0.165	0.151	0.103	0.081	0.077	0.075	0.251	0.231	0.159	0.123
\$16000	0.033	0.032	0.107	0.098	0.067	0.051	0.052	0.051	0.173	0.159	0.109	0.084	0.083	0.079	0.267	0.245	0.168	0.128
\$17000	0.034	0.033	0.113	0.103	0.071	0.053	0.056	0.053	0.183	0.168	0.115	0.088	0.087	0.084	0.280	0.257	0.176	0.136
\$18000	0.038	0.036	0.117	0.108	0.074	0.056	0.059	0.057	0.192	0.175	0.121	0.094	0.091	0.088	0.293	0.270	0.185	0.143
\$19000	0.039	0.038	0.121	0.112	0.077	0.058	0.062	0.059	0.198	0.183	0.126	0.097	0.097	0.094	0.307	0.283	0.194	0.148
\$20000	0.041	0.040	0.127	0.117	0.083	0.062	0.066	0.063	0.209	0.192	0.132	0.101	0.100	0.097	0.320	0.294	0.201	0.153

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	0.010	0.009	0.005	0.004	0.004	0.004	0.014	0.013	0.009	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	\$36	\$42	\$41
\$300 Ded. - Non-Fleet	42	44	51	51
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$39	\$42	\$49	\$47
\$300 Ded. - Non-Fleet	48	51	61	58
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$53	\$48	\$45	\$54
\$300 Ded. - Non-Fleet	65	59	56	67
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$56	\$52	\$55	\$43
\$300 Ded. - Non-Fleet	69	64	67	53
	Territory 17-26	Territory 27		
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$144	\$ 31		
\$300 Ded. - Non-Fleet	178	39		

Collision Deductibles: \$1,000, \$2,000^¾

\$1,000 Ded. - Charge 85% of \$500 Ded. premium.

\$2,000 Ded. - Charge 65% of \$500 Ded. premium.

Collision Waiver of Deductible Charges^¾

Fleet Non-Fleet

\$ 300 Ded. - \$15 \$18

\$ 500 Ded. - 23 28

\$1,000 Ded. - 40 49

\$2,000 Ded. - 61 75

Collision Stated Amount Rating^¾ Refer to Rule 42.

Commonwealth Automobile Reinsurers

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 \$18 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	\$ 3	\$ 4	\$ 4	\$ 4
\$300 Ded. - Non-Fleet	3	4	4	4
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 4	\$ 4	\$ 5	\$ 5
\$300 Ded. - Non-Fleet	4	4	5	5
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 5	\$ 5	\$ 4	\$ 5
\$300 Ded. - Non-Fleet	5	5	4	5
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 6	\$ 5	\$ 5	\$ 4
\$300 Ded. - Non-Fleet	6	5	5	4
	Territory 17-26	Territory 27		
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 14	\$ 3		
\$300 Ded. - Non-Fleet	14	3		

Limited Collision Deductibles: \$1,000, \$2,000³/₄

\$1,000 Ded. - Charge 85% of \$500 Ded. premium.

\$2,000 Ded. - Charge 65% of \$500 Ded. premium.

For Limited Collision Stated Amount Rating³/₄

Refer to Rule 42.

Commonwealth Automobile Reinsurers

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	\$ 5	\$ 5	\$ 6	\$ 6
\$300 Ded. – Non-Fleet	7	7	8	8
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 6	\$ 6	\$ 7	\$ 7
\$300 Ded. – Non-Fleet	8	9	9	10
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 6	\$ 7	\$ 7	\$ 7
\$300 Ded. - Non-Fleet	9	9	10	10
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 7	\$ 8	\$ 9	\$ 8
\$300 Ded. - Non-Fleet	9	12	12	11
	Territory 17-26	Territory 27		
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$20	\$ 5		
\$300 Ded. - Non-Fleet	28	7		

Comprehensive Deductibles: \$1,000, \$2,000^¾
\$1,000 Ded. - Charge 93% of \$500 Ded. premium.
\$2,000 Ded. - Charge 85% of \$500 Ded. premium.

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

Fire, Theft, CAC, Comprehensive: \$100 Glass Deductible^¾
Charge 89% 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
217

A-2
28

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	73	100/300	262	5000	211
20/50	79	250/500	380	10000	238
25/50	96	500/500	482	25000	264
35/80	137	500/1000	488	50000	270
50/100	172	1000/1000	543	100000	272
				500000	281

<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		260	260	260	260	246	246	240	227	205
4,501 - 6,000	02		332	332	332	332	313	313	305	286	257
6,001 - 8,000	03		370	370	370	370	349	349	339	318	284
8,001 - 10,000	04		378	378	378	378	356	356	346	324	290
10,001 - 15,000	05		442	442	442	442	416	416	404	378	336
15,001 - 20,000	06		461	461	461	461	434	434	422	394	350
20,001 - 25,000	07		473	473	473	473	444	444	432	403	358
25,001 - 40,000	08		499	499	499	499	469	469	456	425	377
40,001 - 65,000	10		693	693	693	693	649	649	630	586	517
65,001 - 90,000	11		739	739	739	739	691	691	671	624	550
90,001 and Over	12		769	769	769	769	720	720	699	649	571

<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	25	25	23	23	23	21	19
4,501 - 6,000	02		32	32	32	32	30	30	29	27	24
6,001 - 8,000	03		36	36	36	36	34	34	33	30	27
8,001 - 10,000	04		37	37	37	37	34	34	33	31	28
10,001 - 15,000	05		43	43	43	43	40	40	39	37	32
15,001 - 20,000	06		45	45	45	45	42	42	41	38	34
20,001 - 25,000	07		46	46	46	46	43	43	42	39	35
25,001 - 40,000	08		49	49	49	49	46	46	44	41	36
40,001 - 65,000	10		69	69	69	69	64	64	62	58	51
65,001 - 90,000	11		73	73	73	73	68	68	66	62	54
90,001 and Over	12		76	76	76	76	71	71	69	64	56

<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		76	76	76	76	75	75	75	70	67
4,501 - 6,000	02		78	78	78	78	78	78	78	73	69
6,001 - 8,000	03		84	84	84	84	83	83	83	78	74
8,001 - 10,000	04		106	106	106	106	105	105	105	98	93
10,001 - 15,000	05		114	114	114	114	114	114	114	105	100
15,001 - 20,000	06		120	120	120	120	119	119	119	110	104
20,001 - 25,000	07		124	124	124	124	123	123	123	114	107
25,001 - 40,000	08		133	133	133	133	132	132	132	122	115
40,001 - 65,000	10		174	174	174	174	173	173	173	159	150
65,001 - 90,000	11		271	271	271	271	269	269	269	246	231
90,001 and Over	12		350	350	350	350	346	346	346	317	297

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 2

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	82	100/300	294	5000	237
20/50	89	250/500	428	10000	268
25/50	108	500/500	542	25000	296
35/80	154	500/1000	548	50000	303
50/100	193	1000/1000	610	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		269	269	269	269	255	255	249	234	211
4,501 - 6,000	02		345	345	345	345	325	325	317	297	266
6,001 - 8,000	03		385	385	385	385	362	362	353	330	295
8,001 - 10,000	04		393	393	393	393	370	370	360	337	301
10,001 - 15,000	05		461	461	461	461	433	433	421	393	349
15,001 - 20,000	06		481	481	481	481	452	452	439	410	363
20,001 - 25,000	07		493	493	493	493	462	462	450	419	372
25,001 - 40,000	08		520	520	520	520	489	489	475	443	392
40,001 - 65,000	10		724	724	724	724	677	677	657	611	538
65,001 - 90,000	11		771	771	771	771	722	722	700	651	573
90,001 and Over	12		803	803	803	803	751	751	729	677	596

<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	26	26	24	24	24	22	20
4,501 - 6,000	02		33	33	33	33	31	31	31	29	25
6,001 - 8,000	03		38	38	38	38	35	35	34	32	28
8,001 - 10,000	04		38	38	38	38	36	36	35	33	29
10,001 - 15,000	05		45	45	45	45	43	43	41	38	34
15,001 - 20,000	06		47	47	47	47	44	44	43	40	35
20,001 - 25,000	07		49	49	49	49	46	46	44	41	36
25,001 - 40,000	08		52	52	52	52	48	48	47	44	38
40,001 - 65,000	10		72	72	72	72	68	68	66	61	53
65,001 - 90,000	11		77	77	77	77	72	72	70	65	57
90,001 and Over	12		81	81	81	81	75	75	73	68	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		76	76	76	76	76	76	76	71	68
4,501 - 6,000	02		79	79	79	79	79	79	79	73	70
6,001 - 8,000	03		85	85	85	85	84	84	84	79	75
8,001 - 10,000	04		107	107	107	107	106	106	106	99	94
10,001 - 15,000	05		116	116	116	116	115	115	115	106	101
15,001 - 20,000	06		121	121	121	121	120	120	120	111	105
20,001 - 25,000	07		125	125	125	125	124	124	124	115	108
25,001 - 40,000	08		134	134	134	134	133	133	133	123	116
40,001 - 65,000	10		176	176	176	176	175	175	175	161	152
65,001 - 90,000	11		274	274	274	274	272	272	272	249	234
90,001 and Over	12		354	354	354	354	350	350	350	320	301

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 3

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	89	100/300	320	5000	259
20/50	96	250/500	466	10000	293
25/50	117	500/500	591	25000	324
35/80	167	500/1000	598	50000	332
50/100	210	1000/1000	666	100000	334
				500000	344

<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		302	302	302	302	285	285	278	261	235
4,501 - 6,000	02		390	390	390	390	367	367	357	334	298
6,001 - 8,000	03		436	436	436	436	409	409	398	372	331
8,001 - 10,000	04		445	445	445	445	418	418	407	380	338
10,001 - 15,000	05		523	523	523	523	491	491	477	445	394
15,001 - 20,000	06		546	546	546	546	513	513	498	464	411
20,001 - 25,000	07		560	560	560	560	525	525	510	475	421
25,001 - 40,000	08		592	592	592	592	556	556	539	503	444
40,001 - 65,000	10		827	827	827	827	774	774	751	697	613
65,001 - 90,000	11		883	883	883	883	825	825	801	743	653
90,001 and Over	12		920	920	920	920	860	860	834	774	680

<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	29	29	29	28	28	27	25	22
4,501 - 6,000	02		38	38	38	38	36	36	35	33	29
6,001 - 8,000	03		43	43	43	43	40	40	39	37	32
8,001 - 10,000	04		44	44	44	44	41	41	40	37	33
10,001 - 15,000	05		52	52	52	52	49	49	47	44	39
15,001 - 20,000	06		55	55	55	55	51	51	50	46	41
20,001 - 25,000	07		56	56	56	56	52	52	51	47	42
25,001 - 40,000	08		59	59	59	59	56	56	54	50	44
40,001 - 65,000	10		84	84	84	84	78	78	76	70	62
65,001 - 90,000	11		89	89	89	89	84	84	81	75	66
90,001 and Over	12		93	93	93	93	87	87	84	78	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		81	81	81	81	80	80	80	75	72
4,501 - 6,000	02		84	84	84	84	83	83	83	78	74
6,001 - 8,000	03		90	90	90	90	89	89	89	83	79
8,001 - 10,000	04		114	114	114	114	114	114	114	105	100
10,001 - 15,000	05		124	124	124	124	123	123	123	113	107
15,001 - 20,000	06		130	130	130	130	129	129	129	119	112
20,001 - 25,000	07		134	134	134	134	133	133	133	123	116
25,001 - 40,000	08		144	144	144	144	143	143	143	132	124
40,001 - 65,000	10		189	189	189	189	188	188	188	173	163
65,001 - 90,000	11		296	296	296	296	293	293	293	268	252
90,001 and Over	12		382	382	382	382	378	378	378	346	324

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49

<u>Towing & Labor (Rule 63)</u>		250/500		500/500	
\$25 per Disablement:	4	250/500	14	250/500	127
\$50 per Disablement:	8	500/500	20	500/500	317
\$100 per Disablement:	16				

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	90	100/300	323	5000	262
20/50	97	250/500	471	10000	296
25/50	119	500/500	596	25000	328
35/80	169	500/1000	603	50000	335
50/100	212	1000/1000	672	100000	338
				500000	348

<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	301	301	301	284	284	277	260	234
4,501 - 6,000	02		388	388	388	388	365	365	355	332	297
6,001 - 8,000	03		434	434	434	434	408	408	397	371	330
8,001 - 10,000	04		443	443	443	443	416	416	405	378	337
10,001 - 15,000	05		521	521	521	521	489	489	475	443	393
15,001 - 20,000	06		544	544	544	544	510	510	496	462	409
20,001 - 25,000	07		558	558	558	558	523	523	508	473	419
25,001 - 40,000	08		590	590	590	590	553	553	537	500	442
40,001 - 65,000	10		824	824	824	824	770	770	748	694	610
65,001 - 90,000	11		879	879	879	879	821	821	797	740	650
90,001 and Over	12		915	915	915	915	856	856	830	770	676

<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	29	29	29	27	27	26	25	22
4,501 - 6,000	02		38	38	38	38	35	35	34	32	28
6,001 - 8,000	03		42	42	42	42	40	40	38	36	32
8,001 - 10,000	04		43	43	43	43	40	40	39	37	32
10,001 - 15,000	05		51	51	51	51	48	48	46	43	38
15,001 - 20,000	06		53	53	53	53	50	50	48	45	40
20,001 - 25,000	07		55	55	55	55	51	51	50	46	41
25,001 - 40,000	08		58	58	58	58	54	54	53	49	43
40,001 - 65,000	10		82	82	82	82	76	76	74	69	60
65,001 - 90,000	11		87	87	87	87	82	82	79	73	64
90,001 and Over	12		91	91	91	91	85	85	83	76	67

<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		82	82	82	82	82	82	82	76	73
4,501 - 6,000	02		85	85	85	85	85	85	85	79	75
6,001 - 8,000	03		92	92	92	92	91	91	91	85	81
8,001 - 10,000	04		117	117	117	117	116	116	116	107	101
10,001 - 15,000	05		126	126	126	126	125	125	125	115	109
15,001 - 20,000	06		132	132	132	132	131	131	131	121	114
20,001 - 25,000	07		136	136	136	136	135	135	135	125	118
25,001 - 40,000	08		147	147	147	147	145	145	145	134	127
40,001 - 65,000	10		193	193	193	193	191	191	191	176	166
65,001 - 90,000	11		302	302	302	302	299	299	299	274	257
90,001 and Over	12		390	390	390	390	386	386	386	353	331

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49

<u>Towing & Labor (Rule 63)</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
\$25 per Disablement:	4	250/500	14	250/500	127
\$50 per Disablement:	8	500/500	20	500/500	317
\$100 per Disablement:	16				

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	92	100/300	330	5000	267
20/50	99	250/500	480	10000	302
25/50	121	500/500	608	25000	334
35/80	173	500/1000	615	50000	342
50/100	216	1000/1000	685	100000	344
				500000	355

<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		288	288	288	288	273	273	266	250	225
4,501 - 6,000	02		371	371	371	371	349	349	340	318	285
6,001 - 8,000	03		414	414	414	414	390	390	379	354	316
8,001 - 10,000	04		423	423	423	423	398	398	387	362	322
10,001 - 15,000	05		497	497	497	497	467	467	454	423	375
15,001 - 20,000	06		519	519	519	519	487	487	473	441	391
20,001 - 25,000	07		532	532	532	532	499	499	485	452	401
25,001 - 40,000	08		562	562	562	562	528	528	512	478	422
40,001 - 65,000	10		784	784	784	784	734	734	712	661	582
65,001 - 90,000	11		836	836	836	836	782	782	759	704	620
90,001 and Over	12		871	871	871	871	814	814	790	734	644

<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		27	27	27	27	26	26	25	24	21
4,501 - 6,000	02		36	36	36	36	34	34	33	31	27
6,001 - 8,000	03		40	40	40	40	38	38	37	34	30
8,001 - 10,000	04		41	41	41	41	39	39	38	35	31
10,001 - 15,000	05		49	49	49	49	46	46	44	41	36
15,001 - 20,000	06		51	51	51	51	48	48	46	43	38
20,001 - 25,000	07		52	52	52	52	49	49	48	44	39
25,001 - 40,000	08		55	55	55	55	52	52	50	47	41
40,001 - 65,000	10		78	78	78	78	73	73	71	66	57
65,001 - 90,000	11		83	83	83	83	78	78	76	70	61
90,001 and Over	12		87	87	87	87	81	81	79	73	64

<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		83	83	83	83	82	82	82	77	73
4,501 - 6,000	02		86	86	86	86	85	85	85	80	76
6,001 - 8,000	03		92	92	92	92	92	92	92	85	81
8,001 - 10,000	04		118	118	118	118	117	117	117	108	102
10,001 - 15,000	05		127	127	127	127	126	126	126	116	110
15,001 - 20,000	06		133	133	133	133	132	132	132	122	115
20,001 - 25,000	07		137	137	137	137	136	136	136	126	119
25,001 - 40,000	08		148	148	148	148	147	147	147	135	128
40,001 - 65,000	10		195	195	195	195	193	193	193	178	167
65,001 - 90,000	11		305	305	305	305	302	302	302	277	260
90,001 and Over	12		394	394	394	394	390	390	390	357	334

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 6

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B. Increased Limits				Property Damage Liability	
20/40	99	100/300	356	5000	288
20/50	107	250/500	519	10000	325
25/50	131	500/500	657	25000	360
35/80	186	500/1000	665	50000	369
50/100	234	1000/1000	741	100000	372
				500000	383

Symbol		COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		303	303	303	303	286	286	279	262	235
4,501 - 6,000	02		390	390	390	390	367	367	358	334	298
6,001 - 8,000	03		437	437	437	437	410	410	399	373	332
8,001 - 10,000	04		446	446	446	446	419	419	408	381	339
10,001 - 15,000	05		524	524	524	524	492	492	478	446	395
15,001 - 20,000	06		548	548	548	548	514	514	499	465	412
20,001 - 25,000	07		561	561	561	561	526	526	511	476	422
25,001 - 40,000	08		594	594	594	594	557	557	541	504	445
40,001 - 65,000	10		829	829	829	829	776	776	753	699	614
65,001 - 90,000	11		885	885	885	885	827	827	803	745	655
90,001 and Over	12		922	922	922	922	862	862	836	776	681

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		29	29	29	29	28	28	27	25	22
4,501 - 6,000	02		38	38	38	38	36	36	35	33	29
6,001 - 8,000	03		43	43	43	43	40	40	39	37	32
8,001 - 10,000	04		44	44	44	44	41	41	40	37	33
10,001 - 15,000	05		52	52	52	52	49	49	47	44	39
15,001 - 20,000	06		55	55	55	55	51	51	50	46	41
20,001 - 25,000	07		56	56	56	56	52	52	51	47	42
25,001 - 40,000	08		59	59	59	59	56	56	54	50	44
40,001 - 65,000	10		84	84	84	84	78	78	76	70	62
65,001 - 90,000	11		89	89	89	89	84	84	81	75	66
90,001 and Over	12		93	93	93	93	87	87	84	78	68

Symbol		COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		85	85	85	85	84	84	84	79	75
4,501 - 6,000	02		88	88	88	88	88	88	88	82	78
6,001 - 8,000	03		95	95	95	95	94	94	94	87	83
8,001 - 10,000	04		121	121	121	121	120	120	120	111	105
10,001 - 15,000	05		130	130	130	130	129	129	129	120	113
15,001 - 20,000	06		137	137	137	137	136	136	136	125	118
20,001 - 25,000	07		141	141	141	141	140	140	140	129	122
25,001 - 40,000	08		152	152	152	152	151	151	151	139	131
40,001 - 65,000	10		201	201	201	201	199	199	199	183	172
65,001 - 90,000	11		314	314	314	314	311	311	311	285	267
90,001 and Over	12		406	406	406	406	402	402	402	368	345

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 7

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333

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B, Increased Limits				Property Damage Liability	
20/40	112	100/300	401	5000	324
20/50	121	250/500	584	10000	366
25/50	148	500/500	739	25000	405
35/80	210	500/1000	748	50000	415
50/100	263	1000/1000	833	100000	418
				500000	431

Symbol	Code	Age:	COLLISION \$500 DEDUCTIBLE								
Cost New			1	2	3	4	5	6	7	8	9
0 - 4,500	01		346	346	346	346	326	326	317	298	266
4,501 - 6,000	02		449	449	449	449	422	422	411	383	341
6,001 - 8,000	03		504	504	504	504	473	473	460	429	380
8,001 - 10,000	04		515	515	515	515	483	483	470	438	388
10,001 - 15,000	05		607	607	607	607	569	569	553	515	455
15,001 - 20,000	06		635	635	635	635	595	595	577	538	474
20,001 - 25,000	07		651	651	651	651	610	610	592	551	486
25,001 - 40,000	08		689	689	689	689	646	646	627	583	514
40,001 - 65,000	10		967	967	967	967	904	904	877	814	714
65,001 - 90,000	11		1033	1033	1033	1033	965	965	936	868	761
90,001 and Over	12		1076	1076	1076	1076	1005	1005	975	904	792

Symbol	Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New			1	2	3	4	5	6	7	8	9
0 - 4,500	01		33	33	33	33	31	31	31	28	25
4,501 - 6,000	02		44	44	44	44	41	41	40	37	33
6,001 - 8,000	03		50	50	50	50	46	46	45	42	37
8,001 - 10,000	04		51	51	51	51	47	47	46	43	38
10,001 - 15,000	05		60	60	60	60	56	56	55	51	45
15,001 - 20,000	06		63	63	63	63	59	59	57	53	47
20,001 - 25,000	07		65	65	65	65	60	60	59	54	48
25,001 - 40,000	08		69	69	69	69	64	64	62	58	51
40,001 - 65,000	10		97	97	97	97	91	91	88	81	71
65,001 - 90,000	11		104	104	104	104	97	97	94	87	76
90,001 and Over	12		108	108	108	108	101	101	98	91	79

Symbol	Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New			1	2	3	4	5	6	7	8	9
0 - 4,500	01		89	89	89	89	88	88	88	82	78
4,501 - 6,000	02		92	92	92	92	92	92	92	85	81
6,001 - 8,000	03		99	99	99	99	98	98	98	92	87
8,001 - 10,000	04		127	127	127	127	126	126	126	116	110
10,001 - 15,000	05		137	137	137	137	136	136	136	126	119
15,001 - 20,000	06		144	144	144	144	143	143	143	132	125
20,001 - 25,000	07		149	149	149	149	147	147	147	136	128
25,001 - 40,000	08		160	160	160	160	159	159	159	146	138
40,001 - 65,000	10		212	212	212	212	210	210	210	193	182
65,001 - 90,000	11		333	333	333	333	330	330	330	302	283
90,001 and Over	12		430	430	430	430	426	426	426	390	365

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 8

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B. Increased Limits				Property Damage Liability	
20/40	113	100/300	405	5000	327
20/50	122	250/500	589	10000	370
25/50	149	500/500	746	25000	409
35/80	212	500/1000	755	50000	419
50/100	266	1000/1000	840	100000	422
				500000	435

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		335	335	335	335	316	316	308	289	259
4,501 - 6,000	02		435	435	435	435	409	409	398	371	330
6,001 - 8,000	03		487	487	487	487	457	457	445	415	368
8,001 - 10,000	04		498	498	498	498	467	467	454	424	376
10,001 - 15,000	05		587	587	587	587	550	550	535	498	440
15,001 - 20,000	06		613	613	613	613	575	575	558	520	459
20,001 - 25,000	07		629	629	629	629	589	589	572	532	471
25,001 - 40,000	08		666	666	666	666	624	624	605	563	497
40,001 - 65,000	10		933	933	933	933	872	872	846	785	689
65,001 - 90,000	11		996	996	996	996	931	931	903	837	735
90,001 and Over	12		1038	1038	1038	1038	970	970	941	872	765

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		32	32	32	32	30	30	29	28	24
4,501 - 6,000	02		42	42	42	42	40	40	39	36	32
6,001 - 8,000	03		48	48	48	48	45	45	43	40	36
8,001 - 10,000	04		49	49	49	49	46	46	44	41	36
10,001 - 15,000	05		58	58	58	58	54	54	53	49	43
15,001 - 20,000	06		61	61	61	61	57	57	55	51	45
20,001 - 25,000	07		62	62	62	62	58	58	56	52	46
25,001 - 40,000	08		66	66	66	66	62	62	60	55	49
40,001 - 65,000	10		93	93	93	93	87	87	84	78	68
65,001 - 90,000	11		100	100	100	100	93	93	90	83	73
90,001 and Over	12		104	104	104	104	97	97	94	87	76

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		96	96	96	96	95	95	95	89	84
4,501 - 6,000	02		100	100	100	100	99	99	99	92	88
6,001 - 8,000	03		108	108	108	108	107	107	107	99	94
8,001 - 10,000	04		138	138	138	138	137	137	137	127	120
10,001 - 15,000	05		150	150	150	150	148	148	148	137	129
15,001 - 20,000	06		157	157	157	157	156	156	156	144	136
20,001 - 25,000	07		162	162	162	162	161	161	161	148	140
25,001 - 40,000	08		175	175	175	175	174	174	174	160	151
40,001 - 65,000	10		233	233	233	233	231	231	231	212	199
65,001 - 90,000	11		366	366	366	366	363	363	363	332	311
90,001 and Over	12		475	475	475	475	470	470	470	429	402

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 9

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327

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40

B. Increased Limits				Property Damage Liability	
20/40	109	100/300	392	5000	318
20/50	118	250/500	571	10000	359
25/50	144	500/500	724	25000	398
35/80	205	500/1000	732	50000	407
50/100	257	1000/1000	815	100000	410
				500000	423

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			<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		368	368	368	368	347	347	337	316	282
4,501 - 6,000	02		479	479	479	479	450	450	438	408	362
6,001 - 8,000	03		538	538	538	538	505	505	490	457	405
8,001 - 10,000	04		550	550	550	550	516	516	501	467	414
10,001 - 15,000	05		650	650	650	650	608	608	591	550	485
15,001 - 20,000	06		679	679	679	679	636	636	617	574	506
20,001 - 25,000	07		697	697	697	697	652	652	633	589	519
25,001 - 40,000	08		738	738	738	738	691	691	670	623	549
40,001 - 65,000	10		1037	1037	1037	1037	969	969	940	872	764
65,001 - 90,000	11		1108	1108	1108	1108	1034	1034	1003	930	815
90,001 and Over	12		1155	1155	1155	1155	1078	1078	1045	969	849

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			<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		36	36	36	36	34	34	33	30	27
4,501 - 6,000	02		47	47	47	47	44	44	43	40	35
6,001 - 8,000	03		53	53	53	53	50	50	48	45	40
8,001 - 10,000	04		54	54	54	54	51	51	49	46	40
10,001 - 15,000	05		65	65	65	65	60	60	59	54	48
15,001 - 20,000	06		68	68	68	68	63	63	61	57	50
20,001 - 25,000	07		70	70	70	70	65	65	63	58	51
25,001 - 40,000	08		74	74	74	74	69	69	67	62	54
40,001 - 65,000	10		105	105	105	105	98	98	95	88	76
65,001 - 90,000	11		112	112	112	112	104	104	101	93	82
90,001 and Over	12		117	117	117	117	109	109	105	98	85

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			<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		86	86	86	86	86	86	86	80	76
4,501 - 6,000	02		90	90	90	90	89	89	89	83	79
6,001 - 8,000	03		96	96	96	96	95	95	95	89	84
8,001 - 10,000	04		123	123	123	123	122	122	122	113	107
10,001 - 15,000	05		133	133	133	133	132	132	132	122	115
15,001 - 20,000	06		139	139	139	139	138	138	138	128	121
20,001 - 25,000	07		144	144	144	144	142	142	142	132	124
25,001 - 40,000	08		155	155	155	155	153	153	153	141	134
40,001 - 65,000	10		204	204	204	204	203	203	203	186	175
65,001 - 90,000	11		320	320	320	320	317	317	317	291	273
90,001 and Over	12		414	414	414	414	410	410	410	375	351

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 10

A-1
393

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<u>B. Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	132	100/300	473	5000	383
20/50	143	250/500	689	10000	433
25/50	174	500/500	872	25000	479
35/80	248	500/1000	883	50000	490
50/100	311	1000/1000	983	100000	494
				500000	509

<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		339	339	339	339	320	320	312	292	262
4,501 - 6,000	02		441	441	441	441	414	414	403	376	335
6,001 - 8,000	03		494	494	494	494	463	463	451	420	373
8,001 - 10,000	04		504	504	504	504	474	474	460	429	381
10,001 - 15,000	05		595	595	595	595	558	558	542	504	446
15,001 - 20,000	06		622	622	622	622	583	583	566	527	465
20,001 - 25,000	07		638	638	638	638	597	597	580	540	477
25,001 - 40,000	08		675	675	675	675	632	632	614	571	503
40,001 - 65,000	10		946	946	946	946	885	885	858	796	699
65,001 - 90,000	11		1010	1010	1010	1010	944	944	916	849	745
90,001 and Over	12		1053	1053	1053	1053	984	984	954	885	776

<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		33	33	33	33	31	31	30	28	25
4,501 - 6,000	02		43	43	43	43	40	40	39	37	32
6,001 - 8,000	03		49	49	49	49	46	46	44	41	36
8,001 - 10,000	04		50	50	50	50	47	47	45	42	37
10,001 - 15,000	05		59	59	59	59	55	55	54	50	44
15,001 - 20,000	06		62	62	62	62	58	58	56	52	46
20,001 - 25,000	07		63	63	63	63	59	59	58	53	47
25,001 - 40,000	08		67	67	67	67	63	63	61	57	50
40,001 - 65,000	10		95	95	95	95	89	89	86	80	70
65,001 - 90,000	11		102	102	102	102	95	95	92	85	74
90,001 and Over	12		106	106	106	106	99	99	96	89	78

<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		90	90	90	90	90	90	90	83	79
4,501 - 6,000	02		94	94	94	94	93	93	93	87	82
6,001 - 8,000	03		101	101	101	101	100	100	100	93	88
8,001 - 10,000	04		129	129	129	129	128	128	128	118	112
10,001 - 15,000	05		139	139	139	139	138	138	138	128	121
15,001 - 20,000	06		147	147	147	147	145	145	145	134	127
20,001 - 25,000	07		151	151	151	151	150	150	150	138	131
25,001 - 40,000	08		163	163	163	163	162	162	162	149	140
40,001 - 65,000	10		216	216	216	216	214	214	214	196	185
65,001 - 90,000	11		339	339	339	339	336	336	336	307	288
90,001 and Over	12		438	438	438	438	434	434	434	397	372

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 11

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372

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<u>B. Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	125	100/300	448	5000	363
20/50	135	250/500	652	10000	410
25/50	165	500/500	826	25000	454
35/80	234	500/1000	836	50000	465
50/100	294	1000/1000	930	100000	468
				500000	483

<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		324	324	324	324	306	306	298	280	250
4,501 - 6,000	02		419	419	419	419	394	394	384	359	319
6,001 - 8,000	03		470	470	470	470	441	441	429	400	356
8,001 - 10,000	04		480	480	480	480	451	451	438	409	363
10,001 - 15,000	05		565	565	565	565	530	530	515	480	425
15,001 - 20,000	06		591	591	591	591	554	554	538	501	443
20,001 - 25,000	07		606	606	606	606	567	567	551	513	454
25,001 - 40,000	08		641	641	641	641	601	601	583	543	479
40,001 - 65,000	10		897	897	897	897	839	839	814	756	663
65,001 - 90,000	11		958	958	958	958	895	895	868	805	707
90,001 and Over	12		998	998	998	998	933	933	904	839	736

<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		31	31	31	31	29	29	28	27	24
4,501 - 6,000	02		41	41	41	41	38	38	37	35	31
6,001 - 8,000	03		46	46	46	46	43	43	42	39	34
8,001 - 10,000	04		47	47	47	47	44	44	43	40	35
10,001 - 15,000	05		56	56	56	56	52	52	50	47	41
15,001 - 20,000	06		58	58	58	58	54	54	53	49	43
20,001 - 25,000	07		60	60	60	60	56	56	54	50	44
25,001 - 40,000	08		63	63	63	63	59	59	57	53	47
40,001 - 65,000	10		89	89	89	89	83	83	81	75	66
65,001 - 90,000	11		96	96	96	96	89	89	86	80	70
90,001 and Over	12		100	100	100	100	93	93	90	83	73

<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		95	95	95	95	94	94	94	88	83
4,501 - 6,000	02		99	99	99	99	98	98	98	91	86
6,001 - 8,000	03		106	106	106	106	105	105	105	98	93
8,001 - 10,000	04		136	136	136	136	135	135	135	125	118
10,001 - 15,000	05		147	147	147	147	146	146	146	135	127
15,001 - 20,000	06		155	155	155	155	154	154	154	142	134
20,001 - 25,000	07		160	160	160	160	159	159	159	146	138
25,001 - 40,000	08		172	172	172	172	171	171	171	157	148
40,001 - 65,000	10		229	229	229	229	227	227	227	208	196
65,001 - 90,000	11		360	360	360	360	357	357	357	326	306
90,001 and Over	12		467	467	467	467	462	462	462	422	396

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 12

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	149	100/300	534	5000	432
20/50	161	250/500	777	10000	488
25/50	196	500/500	984	25000	540
35/80	279	500/1000	996	50000	553
50/100	350	1000/1000	1108	100000	557
				500000	575

<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		375	375	375	375	353	353	344	322	287
4,501 - 6,000	02		489	489	489	489	459	459	446	416	369
6,001 - 8,000	03		549	549	549	549	515	515	500	466	413
8,001 - 10,000	04		561	561	561	561	526	526	511	476	422
10,001 - 15,000	05		663	663	663	663	621	621	603	561	495
15,001 - 20,000	06		693	693	693	693	649	649	630	586	517
20,001 - 25,000	07		711	711	711	711	666	666	646	601	530
25,001 - 40,000	08		753	753	753	753	705	705	684	636	560
40,001 - 65,000	10		1060	1060	1060	1060	990	990	960	890	780
65,001 - 90,000	11		1132	1132	1132	1132	1057	1057	1025	950	833
90,001 and Over	12		1180	1180	1180	1180	1102	1102	1068	990	867

<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		36	36	36	36	34	34	33	31	27
4,501 - 6,000	02		48	48	48	48	45	45	44	41	36
6,001 - 8,000	03		54	54	54	54	51	51	49	46	40
8,001 - 10,000	04		55	55	55	55	52	52	50	47	41
10,001 - 15,000	05		66	66	66	66	62	62	60	55	49
15,001 - 20,000	06		69	69	69	69	64	64	62	58	51
20,001 - 25,000	07		71	71	71	71	66	66	64	59	52
25,001 - 40,000	08		75	75	75	75	70	70	68	63	55
40,001 - 65,000	10		106	106	106	106	99	99	96	89	78
65,001 - 90,000	11		114	114	114	114	106	106	103	95	83
90,001 and Over	12		119	119	119	119	111	111	107	99	87

<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		94	94	94	94	93	93	93	87	83
4,501 - 6,000	02		98	98	98	98	97	97	97	90	86
6,001 - 8,000	03		105	105	105	105	105	105	105	97	92
8,001 - 10,000	04		135	135	135	135	134	134	134	124	117
10,001 - 15,000	05		146	146	146	146	145	145	145	134	126
15,001 - 20,000	06		154	154	154	154	152	152	152	141	133
20,001 - 25,000	07		159	159	159	159	157	157	157	145	137
25,001 - 40,000	08		171	171	171	171	170	170	170	156	147
40,001 - 65,000	10		227	227	227	227	225	225	225	206	194
65,001 - 90,000	11		357	357	357	357	354	354	354	324	304
90,001 and Over	12		463	463	463	463	458	458	458	419	392

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 13

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<u>B. Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	146	100/300	524	5000	424
20/50	158	250/500	762	10000	479
25/50	192	500/500	965	25000	530
35/80	274	500/1000	977	50000	543
50/100	344	1000/1000	1087	100000	547
				500000	564

<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		385	385	385	385	363	363	353	330	294
4,501 - 6,000	02		503	503	503	503	472	472	459	428	379
6,001 - 8,000	03		565	565	565	565	529	529	515	479	424
8,001 - 10,000	04		577	577	577	577	541	541	526	490	433
10,001 - 15,000	05		683	683	683	683	639	639	621	577	509
15,001 - 20,000	06		714	714	714	714	668	668	648	603	531
20,001 - 25,000	07		732	732	732	732	685	685	665	618	545
25,001 - 40,000	08		776	776	776	776	726	726	704	655	576
40,001 - 65,000	10		1092	1092	1092	1092	1020	1020	989	917	804
65,001 - 90,000	11		1166	1166	1166	1166	1089	1089	1056	978	857
90,001 and Over	12		1216	1216	1216	1216	1135	1135	1101	1020	893

<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		38	38	38	38	35	35	34	32	28
4,501 - 6,000	02		50	50	50	50	46	46	45	42	37
6,001 - 8,000	03		56	56	56	56	52	52	51	47	42
8,001 - 10,000	04		57	57	57	57	54	54	52	48	43
10,001 - 15,000	05		68	68	68	68	64	64	62	57	50
15,001 - 20,000	06		71	71	71	71	67	67	65	60	53
20,001 - 25,000	07		73	73	73	73	68	68	66	62	54
25,001 - 40,000	08		78	78	78	78	73	73	70	65	57
40,001 - 65,000	10		110	110	110	110	103	103	100	92	81
65,001 - 90,000	11		118	118	118	118	110	110	107	99	86
90,001 and Over	12		123	123	123	123	115	115	111	103	90

<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		91	91	91	91	90	90	90	84	80
4,501 - 6,000	02		94	94	94	94	94	94	94	87	83
6,001 - 8,000	03		102	102	102	102	101	101	101	94	89
8,001 - 10,000	04		130	130	130	130	129	129	129	119	113
10,001 - 15,000	05		141	141	141	141	139	139	139	129	122
15,001 - 20,000	06		148	148	148	148	146	146	146	135	128
20,001 - 25,000	07		152	152	152	152	151	151	151	139	132
25,001 - 40,000	08		164	164	164	164	163	163	163	150	142
40,001 - 65,000	10		218	218	218	218	216	216	216	198	186
65,001 - 90,000	11		342	342	342	342	339	339	339	310	291
90,001 and Over	12		442	442	442	442	438	438	438	400	375

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 14

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451

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<u>B. Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	151	100/300	542	5000	440
20/50	163	250/500	789	10000	497
25/50	199	500/500	1000	25000	550
35/80	283	500/1000	1012	50000	563
50/100	356	1000/1000	1126	100000	568
				500000	585

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		364	364	364	364	343	343	333	313	279
4,501 - 6,000	02		474	474	474	474	445	445	433	404	358
6,001 - 8,000	03		532	532	532	532	499	499	485	452	400
8,001 - 10,000	04		543	543	543	543	510	510	495	461	409
10,001 - 15,000	05		642	642	642	642	601	601	584	543	479
15,001 - 20,000	06		671	671	671	671	628	628	610	567	500
20,001 - 25,000	07		688	688	688	688	644	644	625	581	513
25,001 - 40,000	08		729	729	729	729	682	682	662	616	542
40,001 - 65,000	10		1024	1024	1024	1024	957	957	928	861	755
65,001 - 90,000	11		1093	1093	1093	1093	1021	1021	990	918	805
90,001 and Over	12		1140	1140	1140	1140	1064	1064	1032	957	838

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		35	35	35	35	33	33	32	30	27
4,501 - 6,000	02		46	46	46	46	43	43	42	39	35
6,001 - 8,000	03		52	52	52	52	49	49	48	44	39
8,001 - 10,000	04		54	54	54	54	50	50	49	45	40
10,001 - 15,000	05		64	64	64	64	59	59	58	54	47
15,001 - 20,000	06		67	67	67	67	62	62	60	56	49
20,001 - 25,000	07		68	68	68	68	64	64	62	57	50
25,001 - 40,000	08		72	72	72	72	68	68	66	61	53
40,001 - 65,000	10		103	103	103	103	96	96	93	86	75
65,001 - 90,000	11		110	110	110	110	102	102	99	92	80
90,001 and Over	12		114	114	114	114	107	107	103	96	84

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		107	107	107	107	107	107	107	99	94
4,501 - 6,000	02		112	112	112	112	111	111	111	103	97
6,001 - 8,000	03		121	121	121	121	120	120	120	111	105
8,001 - 10,000	04		156	156	156	156	155	155	155	142	134
10,001 - 15,000	05		169	169	169	169	168	168	168	154	146
15,001 - 20,000	06		178	178	178	178	176	176	176	162	153
20,001 - 25,000	07		184	184	184	184	182	182	182	168	158
25,001 - 40,000	08		198	198	198	198	197	197	197	181	170
40,001 - 65,000	10		264	264	264	264	262	262	262	240	226
65,001 - 90,000	11		419	419	419	419	415	415	415	379	355
90,001 and Over	12		543	543	543	543	538	538	538	491	460

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 15

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B, Increased Limits				Property Damage Liability	
20/40	147	100/300	529	5000	428
20/50	159	250/500	769	10000	484
25/50	194	500/500	975	25000	535
35/80	276	500/1000	986	50000	548
50/100	347	1000/1000	1098	100000	552
				500000	569

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			<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		378	378	378	378	356	356	346	324	289
4,501 - 6,000	02		493	493	493	493	463	463	450	420	372
6,001 - 8,000	03		554	554	554	554	519	519	505	470	416
8,001 - 10,000	04		566	566	566	566	531	531	515	480	425
10,001 - 15,000	05		669	669	669	669	626	626	608	566	499
15,001 - 20,000	06		699	699	699	699	655	655	636	591	521
20,001 - 25,000	07		717	717	717	717	671	671	652	606	534
25,001 - 40,000	08		760	760	760	760	711	711	690	642	565
40,001 - 65,000	10		1069	1069	1069	1069	999	999	969	898	787
65,001 - 90,000	11		1142	1142	1142	1142	1066	1066	1034	958	840
90,001 and Over	12		1191	1191	1191	1191	1112	1112	1078	999	875

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			<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		37	37	37	37	35	35	34	31	28
4,501 - 6,000	02		49	49	49	49	46	46	44	41	36
6,001 - 8,000	03		55	55	55	55	52	52	50	46	41
8,001 - 10,000	04		56	56	56	56	53	53	51	48	42
10,001 - 15,000	05		67	67	67	67	63	63	61	56	49
15,001 - 20,000	06		70	70	70	70	66	66	64	59	52
20,001 - 25,000	07		72	72	72	72	67	67	65	60	53
25,001 - 40,000	08		76	76	76	76	71	71	69	64	56
40,001 - 65,000	10		108	108	108	108	101	101	98	91	79
65,001 - 90,000	11		116	116	116	116	108	108	105	97	85
90,001 and Over	12		121	121	121	121	113	113	109	101	88

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			<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	110	110	110	109	109	109	101	96
4,501 - 6,000	02		115	115	115	115	114	114	114	105	100
6,001 - 8,000	03		124	124	124	124	123	123	123	114	107
8,001 - 10,000	04		160	160	160	160	159	159	159	146	138
10,001 - 15,000	05		174	174	174	174	172	172	172	158	149
15,001 - 20,000	06		183	183	183	183	181	181	181	167	157
20,001 - 25,000	07		189	189	189	189	187	187	187	172	162
25,001 - 40,000	08		204	204	204	204	202	202	202	186	175
40,001 - 65,000	10		272	272	272	272	270	270	270	247	232
65,001 - 90,000	11		431	431	431	431	427	427	427	390	366
90,001 and Over	12		560	560	560	560	554	554	554	506	474

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 16

A-1
650

A-2
76

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	218	100/300	782	5000	635
20/50	235	250/500	1138	10000	718
25/50	287	500/500	1442	25000	794
35/80	409	500/1000	1459	50000	813
50/100	513	1000/1000	1624	100000	819
				500000	845

<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		313	313	313	313	295	295	288	270	242
4,501 - 6,000	02		404	404	404	404	380	380	370	346	308
6,001 - 8,000	03		452	452	452	452	425	425	413	386	343
8,001 - 10,000	04		462	462	462	462	434	434	422	394	350
10,001 - 15,000	05		544	544	544	544	510	510	496	462	409
15,001 - 20,000	06		568	568	568	568	533	533	517	482	426
20,001 - 25,000	07		582	582	582	582	546	546	530	494	437
25,001 - 40,000	08		616	616	616	616	577	577	561	522	461
40,001 - 65,000	10		861	861	861	861	806	806	782	726	638
65,001 - 90,000	11		919	919	919	919	859	859	834	773	679
90,001 and Over	12		958	958	958	958	895	895	868	806	707

<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		30	30	30	30	28	28	27	26	23
4,501 - 6,000	02		39	39	39	39	37	37	36	33	29
6,001 - 8,000	03		44	44	44	44	41	41	40	37	33
8,001 - 10,000	04		45	45	45	45	42	42	41	38	34
10,001 - 15,000	05		53	53	53	53	50	50	48	45	40
15,001 - 20,000	06		56	56	56	56	52	52	51	47	41
20,001 - 25,000	07		57	57	57	57	54	54	52	48	42
25,001 - 40,000	08		61	61	61	61	57	57	55	51	45
40,001 - 65,000	10		86	86	86	86	80	80	78	72	63
65,001 - 90,000	11		92	92	92	92	85	85	83	77	67
90,001 and Over	12		95	95	95	95	89	89	86	80	70

<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		101	101	101	101	100	100	100	93	88
4,501 - 6,000	02		105	105	105	105	104	104	104	97	92
6,001 - 8,000	03		113	113	113	113	112	112	112	104	99
8,001 - 10,000	04		145	145	145	145	144	144	144	133	126
10,001 - 15,000	05		158	158	158	158	156	156	156	144	136
15,001 - 20,000	06		166	166	166	166	164	164	164	151	143
20,001 - 25,000	07		171	171	171	171	170	170	170	156	147
25,001 - 40,000	08		185	185	185	185	183	183	183	169	159
40,001 - 65,000	10		246	246	246	246	244	244	244	223	210
65,001 - 90,000	11		388	388	388	388	384	384	384	351	329
90,001 and Over	12		503	503	503	503	498	498	498	455	426

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territories 17 - 26

A-1
1220

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139

<u>B. Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	409	100/300	1468	5000	1193
20/50	442	250/500	2136	10000	1348
25/50	539	500/500	2706	25000	1491
35/80	767	500/1000	2738	50000	1527
50/100	963	1000/1000	3048	100000	1539
				500000	1587

<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		894	894	894	894	836	836	811	753	660
4,501 - 6,000	02		1198	1198	1198	1198	1118	1118	1084	1004	879
6,001 - 8,000	03		1358	1358	1358	1358	1266	1266	1228	1137	995
8,001 - 10,000	04		1389	1389	1389	1389	1297	1297	1257	1164	1019
10,001 - 15,000	05		1661	1661	1661	1661	1549	1549	1501	1389	1214
15,001 - 20,000	06		1741	1741	1741	1741	1625	1625	1573	1457	1271
20,001 - 25,000	07		1789	1789	1789	1789	1668	1668	1617	1495	1306
25,001 - 40,000	08		1901	1901	1901	1901	1773	1773	1717	1589	1386
40,001 - 65,000	10		2717	2717	2717	2717	2531	2531	2451	2266	1973
65,001 - 90,000	11		2908	2908	2908	2908	2709	2709	2624	2424	2112
90,001 and Over	12		3036	3036	3036	3036	2829	2829	2739	2531	2203

<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		90	90	90	90	84	84	81	75	66
4,501 - 6,000	02		121	121	121	121	113	113	109	101	88
6,001 - 8,000	03		137	137	137	137	128	128	124	115	100
8,001 - 10,000	04		140	140	140	140	131	131	127	117	102
10,001 - 15,000	05		168	168	168	168	157	157	152	140	122
15,001 - 20,000	06		176	176	176	176	165	165	159	147	128
20,001 - 25,000	07		181	181	181	181	169	169	164	151	132
25,001 - 40,000	08		193	193	193	193	180	180	174	161	140
40,001 - 65,000	10		276	276	276	276	257	257	249	230	200
65,001 - 90,000	11		296	296	296	296	276	276	267	246	214
90,001 and Over	12		309	309	309	309	288	288	279	257	224

<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		226	226	226	226	224	224	224	206	194
4,501 - 6,000	02		237	237	237	237	235	235	235	215	202
6,001 - 8,000	03		258	258	258	258	255	255	255	234	220
8,001 - 10,000	04		342	342	342	342	339	339	339	310	291
10,001 - 15,000	05		374	374	374	374	370	370	370	339	318
15,001 - 20,000	06		395	395	395	395	391	391	391	358	335
20,001 - 25,000	07		409	409	409	409	405	405	405	370	347
25,001 - 40,000	08		444	444	444	444	440	440	440	402	377
40,001 - 65,000	10		602	602	602	602	597	597	597	544	510
65,001 - 90,000	11		972	972	972	972	962	962	962	877	820
90,001 and Over	12		1271	1271	1271	1271	1258	1258	1258	1146	1071

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 27

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<u>B. Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	66	100/300	236	5000	190
20/50	71	250/500	343	10000	215
25/50	87	500/500	434	25000	238
35/80	123	500/1000	439	50000	243
50/100	155	1000/1000	489	100000	245
				500000	253

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		243	243	243	243	231	231	225	213	193
4,501 - 6,000	02		310	310	310	310	292	292	285	267	240
6,001 - 8,000	03		344	344	344	344	325	325	316	296	265
8,001 - 10,000	04		351	351	351	351	331	331	322	302	271
10,001 - 15,000	05		411	411	411	411	386	386	376	351	313
15,001 - 20,000	06		428	428	428	428	403	403	391	366	326
20,001 - 25,000	07		438	438	438	438	412	412	401	374	333
25,001 - 40,000	08		463	463	463	463	435	435	423	395	351
40,001 - 65,000	10		640	640	640	640	600	600	583	542	479
65,001 - 90,000	11		682	682	682	682	639	639	620	577	509
90,001 and Over	12		710	710	710	710	665	665	645	600	529

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		23	23	23	23	21	21	21	20	18
4,501 - 6,000	02		29	29	29	29	28	28	27	25	22
6,001 - 8,000	03		33	33	33	33	31	31	30	28	25
8,001 - 10,000	04		34	34	34	34	32	32	31	29	26
10,001 - 15,000	05		40	40	40	40	37	37	36	34	30
15,001 - 20,000	06		41	41	41	41	39	39	38	35	31
20,001 - 25,000	07		43	43	43	43	40	40	39	36	32
25,001 - 40,000	08		45	45	45	45	42	42	41	38	34
40,001 - 65,000	10		63	63	63	63	59	59	57	53	47
65,001 - 90,000	11		67	67	67	67	63	63	61	57	50
90,001 and Over	12		70	70	70	70	65	65	63	59	52

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		70	70	70	70	69	69	69	65	62
4,501 - 6,000	02		72	72	72	72	72	72	72	67	64
6,001 - 8,000	03		77	77	77	77	77	77	77	72	68
8,001 - 10,000	04		97	97	97	97	96	96	96	89	85
10,001 - 15,000	05		104	104	104	104	103	103	103	96	91
15,001 - 20,000	06		109	109	109	109	108	108	108	100	95
20,001 - 25,000	07		112	112	112	112	111	111	111	103	98
25,001 - 40,000	08		121	121	121	121	120	120	120	111	105
40,001 - 65,000	10		157	157	157	157	156	156	156	144	136
65,001 - 90,000	11		243	243	243	243	241	241	241	221	208
90,001 and Over	12		313	313	313	313	310	310	310	284	267

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

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

A-1
201

A-2
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	67	100/300	241	5000	200
20/50	72	250/500	351	10000	226
25/50	88	500/500	445	25000	250
35/80	126	500/1000	450	50000	256
50/100	158	1000/1000	501	100000	258
				500000	266

<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		296	296	296	296	280	280	273	257	230
4,501 - 6,000	02		382	382	382	382	359	359	350	327	292
6,001 - 8,000	03		426	426	426	426	401	401	390	364	324
8,001 - 10,000	04		435	435	435	435	409	409	398	372	331
10,001 - 15,000	05		512	512	512	512	480	480	467	435	386
15,001 - 20,000	06		534	534	534	534	502	502	487	454	402
20,001 - 25,000	07		548	548	548	548	514	514	499	465	412
25,001 - 40,000	08		579	579	579	579	543	543	528	492	435
40,001 - 65,000	10		809	809	809	809	756	756	734	682	600
65,001 - 90,000	11		863	863	863	863	806	806	782	726	639
90,001 and Over	12		898	898	898	898	840	840	815	756	664

<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	25	25	23	23	23	21	19
4,501 - 6,000	02		32	32	32	32	30	30	29	27	24
6,001 - 8,000	03		36	36	36	36	34	34	33	30	27
8,001 - 10,000	04		37	37	37	37	34	34	33	31	28
10,001 - 15,000	05		43	43	43	43	40	40	39	37	32
15,001 - 20,000	06		45	45	45	45	42	42	41	38	34
20,001 - 25,000	07		46	46	46	46	43	43	42	39	35
25,001 - 40,000	08		49	49	49	49	46	46	44	41	36
40,001 - 65,000	10		69	69	69	69	64	64	62	58	51
65,001 - 90,000	11		73	73	73	73	68	68	66	62	54
90,001 and Over	12		76	76	76	76	71	71	69	64	56

<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		93	93	93	93	92	92	92	86	82
4,501 - 6,000	02		97	97	97	97	96	96	96	89	85
6,001 - 8,000	03		104	104	104	104	103	103	103	96	91
8,001 - 10,000	04		133	133	133	133	132	132	132	122	115
10,001 - 15,000	05		144	144	144	144	143	143	143	132	125
15,001 - 20,000	06		151	151	151	151	150	150	150	138	131
20,001 - 25,000	07		156	156	156	156	155	155	155	143	135
25,001 - 40,000	08		168	168	168	168	167	167	167	154	145
40,001 - 65,000	10		223	223	223	223	221	221	221	203	191
65,001 - 90,000	11		351	351	351	351	348	348	348	318	298
90,001 and Over	12		455	455	455	455	450	450	450	411	385

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49

<u>Towing & Labor (Rule 63)</u>		250/500		250/500	
\$25 per Disablement:	4	500/500	20	500/500	317
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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

A-1
225

A-2
64

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	75	100/300	270	5000	224
20/50	81	250/500	393	10000	253
25/50	99	500/500	498	25000	280
35/80	141	500/1000	504	50000	287
50/100	177	1000/1000	561	100000	289
				500000	298

<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		307	307	307	307	290	290	282	265	238
4,501 - 6,000	02		396	396	396	396	373	373	363	339	303
6,001 - 8,000	03		443	443	443	443	416	416	405	378	336
8,001 - 10,000	04		452	452	452	452	425	425	413	386	343
10,001 - 15,000	05		532	532	532	532	499	499	485	452	401
15,001 - 20,000	06		556	556	556	556	522	522	507	472	418
20,001 - 25,000	07		570	570	570	570	534	534	519	483	428
25,001 - 40,000	08		603	603	603	603	565	565	549	511	452
40,001 - 65,000	10		843	843	843	843	788	788	765	710	624
65,001 - 90,000	11		899	899	899	899	840	840	815	757	665
90,001 and Over	12		937	937	937	937	875	875	849	788	692

<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	26	26	24	24	24	22	20
4,501 - 6,000	02		33	33	33	33	31	31	31	29	25
6,001 - 8,000	03		38	38	38	38	35	35	34	32	28
8,001 - 10,000	04		38	38	38	38	36	36	35	33	29
10,001 - 15,000	05		45	45	45	45	43	43	41	38	34
15,001 - 20,000	06		47	47	47	47	44	44	43	40	35
20,001 - 25,000	07		49	49	49	49	46	46	44	41	36
25,001 - 40,000	08		52	52	52	52	48	48	47	44	38
40,001 - 65,000	10		72	72	72	72	68	68	66	61	53
65,001 - 90,000	11		77	77	77	77	72	72	70	65	57
90,001 and Over	12		81	81	81	81	75	75	73	68	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		94	94	94	94	93	93	93	86	82
4,501 - 6,000	02		97	97	97	97	96	96	96	90	85
6,001 - 8,000	03		105	105	105	105	104	104	104	96	91
8,001 - 10,000	04		134	134	134	134	133	133	133	123	116
10,001 - 15,000	05		145	145	145	145	144	144	144	133	126
15,001 - 20,000	06		153	153	153	153	151	151	151	140	132
20,001 - 25,000	07		157	157	157	157	156	156	156	144	136
25,001 - 40,000	08		170	170	170	170	168	168	168	155	146
40,001 - 65,000	10		225	225	225	225	223	223	223	205	193
65,001 - 90,000	11		354	354	354	354	351	351	351	321	301
90,001 and Over	12		459	459	459	459	454	454	454	415	389

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49
		250/500	14	250/500	127
		500/500	20	500/500	317
<u>Towing & Labor (Rule 63)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	82	100/300	295	5000	245
20/50	89	250/500	429	10000	277
25/50	108	500/500	543	25000	306
35/80	154	500/1000	550	50000	314
50/100	193	1000/1000	612	100000	316
				500000	326

<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		345	345	345	345	326	326	317	297	266
4,501 - 6,000	02		449	449	449	449	421	421	410	383	340
6,001 - 8,000	03		503	503	503	503	472	472	459	428	379
8,001 - 10,000	04		514	514	514	514	482	482	469	437	388
10,001 - 15,000	05		606	606	606	606	568	568	552	514	454
15,001 - 20,000	06		634	634	634	634	594	594	576	537	474
20,001 - 25,000	07		650	650	650	650	609	609	591	550	486
25,001 - 40,000	08		688	688	688	688	644	644	625	582	513
40,001 - 65,000	10		965	965	965	965	902	902	875	812	712
65,001 - 90,000	11		1031	1031	1031	1031	963	963	934	866	760
90,001 and Over	12		1074	1074	1074	1074	1003	1003	973	902	791

<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	29	29	29	28	28	27	25	22
4,501 - 6,000	02		38	38	38	38	36	36	35	33	29
6,001 - 8,000	03		43	43	43	43	40	40	39	37	32
8,001 - 10,000	04		44	44	44	44	41	41	40	37	33
10,001 - 15,000	05		52	52	52	52	49	49	47	44	39
15,001 - 20,000	06		55	55	55	55	51	51	50	46	41
20,001 - 25,000	07		56	56	56	56	52	52	51	47	42
25,001 - 40,000	08		59	59	59	59	56	56	54	50	44
40,001 - 65,000	10		84	84	84	84	78	78	76	70	62
65,001 - 90,000	11		89	89	89	89	84	84	81	75	66
90,001 and Over	12		93	93	93	93	87	87	84	78	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		100	100	100	100	99	99	99	92	88
4,501 - 6,000	02		104	104	104	104	103	103	103	96	91
6,001 - 8,000	03		112	112	112	112	111	111	111	103	98
8,001 - 10,000	04		144	144	144	144	143	143	143	132	125
10,001 - 15,000	05		157	157	157	157	155	155	155	143	135
15,001 - 20,000	06		165	165	165	165	163	163	163	150	142
20,001 - 25,000	07		170	170	170	170	169	169	169	155	146
25,001 - 40,000	08		183	183	183	183	182	182	182	167	158
40,001 - 65,000	10		244	244	244	244	242	242	242	222	208
65,001 - 90,000	11		385	385	385	385	381	381	381	349	327
90,001 and Over	12		499	499	499	499	494	494	494	451	423

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49

<u>Towing & Labor (Rule 63)</u>		250/500		250/500	
\$25 per Disablement:	4	500/500	20	500/500	317
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	83	100/300	298	5000	247
20/50	90	250/500	433	10000	279
25/50	109	500/500	548	25000	309
35/80	156	500/1000	555	50000	316
50/100	195	1000/1000	618	100000	319
				500000	329

<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		343	343	343	343	324	324	315	296	265
4,501 - 6,000	02		446	446	446	446	419	419	408	381	339
6,001 - 8,000	03		500	500	500	500	469	469	456	426	378
8,001 - 10,000	04		511	511	511	511	480	480	466	435	386
10,001 - 15,000	05		603	603	603	603	565	565	549	511	452
15,001 - 20,000	06		630	630	630	630	590	590	573	534	471
20,001 - 25,000	07		646	646	646	646	605	605	588	547	483
25,001 - 40,000	08		684	684	684	684	641	641	622	579	510
40,001 - 65,000	10		960	960	960	960	897	897	870	807	708
65,001 - 90,000	11		1025	1025	1025	1025	957	957	928	861	755
90,001 and Over	12		1068	1068	1068	1068	998	998	967	897	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		29	29	29	29	27	27	26	25	22
4,501 - 6,000	02		38	38	38	38	35	35	34	32	28
6,001 - 8,000	03		42	42	42	42	40	40	38	36	32
8,001 - 10,000	04		43	43	43	43	40	40	39	37	32
10,001 - 15,000	05		51	51	51	51	48	48	46	43	38
15,001 - 20,000	06		53	53	53	53	50	50	48	45	40
20,001 - 25,000	07		55	55	55	55	51	51	50	46	41
25,001 - 40,000	08		58	58	58	58	54	54	53	49	43
40,001 - 65,000	10		82	82	82	82	76	76	74	69	60
65,001 - 90,000	11		87	87	87	87	82	82	79	73	64
90,001 and Over	12		91	91	91	91	85	85	83	76	67

<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		101	101	101	101	101	101	101	94	89
4,501 - 6,000	02		106	106	106	106	105	105	105	97	92
6,001 - 8,000	03		114	114	114	114	113	113	113	105	99
8,001 - 10,000	04		147	147	147	147	145	145	145	134	127
10,001 - 15,000	05		159	159	159	159	157	157	157	145	137
15,001 - 20,000	06		167	167	167	167	166	166	166	153	144
20,001 - 25,000	07		172	172	172	172	171	171	171	157	148
25,001 - 40,000	08		186	186	186	186	184	184	184	170	160
40,001 - 65,000	10		248	248	248	248	245	245	245	225	212
65,001 - 90,000	11		391	391	391	391	387	387	387	354	332
90,001 and Over	12		507	507	507	507	502	502	502	459	429

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49
		250/500	14	250/500	127
		500/500	20	500/500	317
<u>Towing & Labor (Rule 63)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	85	100/300	304	5000	252
20/50	92	250/500	442	10000	285
25/50	112	500/500	560	25000	315
35/80	159	500/1000	567	50000	323
50/100	200	1000/1000	631	100000	325
				500000	335

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		329	329	329	329	311	311	303	284	254
4,501 - 6,000	02		427	427	427	427	401	401	390	365	325
6,001 - 8,000	03		478	478	478	478	449	449	437	407	362
8,001 - 10,000	04		488	488	488	488	459	459	446	416	369
10,001 - 15,000	05		576	576	576	576	540	540	524	488	432
15,001 - 20,000	06		601	601	601	601	564	564	547	510	450
20,001 - 25,000	07		617	617	617	617	578	578	561	522	462
25,001 - 40,000	08		653	653	653	653	612	612	594	553	487
40,001 - 65,000	10		914	914	914	914	855	855	829	770	676
65,001 - 90,000	11		976	976	976	976	912	912	885	820	720
90,001 and Over	12		1017	1017	1017	1017	950	950	922	855	750

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		27	27	27	27	26	26	25	24	21
4,501 - 6,000	02		36	36	36	36	34	34	33	31	27
6,001 - 8,000	03		40	40	40	40	38	38	37	34	30
8,001 - 10,000	04		41	41	41	41	39	39	38	35	31
10,001 - 15,000	05		49	49	49	49	46	46	44	41	36
15,001 - 20,000	06		51	51	51	51	48	48	46	43	38
20,001 - 25,000	07		52	52	52	52	49	49	48	44	39
25,001 - 40,000	08		55	55	55	55	52	52	50	47	41
40,001 - 65,000	10		78	78	78	78	73	73	71	66	57
65,001 - 90,000	11		83	83	83	83	78	78	76	70	61
90,001 and Over	12		87	87	87	87	81	81	79	73	64

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		102	102	102	102	101	101	101	94	89
4,501 - 6,000	02		106	106	106	106	105	105	105	98	93
6,001 - 8,000	03		115	115	115	115	114	114	114	105	100
8,001 - 10,000	04		148	148	148	148	146	146	146	135	127
10,001 - 15,000	05		160	160	160	160	159	159	159	146	138
15,001 - 20,000	06		168	168	168	168	167	167	167	154	145
20,001 - 25,000	07		174	174	174	174	172	172	172	159	149
25,001 - 40,000	08		188	188	188	188	186	186	186	171	161
40,001 - 65,000	10		249	249	249	249	247	247	247	227	213
65,001 - 90,000	11		394	394	394	394	390	390	390	357	335
90,001 and Over	12		511	511	511	511	506	506	506	462	433

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49

<u>Towing & Labor (Rule 63)</u>		<u>250/500</u>		<u>500/500</u>	
\$25 per Disablement:	4	500/500	20	500/500	317
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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10/1/2002

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

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	91	100/300	328	5000	272
20/50	98	250/500	477	10000	307
25/50	120	500/500	604	25000	340
35/80	171	500/1000	612	50000	348
50/100	215	1000/1000	681	100000	351
				500000	362

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		346	346	346	346	326	326	317	298	266
4,501 - 6,000	02		449	449	449	449	422	422	411	383	341
6,001 - 8,000	03		504	504	504	504	473	473	460	429	380
8,001 - 10,000	04		515	515	515	515	483	483	470	438	388
10,001 - 15,000	05		607	607	607	607	569	569	553	515	455
15,001 - 20,000	06		635	635	635	635	595	595	577	538	474
20,001 - 25,000	07		651	651	651	651	610	610	592	551	486
25,001 - 40,000	08		689	689	689	689	646	646	627	583	514
40,001 - 65,000	10		967	967	967	967	904	904	877	814	714
65,001 - 90,000	11		1033	1033	1033	1033	965	965	936	868	761
90,001 and Over	12		1076	1076	1076	1076	1005	1005	975	904	792

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		29	29	29	29	28	28	27	25	22
4,501 - 6,000	02		38	38	38	38	36	36	35	33	29
6,001 - 8,000	03		43	43	43	43	40	40	39	37	32
8,001 - 10,000	04		44	44	44	44	41	41	40	37	33
10,001 - 15,000	05		52	52	52	52	49	49	47	44	39
15,001 - 20,000	06		55	55	55	55	51	51	50	46	41
20,001 - 25,000	07		56	56	56	56	52	52	51	47	42
25,001 - 40,000	08		59	59	59	59	56	56	54	50	44
40,001 - 65,000	10		84	84	84	84	78	78	76	70	62
65,001 - 90,000	11		89	89	89	89	84	84	81	75	66
90,001 and Over	12		93	93	93	93	87	87	84	78	68

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		105	105	105	105	105	105	105	97	92
4,501 - 6,000	02		110	110	110	110	109	109	109	101	96
6,001 - 8,000	03		118	118	118	118	117	117	117	109	103
8,001 - 10,000	04		153	153	153	153	151	151	151	140	132
10,001 - 15,000	05		166	166	166	166	164	164	164	151	143
15,001 - 20,000	06		174	174	174	174	173	173	173	159	150
20,001 - 25,000	07		180	180	180	180	178	178	178	164	155
25,001 - 40,000	08		194	194	194	194	193	193	193	177	167
40,001 - 65,000	10		259	259	259	259	257	257	257	235	221
65,001 - 90,000	11		409	409	409	409	406	406	406	371	347
90,001 and Over	12		531	531	531	531	526	526	526	480	450

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49

<u>Towing & Labor (Rule 63)</u>		<u>250/500</u>		<u>500/500</u>	
\$25 per Disablement:	4	500/500	20	500/500	317
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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C.A.R.
10/1/2002

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

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	102	100/300	367	5000	306
20/50	110	250/500	534	10000	346
25/50	135	500/500	677	25000	383
35/80	192	500/1000	685	50000	392
50/100	241	1000/1000	763	100000	395
				500000	407

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		397	397	397	397	374	374	363	340	303
4,501 - 6,000	02		519	519	519	519	487	487	473	441	391
6,001 - 8,000	03		583	583	583	583	547	547	531	494	437
8,001 - 10,000	04		596	596	596	596	559	559	543	505	447
10,001 - 15,000	05		705	705	705	705	660	660	641	596	525
15,001 - 20,000	06		737	737	737	737	691	691	670	623	548
20,001 - 25,000	07		757	757	757	757	708	708	687	638	563
25,001 - 40,000	08		802	802	802	802	750	750	728	676	595
40,001 - 65,000	10		1130	1130	1130	1130	1055	1055	1023	948	831
65,001 - 90,000	11		1207	1207	1207	1207	1127	1127	1092	1012	887
90,001 and Over	12		1258	1258	1258	1258	1175	1175	1139	1055	923

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		33	33	33	33	31	31	31	28	25
4,501 - 6,000	02		44	44	44	44	41	41	40	37	33
6,001 - 8,000	03		50	50	50	50	46	46	45	42	37
8,001 - 10,000	04		51	51	51	51	47	47	46	43	38
10,001 - 15,000	05		60	60	60	60	56	56	55	51	45
15,001 - 20,000	06		63	63	63	63	59	59	57	53	47
20,001 - 25,000	07		65	65	65	65	60	60	59	54	48
25,001 - 40,000	08		69	69	69	69	64	64	62	58	51
40,001 - 65,000	10		97	97	97	97	91	91	88	81	71
65,001 - 90,000	11		104	104	104	104	97	97	94	87	76
90,001 and Over	12		108	108	108	108	101	101	98	91	79

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		111	111	111	111	110	110	110	102	97
4,501 - 6,000	02		115	115	115	115	114	114	114	106	100
6,001 - 8,000	03		124	124	124	124	123	123	123	114	108
8,001 - 10,000	04		161	161	161	161	160	160	160	147	139
10,001 - 15,000	05		175	175	175	175	173	173	173	160	150
15,001 - 20,000	06		184	184	184	184	182	182	182	168	158
20,001 - 25,000	07		190	190	190	190	188	188	188	173	163
25,001 - 40,000	08		205	205	205	205	203	203	203	187	176
40,001 - 65,000	10		274	274	274	274	271	271	271	249	234
65,001 - 90,000	11		434	434	434	434	430	430	430	393	368
90,001 and Over	12		564	564	564	564	558	558	558	509	477

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49

<u>Towing & Labor (Rule 63)</u>		250/500		250/500	
\$25 per Disablement:	4	500/500	20	500/500	317
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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

A-1
309

A-2
89

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	103	100/300	371	5000	309
20/50	111	250/500	540	10000	349
25/50	136	500/500	684	25000	386
35/80	194	500/1000	692	50000	396
50/100	243	1000/1000	770	100000	399
				500000	411

<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		384	384	384	384	361	361	352	329	293
4,501 - 6,000	02		501	501	501	501	470	470	457	426	378
6,001 - 8,000	03		563	563	563	563	528	528	513	478	423
8,001 - 10,000	04		575	575	575	575	539	539	524	488	432
10,001 - 15,000	05		680	680	680	680	637	637	619	575	507
15,001 - 20,000	06		711	711	711	711	666	666	646	601	530
20,001 - 25,000	07		730	730	730	730	683	683	663	616	543
25,001 - 40,000	08		773	773	773	773	724	724	702	653	574
40,001 - 65,000	10		1088	1088	1088	1088	1016	1016	986	914	801
65,001 - 90,000	11		1162	1162	1162	1162	1085	1085	1052	975	855
90,001 and Over	12		1212	1212	1212	1212	1131	1131	1097	1016	890

<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		32	32	32	32	30	30	29	28	24
4,501 - 6,000	02		42	42	42	42	40	40	39	36	32
6,001 - 8,000	03		48	48	48	48	45	45	43	40	36
8,001 - 10,000	04		49	49	49	49	46	46	44	41	36
10,001 - 15,000	05		58	58	58	58	54	54	53	49	43
15,001 - 20,000	06		61	61	61	61	57	57	55	51	45
20,001 - 25,000	07		62	62	62	62	58	58	56	52	46
25,001 - 40,000	08		66	66	66	66	62	62	60	55	49
40,001 - 65,000	10		93	93	93	93	87	87	84	78	68
65,001 - 90,000	11		100	100	100	100	93	93	90	83	73
90,001 and Over	12		104	104	104	104	97	97	94	87	76

<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		120	120	120	120	119	119	119	110	104
4,501 - 6,000	02		125	125	125	125	124	124	124	115	108
6,001 - 8,000	03		135	135	135	135	134	134	134	124	117
8,001 - 10,000	04		176	176	176	176	174	174	174	160	151
10,001 - 15,000	05		191	191	191	191	189	189	189	174	164
15,001 - 20,000	06		201	201	201	201	199	199	199	183	172
20,001 - 25,000	07		208	208	208	208	206	206	206	189	178
25,001 - 40,000	08		224	224	224	224	222	222	222	204	192
40,001 - 65,000	10		300	300	300	300	297	297	297	272	256
65,001 - 90,000	11		477	477	477	477	472	472	472	432	404
90,001 and Over	12		620	620	620	620	614	614	614	560	525

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49
<u>Towing & Labor (Rule 63)</u>		250/500	14	250/500	127
\$25 per Disablement:	4	500/500	20	500/500	317
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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

A-1
300

A-2
86

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	100	100/300	360	5000	300
20/50	108	250/500	524	10000	339
25/50	132	500/500	664	25000	375
35/80	188	500/1000	672	50000	384
50/100	236	1000/1000	748	100000	387
				500000	399

<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		423	423	423	423	398	398	387	362	322
4,501 - 6,000	02		554	554	554	554	520	520	505	471	417
6,001 - 8,000	03		624	624	624	624	584	584	568	528	466
8,001 - 10,000	04		638	638	638	638	597	597	580	540	477
10,001 - 15,000	05		755	755	755	755	707	707	686	638	561
15,001 - 20,000	06		790	790	790	790	739	739	717	667	586
20,001 - 25,000	07		811	811	811	811	758	758	736	683	602
25,001 - 40,000	08		859	859	859	859	804	804	780	724	636
40,001 - 65,000	10		1213	1213	1213	1213	1132	1132	1098	1017	891
65,001 - 90,000	11		1296	1296	1296	1296	1209	1209	1173	1086	951
90,001 and Over	12		1351	1351	1351	1351	1261	1261	1223	1132	990

<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		36	36	36	36	34	34	33	30	27
4,501 - 6,000	02		47	47	47	47	44	44	43	40	35
6,001 - 8,000	03		53	53	53	53	50	50	48	45	40
8,001 - 10,000	04		54	54	54	54	51	51	49	46	40
10,001 - 15,000	05		65	65	65	65	60	60	59	54	48
15,001 - 20,000	06		68	68	68	68	63	63	61	57	50
20,001 - 25,000	07		70	70	70	70	65	65	63	58	51
25,001 - 40,000	08		74	74	74	74	69	69	67	62	54
40,001 - 65,000	10		105	105	105	105	98	98	95	88	76
65,001 - 90,000	11		112	112	112	112	104	104	101	93	82
90,001 and Over	12		117	117	117	117	109	109	105	98	85

<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		107	107	107	107	106	106	106	98	93
4,501 - 6,000	02		111	111	111	111	110	110	110	102	97
6,001 - 8,000	03		120	120	120	120	119	119	119	110	104
8,001 - 10,000	04		155	155	155	155	154	154	154	142	134
10,001 - 15,000	05		168	168	168	168	166	166	166	153	145
15,001 - 20,000	06		177	177	177	177	175	175	175	161	152
20,001 - 25,000	07		182	182	182	182	181	181	181	166	157
25,001 - 40,000	08		197	197	197	197	195	195	195	180	169
40,001 - 65,000	10		263	263	263	263	260	260	260	239	224
65,001 - 90,000	11		416	416	416	416	412	412	412	376	353
90,001 and Over	12		539	539	539	539	534	534	534	488	457

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49
<u>Towing & Labor (Rule 63)</u>		250/500	14	250/500	127
\$25 per Disablement:	4	500/500	20	500/500	317
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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

A-1
360

A-2
104

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	121	100/300	434	5000	361
20/50	131	250/500	631	10000	408
25/50	159	500/500	799	25000	451
35/80	227	500/1000	809	50000	462
50/100	285	1000/1000	900	100000	466
				500000	480

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		389	389	389	389	366	366	356	334	297
4,501 - 6,000	02		508	508	508	508	477	477	464	432	383
6,001 - 8,000	03		571	571	571	571	535	535	520	485	429
8,001 - 10,000	04		584	584	584	584	547	547	532	495	438
10,001 - 15,000	05		691	691	691	691	647	647	628	584	515
15,001 - 20,000	06		722	722	722	722	676	676	656	610	537
20,001 - 25,000	07		741	741	741	741	693	693	673	625	551
25,001 - 40,000	08		785	785	785	785	735	735	713	662	583
40,001 - 65,000	10		1105	1105	1105	1105	1032	1032	1001	928	813
65,001 - 90,000	11		1181	1181	1181	1181	1102	1102	1069	990	868
90,001 and Over	12		1231	1231	1231	1231	1149	1149	1114	1032	904

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		33	33	33	33	31	31	30	28	25
4,501 - 6,000	02		43	43	43	43	40	40	39	37	32
6,001 - 8,000	03		49	49	49	49	46	46	44	41	36
8,001 - 10,000	04		50	50	50	50	47	47	45	42	37
10,001 - 15,000	05		59	59	59	59	55	55	54	50	44
15,001 - 20,000	06		62	62	62	62	58	58	56	52	46
20,001 - 25,000	07		63	63	63	63	59	59	58	53	47
25,001 - 40,000	08		67	67	67	67	63	63	61	57	50
40,001 - 65,000	10		95	95	95	95	89	89	86	80	70
65,001 - 90,000	11		102	102	102	102	95	95	92	85	74
90,001 and Over	12		106	106	106	106	99	99	96	89	78

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		113	113	113	113	112	112	112	104	98
4,501 - 6,000	02		117	117	117	117	116	116	116	108	102
6,001 - 8,000	03		127	127	127	127	126	126	126	116	110
8,001 - 10,000	04		164	164	164	164	163	163	163	150	141
10,001 - 15,000	05		178	178	178	178	177	177	177	163	153
15,001 - 20,000	06		188	188	188	188	186	186	186	171	161
20,001 - 25,000	07		194	194	194	194	192	192	192	177	166
25,001 - 40,000	08		209	209	209	209	207	207	207	191	179
40,001 - 65,000	10		280	280	280	280	277	277	277	254	238
65,001 - 90,000	11		443	443	443	443	439	439	439	401	376
90,001 and Over	12		576	576	576	576	570	570	570	520	487

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49
<u>Towing & Labor (Rule 63)</u>		250/500	14	250/500	127
\$25 per Disablement:	4	500/500	20	500/500	317
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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

A-1
342

A-2
99

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	114	100/300	410	5000	342
20/50	123	250/500	597	10000	386
25/50	150	500/500	757	25000	428
35/80	214	500/1000	766	50000	438
50/100	269	1000/1000	853	100000	441
				500000	455

<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		371	371	371	371	350	350	340	319	285
4,501 - 6,000	02		484	484	484	484	454	454	442	412	366
6,001 - 8,000	03		544	544	544	544	510	510	495	462	409
8,001 - 10,000	04		555	555	555	555	521	521	506	472	418
10,001 - 15,000	05		656	656	656	656	615	615	597	555	490
15,001 - 20,000	06		686	686	686	686	643	643	624	580	511
20,001 - 25,000	07		704	704	704	704	659	659	640	595	525
25,001 - 40,000	08		746	746	746	746	698	698	677	630	554
40,001 - 65,000	10		1048	1048	1048	1048	980	980	950	881	772
65,001 - 90,000	11		1120	1120	1120	1120	1046	1046	1014	940	824
90,001 and Over	12		1167	1167	1167	1167	1090	1090	1057	980	858

<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		31	31	31	31	29	29	28	27	24
4,501 - 6,000	02		41	41	41	41	38	38	37	35	31
6,001 - 8,000	03		46	46	46	46	43	43	42	39	34
8,001 - 10,000	04		47	47	47	47	44	44	43	40	35
10,001 - 15,000	05		56	56	56	56	52	52	50	47	41
15,001 - 20,000	06		58	58	58	58	54	54	53	49	43
20,001 - 25,000	07		60	60	60	60	56	56	54	50	44
25,001 - 40,000	08		63	63	63	63	59	59	57	53	47
40,001 - 65,000	10		89	89	89	89	83	83	81	75	66
65,001 - 90,000	11		96	96	96	96	89	89	86	80	70
90,001 and Over	12		100	100	100	100	93	93	90	83	73

<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		119	119	119	119	118	118	118	109	103
4,501 - 6,000	02		124	124	124	124	123	123	123	113	107
6,001 - 8,000	03		134	134	134	134	132	132	132	122	116
8,001 - 10,000	04		173	173	173	173	172	172	172	158	149
10,001 - 15,000	05		188	188	188	188	187	187	187	172	162
15,001 - 20,000	06		198	198	198	198	197	197	197	181	170
20,001 - 25,000	07		205	205	205	205	203	203	203	187	176
25,001 - 40,000	08		222	222	222	222	220	220	220	202	190
40,001 - 65,000	10		296	296	296	296	294	294	294	269	253
65,001 - 90,000	11		471	471	471	471	466	466	466	426	399
90,001 and Over	12		612	612	612	612	606	606	606	553	518

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49
<u>Towing & Labor (Rule 63)</u>		250/500	14	250/500	127
\$25 per Disablement:	4	500/500	20	500/500	317
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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C.A.R.
10/1/2002

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

A-1
406

A-2
118

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	136	100/300	488	5000	407
20/50	147	250/500	711	10000	460
25/50	179	500/500	900	25000	509
35/80	255	500/1000	911	50000	521
50/100	320	1000/1000	1014	100000	525
				500000	541

<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		431	431	431	431	406	406	394	369	328
4,501 - 6,000	02		566	566	566	566	530	530	515	480	425
6,001 - 8,000	03		637	637	637	637	596	596	579	539	476
8,001 - 10,000	04		651	651	651	651	610	610	592	551	486
10,001 - 15,000	05		771	771	771	771	722	722	700	651	573
15,001 - 20,000	06		807	807	807	807	755	755	732	681	598
20,001 - 25,000	07		828	828	828	828	774	774	752	698	614
25,001 - 40,000	08		878	878	878	878	821	821	796	739	649
40,001 - 65,000	10		1239	1239	1239	1239	1157	1157	1122	1039	910
65,001 - 90,000	11		1324	1324	1324	1324	1236	1236	1198	1110	971
90,001 and Over	12		1381	1381	1381	1381	1289	1289	1249	1157	1012

<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		36	36	36	36	34	34	33	31	27
4,501 - 6,000	02		48	48	48	48	45	45	44	41	36
6,001 - 8,000	03		54	54	54	54	51	51	49	46	40
8,001 - 10,000	04		55	55	55	55	52	52	50	47	41
10,001 - 15,000	05		66	66	66	66	62	62	60	55	49
15,001 - 20,000	06		69	69	69	69	64	64	62	58	51
20,001 - 25,000	07		71	71	71	71	66	66	64	59	52
25,001 - 40,000	08		75	75	75	75	70	70	68	63	55
40,001 - 65,000	10		106	106	106	106	99	99	96	89	78
65,001 - 90,000	11		114	114	114	114	106	106	103	95	83
90,001 and Over	12		119	119	119	119	111	111	107	99	87

<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		117	117	117	117	116	116	116	108	102
4,501 - 6,000	02		122	122	122	122	121	121	121	112	106
6,001 - 8,000	03		132	132	132	132	131	131	131	121	115
8,001 - 10,000	04		171	171	171	171	170	170	170	156	147
10,001 - 15,000	05		186	186	186	186	184	184	184	170	160
15,001 - 20,000	06		196	196	196	196	194	194	194	179	168
20,001 - 25,000	07		203	203	203	203	201	201	201	184	174
25,001 - 40,000	08		219	219	219	219	217	217	217	199	187
40,001 - 65,000	10		293	293	293	293	290	290	290	266	249
65,001 - 90,000	11		465	465	465	465	460	460	460	420	394
90,001 and Over	12		604	604	604	604	598	598	598	546	511

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49

<u>Towing & Labor (Rule 63)</u>		250/500		250/500	
\$25 per Disablement:	4	500/500	20	500/500	317
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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C.A.R.
10/1/2002

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

A-1
398

A-2
116

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	134	100/300	480	5000	399
20/50	145	250/500	698	10000	451
25/50	177	500/500	884	25000	499
35/80	251	500/1000	895	50000	511
50/100	315	1000/1000	996	100000	515
				500000	531

<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		443	443	443	443	417	417	405	378	336
4,501 - 6,000	02		582	582	582	582	545	545	530	493	436
6,001 - 8,000	03		655	655	655	655	613	613	596	554	489
8,001 - 10,000	04		670	670	670	670	627	627	609	567	500
10,001 - 15,000	05		794	794	794	794	743	743	721	670	589
15,001 - 20,000	06		831	831	831	831	777	777	754	700	616
20,001 - 25,000	07		853	853	853	853	797	797	774	718	632
25,001 - 40,000	08		904	904	904	904	845	845	820	761	668
40,001 - 65,000	10		1277	1277	1277	1277	1192	1192	1156	1071	937
65,001 - 90,000	11		1365	1365	1365	1365	1273	1273	1235	1143	1000
90,001 and Over	12		1423	1423	1423	1423	1328	1328	1287	1192	1042

<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		38	38	38	38	35	35	34	32	28
4,501 - 6,000	02		50	50	50	50	46	46	45	42	37
6,001 - 8,000	03		56	56	56	56	52	52	51	47	42
8,001 - 10,000	04		57	57	57	57	54	54	52	48	43
10,001 - 15,000	05		68	68	68	68	64	64	62	57	50
15,001 - 20,000	06		71	71	71	71	67	67	65	60	53
20,001 - 25,000	07		73	73	73	73	68	68	66	62	54
25,001 - 40,000	08		78	78	78	78	73	73	70	65	57
40,001 - 65,000	10		110	110	110	110	103	103	100	92	81
65,001 - 90,000	11		118	118	118	118	110	110	107	99	86
90,001 and Over	12		123	123	123	123	115	115	111	103	90

<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		113	113	113	113	112	112	112	104	99
4,501 - 6,000	02		118	118	118	118	117	117	117	108	103
6,001 - 8,000	03		127	127	127	127	126	126	126	117	111
8,001 - 10,000	04		165	165	165	165	164	164	164	151	142
10,001 - 15,000	05		179	179	179	179	178	178	178	164	154
15,001 - 20,000	06		189	189	189	189	187	187	187	172	162
20,001 - 25,000	07		195	195	195	195	193	193	193	178	167
25,001 - 40,000	08		211	211	211	211	209	209	209	192	181
40,001 - 65,000	10		281	281	281	281	279	279	279	255	240
65,001 - 90,000	11		446	446	446	446	442	442	442	404	378
90,001 and Over	12		580	580	580	580	574	574	574	524	491

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

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	24
100/300	49
250/500	127
500/500	317

Towing & Labor (Rule 63)

\$25 per Disablement:	4
\$50 per Disablement:	8
\$100 per Disablement:	16

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

A-1
413

A-2
120

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	138	100/300	496	5000	414
20/50	149	250/500	722	10000	468
25/50	182	500/500	915	25000	518
35/80	259	500/1000	926	50000	530
50/100	325	1000/1000	1031	100000	534
				500000	551

<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		418	418	418	418	393	393	382	358	318
4,501 - 6,000	02		548	548	548	548	514	514	499	465	412
6,001 - 8,000	03		616	616	616	616	577	577	561	522	461
8,001 - 10,000	04		630	630	630	630	590	590	573	534	471
10,001 - 15,000	05		746	746	746	746	698	698	678	630	555
15,001 - 20,000	06		781	781	781	781	731	731	709	659	579
20,001 - 25,000	07		801	801	801	801	749	749	727	675	594
25,001 - 40,000	08		849	849	849	849	794	794	770	716	629
40,001 - 65,000	10		1198	1198	1198	1198	1118	1118	1084	1005	880
65,001 - 90,000	11		1280	1280	1280	1280	1194	1194	1158	1073	939
90,001 and Over	12		1335	1335	1335	1335	1246	1246	1207	1118	978

<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		35	35	35	35	33	33	32	30	27
4,501 - 6,000	02		46	46	46	46	43	43	42	39	35
6,001 - 8,000	03		52	52	52	52	49	49	48	44	39
8,001 - 10,000	04		54	54	54	54	50	50	49	45	40
10,001 - 15,000	05		64	64	64	64	59	59	58	54	47
15,001 - 20,000	06		67	67	67	67	62	62	60	56	49
20,001 - 25,000	07		68	68	68	68	64	64	62	57	50
25,001 - 40,000	08		72	72	72	72	68	68	66	61	53
40,001 - 65,000	10		103	103	103	103	96	96	93	86	75
65,001 - 90,000	11		110	110	110	110	102	102	99	92	80
90,001 and Over	12		114	114	114	114	107	107	103	96	84

<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		134	134	134	134	133	133	133	123	116
4,501 - 6,000	02		140	140	140	140	139	139	139	128	121
6,001 - 8,000	03		152	152	152	152	151	151	151	139	131
8,001 - 10,000	04		198	198	198	198	197	197	197	181	170
10,001 - 15,000	05		216	216	216	216	214	214	214	196	185
15,001 - 20,000	06		227	227	227	227	225	225	225	207	194
20,001 - 25,000	07		235	235	235	235	233	233	233	214	201
25,001 - 40,000	08		254	254	254	254	252	252	252	231	217
40,001 - 65,000	10		341	341	341	341	338	338	338	310	290
65,001 - 90,000	11		545	545	545	545	539	539	539	492	461
90,001 and Over	12		709	709	709	709	702	702	702	640	599

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49
<u>Towing & Labor (Rule 63)</u>		250/500	14	250/500	127
\$25 per Disablement:	4	500/500	20	500/500	317
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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

A-1
402

A-2
117

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	135	100/300	484	5000	403
20/50	146	250/500	704	10000	455
25/50	178	500/500	892	25000	504
35/80	253	500/1000	903	50000	516
50/100	318	1000/1000	1005	100000	520
				500000	536

<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		435	435	435	435	409	409	397	372	330
4,501 - 6,000	02		571	571	571	571	535	535	520	484	428
6,001 - 8,000	03		642	642	642	642	601	601	584	543	480
8,001 - 10,000	04		656	656	656	656	615	615	597	556	490
10,001 - 15,000	05		778	778	778	778	728	728	707	656	578
15,001 - 20,000	06		814	814	814	814	762	762	739	687	604
20,001 - 25,000	07		835	835	835	835	781	781	758	704	619
25,001 - 40,000	08		886	886	886	886	828	828	803	746	655
40,001 - 65,000	10		1251	1251	1251	1251	1168	1168	1132	1049	918
65,001 - 90,000	11		1337	1337	1337	1337	1247	1247	1209	1120	980
90,001 and Over	12		1394	1394	1394	1394	1301	1301	1261	1168	1021

<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		37	37	37	37	35	35	34	31	28
4,501 - 6,000	02		49	49	49	49	46	46	44	41	36
6,001 - 8,000	03		55	55	55	55	52	52	50	46	41
8,001 - 10,000	04		56	56	56	56	53	53	51	48	42
10,001 - 15,000	05		67	67	67	67	63	63	61	56	49
15,001 - 20,000	06		70	70	70	70	66	66	64	59	52
20,001 - 25,000	07		72	72	72	72	67	67	65	60	53
25,001 - 40,000	08		76	76	76	76	71	71	69	64	56
40,001 - 65,000	10		108	108	108	108	101	101	98	91	79
65,001 - 90,000	11		116	116	116	116	108	108	105	97	85
90,001 and Over	12		121	121	121	121	113	113	109	101	88

<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		138	138	138	138	137	137	137	127	120
4,501 - 6,000	02		144	144	144	144	143	143	143	132	125
6,001 - 8,000	03		156	156	156	156	155	155	155	143	135
8,001 - 10,000	04		205	205	205	205	203	203	203	186	175
10,001 - 15,000	05		223	223	223	223	221	221	221	203	191
15,001 - 20,000	06		235	235	235	235	232	232	232	213	201
20,001 - 25,000	07		243	243	243	243	240	240	240	221	207
25,001 - 40,000	08		263	263	263	263	260	260	260	239	224
40,001 - 65,000	10		353	353	353	353	350	350	350	320	300
65,001 - 90,000	11		563	563	563	563	558	558	558	509	477
90,001 and Over	12		733	733	733	733	726	726	726	662	620

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49
		250/500	14	250/500	127
		500/500	20	500/500	317

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8
\$100 per Disablement: 16

R-96
C.A.R.
10/1/2002

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

A-1
593

A-2
174

B, Increased Limits				Property Damage Liability	
20/40	199	100/300	714	5000	597
20/50	215	250/500	1039	10000	675
25/50	262	500/500	1316	25000	746
35/80	373	500/1000	1332	50000	764
50/100	468	1000/1000	1482	100000	770
				500000	794

Symbol		COLLISION \$500 DEDUCTIBLE									
Cost New	Code	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		358	358	358	358	337	337	328	308	275
4,501 - 6,000	02		466	466	466	466	437	437	425	397	353
6,001 - 8,000	03		522	522	522	522	490	490	476	444	393
8,001 - 10,000	04		534	534	534	534	501	501	487	454	402
10,001 - 15,000	05		630	630	630	630	590	590	573	534	471
15,001 - 20,000	06		659	659	659	659	617	617	599	558	492
20,001 - 25,000	07		676	676	676	676	633	633	614	571	504
25,001 - 40,000	08		715	715	715	715	670	670	650	605	533
40,001 - 65,000	10		1005	1005	1005	1005	939	939	911	845	741
65,001 - 90,000	11		1073	1073	1073	1073	1002	1002	972	901	790
90,001 and Over	12		1119	1119	1119	1119	1045	1045	1013	939	823

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	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		30	30	30	30	28	28	27	26	23
4,501 - 6,000	02		39	39	39	39	37	37	36	33	29
6,001 - 8,000	03		44	44	44	44	41	41	40	37	33
8,001 - 10,000	04		45	45	45	45	42	42	41	38	34
10,001 - 15,000	05		53	53	53	53	50	50	48	45	40
15,001 - 20,000	06		56	56	56	56	52	52	51	47	41
20,001 - 25,000	07		57	57	57	57	54	54	52	48	42
25,001 - 40,000	08		61	61	61	61	57	57	55	51	45
40,001 - 65,000	10		86	86	86	86	80	80	78	72	63
65,001 - 90,000	11		92	92	92	92	85	85	83	77	67
90,001 and Over	12		95	95	95	95	89	89	86	80	70

Symbol		COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	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		127	127	127	127	125	125	125	116	110
4,501 - 6,000	02		132	132	132	132	131	131	131	121	114
6,001 - 8,000	03		143	143	143	143	141	141	141	131	123
8,001 - 10,000	04		186	186	186	186	184	184	184	170	160
10,001 - 15,000	05		202	202	202	202	200	200	200	184	173
15,001 - 20,000	06		213	213	213	213	211	211	211	194	182
20,001 - 25,000	07		220	220	220	220	218	218	218	200	188
25,001 - 40,000	08		238	238	238	238	236	236	236	216	204
40,001 - 65,000	10		319	319	319	319	316	316	316	289	271
65,001 - 90,000	11		508	508	508	508	503	503	503	459	430
90,001 and Over	12		661	661	661	661	654	654	654	597	558

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49
		250/500	14	250/500	127
		500/500	20	500/500	317

Towing & Labor (Rule 63)
\$25 per Disablement: 4
\$50 per Disablement: 8
\$100 per Disablement: 16

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

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	372	100/300	1336	5000	1119
20/50	402	250/500	1944	10000	1264
25/50	491	500/500	2463	25000	1399
35/80	698	500/1000	2493	50000	1432
50/100	876	1000/1000	2774	100000	1444
				500000	1488

<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		1043	1043	1043	1043	975	975	945	877	768
4,501 - 6,000	02		1401	1401	1401	1401	1307	1307	1267	1173	1026
6,001 - 8,000	03		1590	1590	1590	1590	1482	1482	1437	1330	1162
8,001 - 10,000	04		1628	1628	1628	1628	1518	1518	1471	1362	1190
10,001 - 15,000	05		1948	1948	1948	1948	1816	1816	1760	1628	1420
15,001 - 20,000	06		2042	2042	2042	2042	1905	1905	1844	1707	1488
20,001 - 25,000	07		2099	2099	2099	2099	1956	1956	1895	1752	1529
25,001 - 40,000	08		2231	2231	2231	2231	2080	2080	2014	1863	1624
40,001 - 65,000	10		3193	3193	3193	3193	2974	2974	2880	2661	2316
65,001 - 90,000	11		3419	3419	3419	3419	3183	3183	3083	2848	2480
90,001 and Over	12		3570	3570	3570	3570	3325	3325	3219	2974	2587

<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		90	90	90	90	84	84	81	75	66
4,501 - 6,000	02		121	121	121	121	113	113	109	101	88
6,001 - 8,000	03		137	137	137	137	128	128	124	115	100
8,001 - 10,000	04		140	140	140	140	131	131	127	117	102
10,001 - 15,000	05		168	168	168	168	157	157	152	140	122
15,001 - 20,000	06		176	176	176	176	165	165	159	147	128
20,001 - 25,000	07		181	181	181	181	169	169	164	151	132
25,001 - 40,000	08		193	193	193	193	180	180	174	161	140
40,001 - 65,000	10		276	276	276	276	257	257	249	230	200
65,001 - 90,000	11		296	296	296	296	276	276	267	246	214
90,001 and Over	12		309	309	309	309	288	288	279	257	224

<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		292	292	292	292	289	289	289	265	249
4,501 - 6,000	02		306	306	306	306	303	303	303	278	261
6,001 - 8,000	03		334	334	334	334	331	331	331	303	284
8,001 - 10,000	04		446	446	446	446	442	442	442	403	378
10,001 - 15,000	05		488	488	488	488	483	483	483	441	413
15,001 - 20,000	06		516	516	516	516	511	511	511	466	437
20,001 - 25,000	07		534	534	534	534	529	529	529	483	452
25,001 - 40,000	08		581	581	581	581	575	575	575	525	491
40,001 - 65,000	10		790	790	790	790	783	783	783	713	667
65,001 - 90,000	11		1279	1279	1279	1279	1266	1266	1266	1153	1078
90,001 and Over	12		1675	1675	1675	1675	1658	1658	1658	1509	1410

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49

<u>Towing & Labor (Rule 63)</u>		250/500		500/500	
\$25 per Disablement:	4	500/500	20	500/500	317
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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10/1/2002

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

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	60	100/300	217	5000	180
20/50	65	250/500	315	10000	203
25/50	79	500/500	400	25000	225
35/80	113	500/1000	405	50000	230
50/100	142	1000/1000	450	100000	232
				500000	239

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		276	276	276	276	261	261	255	240	216
4,501 - 6,000	02		354	354	354	354	334	334	325	304	272
6,001 - 8,000	03		395	395	395	395	372	372	362	338	302
8,001 - 10,000	04		403	403	403	403	380	380	369	345	308
10,001 - 15,000	05		473	473	473	473	444	444	432	403	358
15,001 - 20,000	06		494	494	494	494	464	464	451	421	373
20,001 - 25,000	07		506	506	506	506	475	475	462	430	382
25,001 - 40,000	08		535	535	535	535	502	502	488	455	403
40,001 - 65,000	10		744	744	744	744	697	697	676	628	553
65,001 - 90,000	11		794	794	794	794	742	742	721	669	589
90,001 and Over	12		827	827	827	827	773	773	750	697	612

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		23	23	23	23	21	21	21	20	18
4,501 - 6,000	02		29	29	29	29	28	28	27	25	22
6,001 - 8,000	03		33	33	33	33	31	31	30	28	25
8,001 - 10,000	04		34	34	34	34	32	32	31	29	26
10,001 - 15,000	05		40	40	40	40	37	37	36	34	30
15,001 - 20,000	06		41	41	41	41	39	39	38	35	31
20,001 - 25,000	07		43	43	43	43	40	40	39	36	32
25,001 - 40,000	08		45	45	45	45	42	42	41	38	34
40,001 - 65,000	10		63	63	63	63	59	59	57	53	47
65,001 - 90,000	11		67	67	67	67	63	63	61	57	50
90,001 and Over	12		70	70	70	70	65	65	63	59	52

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>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		86	86	86	86	85	85	85	79	75
4,501 - 6,000	02		89	89	89	89	88	88	88	82	78
6,001 - 8,000	03		95	95	95	95	95	95	95	88	84
8,001 - 10,000	04		122	122	122	122	121	121	121	112	106
10,001 - 15,000	05		132	132	132	132	130	130	130	121	114
15,001 - 20,000	06		138	138	138	138	137	137	137	126	119
20,001 - 25,000	07		142	142	142	142	141	141	141	130	123
25,001 - 40,000	08		153	153	153	153	152	152	152	140	132
40,001 - 65,000	10		203	203	203	203	201	201	201	184	174
65,001 - 90,000	11		317	317	317	317	314	314	314	288	270
90,001 and Over	12		410	410	410	410	406	406	406	371	348

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	8	20/40	0
10000	8	20/50	9	20/50	1
15000	10	25/50	10	25/50	4
20000	11	35/80	11	35/80	14
25000	13	50/100	12	50/100	24
		100/300	13	100/300	49
		250/500	14	250/500	127
		500/500	20	500/500	317
<u>Towing & Labor (Rule 63)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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 79% of the \$2,000 Ded. Collision rate.

\$4,000 Ded. Collision - charge 64% of the \$2,000 Ded. Collision rate.

\$5,000 Ded. Collision - charge 54% 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 89% of the otherwise determined premium that would apply in the absence of a glass deductible.

Commonwealth Automobile Reinsurers

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

Commonwealth Automobile Reinsurers

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 Code	.800 4157	.800 4157	.800 4167	.800 4167	.800 4177	.800 4177
Rented to Others	Factor Code	1.00 4158	1.00 4158	1.00 4168	1.00 4168	1.00 4178	1.00 4178
All Other	Factor Code	1.00 4159	1.00 4159	1.00 4169	1.00 4169	1.00 4179	1.00 4179
Limousine	Factor Code	1.00 4259	1.00 4259	1.00 4269	1.00 4269	1.00 4279	1.00 4279
Car Service	Factor Code	1.00 4359	1.00 4359	1.00 4369	1.00 4369	1.00 4379	1.00 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 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

Commonwealth Automobile Reinsurers

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

Commonwealth Automobile Reinsurers

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							
School Bus owned by Political Subdivision or School District	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	1996	809	901	959	1075	1307	1538	2147	2755	754	837	905	920
2	1996	809	901	959	1075	1307	1538	2147	2755	754	837	905	920
3	1996	809	901	959	1075	1307	1538	2147	2755	754	837	905	920
4	1996	809	901	959	1075	1307	1538	2147	2755	754	837	905	920
5	1996	809	901	959	1075	1307	1538	2147	2755	754	837	905	920
6	1996	809	901	959	1075	1307	1538	2147	2755	754	837	905	920
7	1996	809	901	959	1075	1307	1538	2147	2755	754	837	905	920
8	1996	809	901	959	1075	1307	1538	2147	2755	754	837	905	920
9	3318	1358	1498	1594	1787	2172	2558	3569	4580	1135	1260	1362	1385
10	3318	1358	1498	1594	1787	2172	2558	3569	4580	1135	1260	1362	1385
11	3318	1358	1498	1594	1787	2172	2558	3569	4580	1135	1260	1362	1385
12	3318	1358	1498	1594	1787	2172	2558	3569	4580	1135	1260	1362	1385
13	3859	1583	1742	1854	2078	2526	2974	4150	5327	1291	1433	1549	1575
14	3859	1583	1742	1854	2078	2526	2974	4150	5327	1291	1433	1549	1575
15	3859	1583	1742	1854	2078	2526	2974	4150	5327	1291	1433	1549	1575
16	3859	1583	1742	1854	2078	2526	2974	4150	5327	1291	1433	1549	1575
17-26	3185	1303	1438	1530	1715	2085	2455	3426	4397	1097	1218	1316	1338
27	1996	809	901	959	1075	1307	1538	2147	2755	754	837	905	920

All Territories		
	U-1	U-2
Limit	Uninsured	Underinsured
20/40	157	0
20/50	160	1
25/50	163	4
35/80	175	14
50/100	184	23
100/300	201	47
250/500	262	122

**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	899	286	160	181	245	351	435	690	1028	1388	1410	1886	371	404	412	419	423	430	
2	899	286	160	181	245	351	435	690	1028	1388	1410	1886	371	404	412	419	423	430	
3	899	286	160	181	245	351	435	690	1028	1388	1410	1886	371	404	412	419	423	430	
4	899	286	160	181	245	351	435	690	1028	1388	1410	1886	371	404	412	419	423	430	
5	899	286	160	181	245	351	435	690	1028	1388	1410	1886	371	404	412	419	423	430	
6	899	286	160	181	245	351	435	690	1028	1388	1410	1886	371	404	412	419	423	430	
7	899	286	160	181	245	351	435	690	1028	1388	1410	1886	371	404	412	419	423	430	
8	899	286	160	181	245	351	435	690	1028	1388	1410	1886	371	404	412	419	423	430	
9	899	286	160	181	245	351	435	690	1028	1388	1410	1886	371	404	412	419	423	430	
10	912	290	162	183	248	355	441	699	1043	1408	1429	1913	378	412	420	427	431	438	
11	912	290	162	183	248	355	441	699	1043	1408	1429	1913	378	412	420	427	431	438	
12	1040	333	189	214	287	410	509	804	1197	1615	1639	2192	437	476	485	494	498	507	
13	1040	333	189	214	287	410	509	804	1197	1615	1639	2192	437	476	485	494	498	507	
14	1040	333	189	214	287	410	509	804	1197	1615	1639	2192	437	476	485	494	498	507	
15	1040	333	189	214	287	410	509	804	1197	1615	1639	2192	437	476	485	494	498	507	
16	1272	413	228	258	348	498	618	978	1458	1968	1998	2673	539	588	598	609	614	625	
17-26	1403	457	252	285	384	550	682	1080	1609	2172	2205	2950	597	651	663	675	681	693	
27	899	286	160	181	245	351	435	690	1028	1388	1410	1886	371	404	412	419	423	430	

All Territories		
Limit	U-1	U-2
	Uninsured	Underinsured
20/40	8	0
20/50	9	1
25/50	10	4
35/80	11	13
50/100	12	22
100/300	13	46
250/500	14	120
500/500	20	299

R-109
C.A.R.
10/1/2002

**COMMONWEALTH AUTOMOBILE REINSURERS
COMMERCIAL AUTOMOBILE INSURANCE MANUAL**

**PUBLIC VEHICLE
MEDICAL PAYMENTS RATES**

	Limit Per Person		
	\$1,000	\$2,000	\$5,000
Taxicabs	57	67	99
Limos & Car Service	7	8	13

**COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
CHURCH AND SCHOOL BUSES**

**Liability Rates
Fleet and 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	310	70	186	196	226	295	355	508	712	885	895	990	202	228	253	259	261	269
2	310	70	186	196	226	295	355	508	712	885	895	990	202	228	253	259	261	269
3	325	86	160	170	199	267	325	475	674	844	854	946	208	235	260	266	268	277
4	392	88	194	206	241	323	393	575	815	1020	1032	1143	253	286	316	324	326	336
5	403	99	169	180	215	295	363	541	775	976	987	1096	256	289	320	328	330	340
6	441	101	190	203	240	329	405	600	859	1080	1092	1212	285	322	356	365	368	379
7	450	99	183	196	234	322	398	594	854	1076	1088	1208	312	353	390	399	402	415
8	443	97	195	208	246	335	412	610	871	1095	1107	1229	329	372	411	421	424	438
9	528	131	170	184	226	324	407	624	910	1154	1168	1301	333	376	416	426	430	443
10	586	132	187	202	249	357	450	689	1006	1277	1292	1439	369	417	461	472	476	491
11	586	132	187	202	249	357	450	689	1006	1277	1292	1439	369	417	461	472	476	491
12	649	146	196	213	264	382	483	745	1092	1387	1404	1565	433	489	541	554	559	576
13	649	146	196	213	264	382	483	745	1092	1387	1404	1565	433	489	541	554	559	576
14	649	146	196	213	264	382	483	745	1092	1387	1404	1565	433	489	541	554	559	576
15	649	146	196	213	264	382	483	745	1092	1387	1404	1565	433	489	541	554	559	576
16	649	146	196	213	264	382	483	745	1092	1387	1404	1565	433	489	541	554	559	576
17-26	1387	312	198	230	325	547	737	1228	1878	2433	2465	2766	910	1028	1138	1165	1174	1210
27	310	70	186	196	226	295	355	508	712	885	895	990	202	228	253	259	261	269

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
\$1,000	7			
\$2,000	8	20/40	8	0
\$5,000	12	20/50	9	1
		25/50	10	4
		35/80	11	14
		50/100	12	24
		100/300	13	49
		250/500	14	127
		500/500	20	317

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

**Liability Rates
Fleet and 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	418	85	216	229	267	355	432	628	888	1110	1123	1243	364	411	455	466	470	484
2	418	85	216	229	267	355	432	628	888	1110	1123	1243	364	411	455	466	470	484
3	431	90	190	202	240	327	401	594	848	1066	1078	1196	374	423	468	479	482	497
4	480	104	213	227	268	365	449	663	948	1190	1204	1336	434	490	543	556	560	577
5	499	106	182	196	236	332	414	625	904	1142	1156	1285	471	532	589	603	608	626
6	598	122	218	234	283	398	495	748	1083	1369	1385	1540	501	566	626	641	646	666
7	624	125	197	213	263	378	476	731	1067	1355	1371	1527	498	563	623	637	642	662
8	603	87	298	316	370	496	604	884	1253	1568	1586	1758	526	594	658	673	679	700
9	626	92	253	271	323	446	552	824	1185	1492	1510	1677	576	651	720	737	743	766
10	742	105	301	322	384	530	656	979	1407	1772	1792	1991	615	695	769	787	793	818
11	742	105	301	322	384	530	656	979	1407	1772	1792	1991	615	695	769	787	793	818
12	902	185	220	242	310	467	601	949	1409	1802	1824	2038	715	808	894	915	922	951
13	902	185	220	242	310	467	601	949	1409	1802	1824	2038	715	808	894	915	922	951
14	902	185	220	242	310	467	601	949	1409	1802	1824	2038	715	808	894	915	922	951
15	902	185	220	242	310	467	601	949	1409	1802	1824	2038	715	808	894	915	922	951
16	902	185	220	242	310	467	601	949	1409	1802	1824	2038	715	808	894	915	922	951
17-26	1908	393	218	261	388	686	941	1600	2472	3216	3258	3662	1492	1686	1865	1910	1925	1984
27	412	85	213	226	263	351	426	619	876	1094	1107	1226	364	411	455	466	470	484

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
\$1,000	30			
\$2,000	35	20/40	8	0
\$5,000	51	20/50	9	1
		25/50	10	4
		35/80	11	14
		50/100	12	24
		100/300	13	49
		250/500	14	127
		500/500	20	317

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
OTHER BUSES
Liability Rates
Fleet and 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	372	187	160	171	203	277	341	506	724	910	921	1022	277	313	346	355	357	368
2	372	187	160	171	203	277	341	506	724	910	921	1022	277	313	346	355	357	368
3	372	187	160	171	203	277	341	506	724	910	921	1022	277	313	346	355	357	368
4	372	187	160	171	203	277	341	506	724	910	921	1022	277	313	346	355	357	368
5	519	263	160	174	214	309	391	601	880	1117	1131	1260	387	437	484	495	499	515
6	519	263	160	174	214	309	391	601	880	1117	1131	1260	387	437	484	495	499	515
7	690	350	177	194	246	368	472	741	1096	1399	1417	1582	441	498	551	564	569	587
8	690	350	177	194	246	368	472	741	1096	1399	1417	1582	441	498	551	564	569	587
9	690	350	177	194	246	368	472	741	1096	1399	1417	1582	441	498	551	564	569	587
10	690	350	177	194	246	368	472	741	1096	1399	1417	1582	441	498	551	564	569	587
11	690	350	177	194	246	368	472	741	1096	1399	1417	1582	441	498	551	564	569	587
12	690	350	177	194	246	368	472	741	1096	1399	1417	1582	441	498	551	564	569	587
13	690	350	177	194	246	368	472	741	1096	1399	1417	1582	441	498	551	564	569	587
14	690	350	177	194	246	368	472	741	1096	1399	1417	1582	441	498	551	564	569	587
15	690	350	177	194	246	368	472	741	1096	1399	1417	1582	441	498	551	564	569	587
16	690	350	177	194	246	368	472	741	1096	1399	1417	1582	441	498	551	564	569	587
17-26	690	350	177	194	246	368	472	741	1096	1399	1417	1582	441	498	551	564	569	587
27	372	187	160	171	203	277	341	506	724	910	921	1022	277	313	346	355	357	368

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
\$1,000	30			
\$2,000	35	20/40	8	0
\$5,000	51	20/50	9	1
		25/50	10	4
		35/80	11	14
		50/100	12	24
		100/300	13	49
		250/500	14	127
		500/500	20	317

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
VAN POOLS

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
1,27	434	76	117	128	161	172	238	304	475	701	894	905	1,010	414	468	518	530	534	551
2	399	72	106	116	146	157	217	278	434	641	818	828	924	381	431	476	488	491	507
3	442	76	120	131	165	176	244	311	485	716	912	924	1,030	414	468	518	530	534	551
4	389	26	129	139	170	181	243	305	466	678	859	870	968	399	451	499	511	515	531
5	470	30	160	173	210	223	299	374	570	828	1,048	1,061	1,181	478	540	598	612	617	636
6	625	107	169	185	233	248	344	439	685	1,011	1,289	1,304	1,455	582	658	728	745	751	774
7	689	117	187	205	257	275	380	485	756	1,116	1,422	1,440	1,606	639	722	799	818	824	850
8	625	40	210	227	277	294	394	494	753	1095	1387	1404	1563	640	723	800	819	826	851
9	820	142	224	245	308	328	454	579	903	1331	1696	1717	1915	756	854	945	968	975	1005
10	900	161	245	268	337	360	497	634	989	1459	1859	1882	2100	830	938	1038	1062	1071	1104
11	751	43	245	265	325	345	464	584	892	1301	1649	1669	1859	754	852	943	965	973	1003
12	739	43	251	271	330	350	469	588	895	1300	1647	1667	1855	759	858	949	972	979	1009
13	924	167	258	282	353	376	518	660	1,026	1511	1925	1948	2173	854	965	1068	1093	1102	1136
14	796	50	270	291	355	377	505	632	963	1400	1773	1794	1997	813	919	1016	1041	1049	1081
15	873	53	300	323	394	417	558	699	1,062	1543	1954	1977	2200	895	1011	1119	1146	1155	1190
16	983	59	342	369	448	475	634	793	1,203	1747	2210	2237	2489	1009	1140	1261	1292	1302	1342
17	1378	83	453	490	599	636	856	1,076	1,643	2394	3035	3071	3419	1366	1544	1708	1748	1762	1817
18-22	1490	268	415	453	567	606	834	1,063	1,653	2,434	3,101	3,139	3,501	1366	1544	1708	1748	1762	1817
23	1378	83	453	490	599	636	856	1,076	1,643	2394	3035	3071	3419	1366	1544	1708	1748	1762	1817
24-26	1490	268	415	453	567	606	834	1,063	1,653	2,434	3,101	3,139	3,501	1366	1544	1708	1748	1762	1817

All Territories					
Medical Payments		U-1			U-2
		Limit	Uninsured	Underinsured	
5000	3				
10000	5				
		20/40	8	0	
		20/50	9	1	
		25/50	10	4	
		35/80	11	14	
		50/100	12	24	
		100/300	13	49	
		250/500	14	127	
		500/500	20	317	

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	114	105	87	69
	2,3		22	14	29	21	102	95	79	60
	4,5		20	12	27	20	82	77	64	50
	6-9		20	12	23	16	72	69	55	44
4,501- 6,000	1	2	34	26	48	40	223	205	170	130
	2,3		33	25	46	38	202	186	155	119
	4,5		29	21	40	33	162	149	124	95
	6-9		27	20	35	27	140	130	108	82
6,001- 8,000	1	3	42	34	64	56	307	281	235	180
	2,3		40	33	61	53	280	258	214	164
	4,5		35	27	51	43	223	206	170	130
	6-9		33	25	46	38	195	180	151	114
8,001-10,000	1	4	53	46	78	70	458	421	350	268
	2,3		51	43	74	66	415	382	316	246
	4,5		43	35	65	57	334	306	253	195
	6-9		40	33	60	51	291	266	223	170
10,001-15,000	1	5	72	64	105	98	602	553	461	353
	2,3		69	61	101	94	549	502	419	321
	4,5		60	51	87	79	439	402	335	257
	6-9		53	46	78	70	384	351	294	224
15,001-20,000	1	6	96	88	143	136	733	676	564	430
	2,3		91	83	136	128	668	613	512	392
	4,5		81	73	117	109	536	490	410	313
	6-9		72	64	105	98	467	430	358	275
20,001-25,000	1	7	120	112	182	175	814	749	623	477
	2,3		116	108	175	167	739	679	566	433
	4,5		99	91	149	141	593	544	453	346
	6-9		88	81	130	124	518	475	397	303
25,001-40,000	1	8	168	160	263	251	988	908	755	579
	2,3		162	154	249	237	897	827	688	526
	4,5		137	129	212	203	718	660	549	421
	6-9		122	114	189	181	626	579	480	369
40,001-65,000	1	10	273	263	421	405	1360	1251	1042	798
	2,3		260	250	404	387	1236	1137	947	725
	4,5		221	212	344	329	989	910	756	579
	6-9		195	188	303	290	865	795	663	508
65,001-90,000	1	11	413	398	646	621	1706	1564	1304	998
	2,3		395	379	617	591	1551	1424	1187	908
	4,5		336	323	523	502	1239	1137	948	727
	6-9		297	284	461	444	1083	995	830	635
Over 90,000	1	12	580	557	902	868	2476	2274	1895	1450
	2,3		553	531	860	826	2249	2066	1722	1319
	4,5		467	450	732	704	1798	1654	1378	1053
	6-9		413	398	643	621	1574	1446	1204	923

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 8
 \$500 Ded 12
 \$1000 Ded 21
 \$2000 Ded 32
 \$3000 Ded 38
 \$4000 Ded 43
 \$5000 Ded 46

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$8 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	114	104	86	66
	2,3		22	15	27	20	103	95	79	60
	4,5		20	12	26	18	82	76	63	47
	6-9		18	11	25	17	72	66	55	42
4,501- 6,000	1	2	33	26	48	41	222	204	170	129
	2,3		32	25	47	39	202	185	153	117
	4,5		27	20	39	32	160	148	124	95
	6-9		26	18	37	30	141	129	107	83
6,001- 8,000	1	3	41	33	64	57	305	281	234	179
	2,3		39	32	60	53	277	255	214	162
	4,5		34	27	53	44	222	204	171	129
	6-9		32	25	47	39	195	179	149	114
8,001-10,000	1	4	53	44	77	70	456	418	348	266
	2,3		50	43	74	66	414	381	317	243
	4,5		43	36	65	58	331	303	254	195
	6-9		38	31	58	50	289	266	221	170
10,001-15,000	1	5	70	63	106	98	599	550	458	352
	2,3		68	60	100	92	544	500	417	319
	4,5		60	53	86	79	436	400	332	255
	6-9		53	44	77	70	381	351	291	222
15,001-20,000	1	6	96	89	142	134	731	672	559	427
	2,3		91	84	136	128	664	610	510	391
	4,5		79	71	116	108	531	488	405	311
	6-9		70	63	106	98	465	427	355	273
20,001-25,000	1	7	121	113	181	174	809	743	619	472
	2,3		114	107	172	165	734	674	563	429
	4,5		98	91	148	140	588	540	450	345
	6-9		90	82	129	123	514	472	394	302
25,001-40,000	1	8	169	161	262	251	982	903	752	576
	2,3		161	154	250	239	893	820	684	523
	4,5		137	129	212	203	714	657	546	418
	6-9		123	116	187	180	625	574	478	367
40,001-65,000	1	10	271	262	424	405	1354	1244	1037	792
	2,3		259	249	401	384	1229	1131	943	722
	4,5		219	212	343	330	984	903	755	577
	6-9		193	186	303	291	860	791	660	504
65,001-90,000	1	11	416	398	645	623	1694	1557	1298	993
	2,3		394	379	615	591	1540	1415	1180	903
	4,5		338	324	524	505	1232	1131	944	722
	6-9		297	287	462	442	1077	991	824	631
Over 90,000	1	12	582	558	903	868	2461	2261	1884	1442
	2,3		553	533	859	827	2237	2057	1713	1312
	4,5		470	453	730	702	1790	1644	1371	1048
	6-9		415	397	644	622	1565	1438	1198	918

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 9
\$500 Ded 13
\$1000 Ded 23
\$2000 Ded 36
\$3000 Ded 43
\$4000 Ded 48
\$5000 Ded 52

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$9 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	130	120	100	77
	2,3		22	14	29	21	119	109	89	69
	4,5		20	12	27	20	95	87	72	56
	6-9		20	12	23	16	82	77	64	50
4,501- 6,000	1	2	34	26	48	40	253	233	195	151
	2,3		33	25	46	38	231	211	176	136
	4,5		29	21	40	33	185	170	140	109
	6-9		27	20	35	27	162	149	124	95
6,001- 8,000	1	3	42	34	64	56	350	322	268	205
	2,3		40	33	61	53	316	294	246	186
	4,5		35	27	51	43	253	235	195	149
	6-9		33	25	46	38	223	205	170	130
8,001-10,000	1	4	53	46	78	70	521	480	400	306
	2,3		51	43	74	66	474	434	363	278
	4,5		43	35	65	57	378	348	289	223
	6-9		40	33	60	51	332	304	253	195
10,001-15,000	1	5	72	64	105	98	687	632	526	402
	2,3		69	61	101	94	625	574	480	365
	4,5		60	51	87	79	499	459	382	292
	6-9		53	46	78	70	434	400	335	257
15,001-20,000	1	6	96	88	143	136	837	771	641	490
	2,3		91	83	136	128	761	698	583	446
	4,5		81	73	117	109	607	558	467	358
	6-9		72	64	105	98	533	490	407	313
20,001-25,000	1	7	120	112	182	175	927	851	710	544
	2,3		116	108	175	167	844	774	647	495
	4,5		99	91	149	141	675	620	517	394
	6-9		88	81	130	124	590	542	452	346
25,001-40,000	1	8	168	160	263	251	1125	1035	862	660
	2,3		162	154	249	237	1024	939	783	600
	4,5		137	129	212	203	818	752	626	480
	6-9		122	114	189	181	717	660	549	419
40,001-65,000	1	10	273	263	421	405	1552	1427	1188	911
	2,3		260	250	404	387	1411	1298	1081	827
	4,5		221	212	344	329	1128	1038	863	663
	6-9		195	188	303	290	988	905	755	579
65,001-90,000	1	11	413	398	646	621	1944	1787	1487	1139
	2,3		395	379	617	591	1766	1623	1352	1035
	4,5		336	323	523	502	1412	1298	1081	827
	6-9		297	284	461	444	1236	1137	945	725
Over 90,000	1	12	580	557	902	868	2823	2595	2161	1654
	2,3		553	531	860	826	2566	2359	1965	1502
	4,5		467	450	732	704	2053	1886	1570	1201
	6-9		413	398	643	621	1794	1650	1374	1053

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 9
\$500 Ded 14
\$1000 Ded 24
\$2000 Ded 37
\$3000 Ded 45
\$4000 Ded 51
\$5000 Ded 55

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$9 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	129	120	100	77
	2,3		19	13	26	20	119	107	90	70
	4,5		18	12	24	18	94	86	73	55
	6-9		17	11	21	15	82	76	63	49
4,501- 6,000	1	2	30	24	47	41	254	233	192	149
	2,3		29	23	45	39	230	211	176	136
	4,5		25	19	38	32	186	168	140	107
	6-9		24	18	34	28	161	149	122	94
6,001- 8,000	1	3	40	34	60	54	350	321	268	206
	2,3		38	32	56	50	317	290	242	187
	4,5		32	26	50	44	254	234	192	149
	6-9		30	24	44	37	220	204	170	131
8,001-10,000	1	4	50	44	75	69	519	479	399	305
	2,3		47	41	71	65	473	434	363	277
	4,5		41	35	62	56	379	346	289	220
	6-9		37	31	55	49	330	304	254	194
10,001-15,000	1	5	66	60	101	95	686	629	523	400
	2,3		63	57	96	90	624	571	477	366
	4,5		54	48	84	78	499	456	381	290
	6-9		50	44	75	69	436	400	332	254
15,001-20,000	1	6	90	84	139	133	833	768	639	490
	2,3		86	80	132	126	760	698	582	445
	4,5		75	69	113	107	607	558	464	356
	6-9		66	60	101	95	531	488	408	311
20,001-25,000	1	7	113	107	176	170	924	849	709	540
	2,3		108	102	169	162	842	771	643	492
	4,5		92	86	144	138	673	617	513	394
	6-9		83	77	127	122	589	540	451	344
25,001-40,000	1	8	161	155	254	245	1123	1033	860	658
	2,3		154	146	242	234	1021	939	781	598
	4,5		131	125	206	200	816	750	625	479
	6-9		117	111	180	174	714	658	547	420
40,001-65,000	1	10	261	250	413	395	1546	1421	1183	906
	2,3		248	238	394	377	1406	1293	1077	824
	4,5		209	203	334	321	1126	1036	862	659
	6-9		186	179	296	284	983	903	753	576
65,001-90,000	1	11	394	379	631	606	1937	1782	1483	1134
	2,3		375	363	600	577	1762	1620	1350	1033
	4,5		321	308	511	490	1408	1295	1079	827
	6-9		283	272	450	433	1232	1132	944	722
Over 90,000	1	12	555	533	878	847	2814	2586	2153	1652
	2,3		527	507	838	805	2556	2350	1960	1500
	4,5		449	431	711	683	2046	1881	1567	1199
	6-9		394	379	628	604	1790	1646	1370	1050

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 9
 \$500 Ded 14
 \$1000 Ded 24
 \$2000 Ded 37
 \$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 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$9 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	134	123	102	78
	2,3		26	18	34	26	122	112	93	71
	4,5		22	14	29	21	97	90	74	58
	6-9		21	13	27	20	85	78	66	49
4,501- 6,000	1	2	40	33	60	51	260	238	199	152
	2,3		39	31	57	48	237	218	180	139
	4,5		34	26	48	40	189	174	144	111
	6-9		33	25	43	35	165	152	125	97
6,001- 8,000	1	3	51	43	75	68	357	331	274	211
	2,3		49	42	73	65	326	300	249	191
	4,5		42	34	65	57	260	238	199	152
	6-9		39	31	57	48	227	210	174	134
8,001-10,000	1	4	65	57	96	88	535	490	408	312
	2,3		61	53	91	83	486	445	370	284
	4,5		53	46	81	73	387	357	297	227
	6-9		48	40	72	64	339	312	260	199
10,001-15,000	1	5	85	77	128	121	702	646	537	411
	2,3		82	74	122	114	639	586	490	374
	4,5		72	64	105	98	511	469	391	300
	6-9		64	56	95	87	445	411	343	262
15,001-20,000	1	6	116	108	177	169	857	787	655	503
	2,3		112	104	168	160	780	717	596	456
	4,5		96	88	145	137	623	572	477	365
	6-9		85	77	128	121	545	502	418	319
20,001-25,000	1	7	145	137	225	216	948	870	726	555
	2,3		137	129	215	204	862	792	660	506
	4,5		120	112	182	175	690	634	529	404
	6-9		105	98	163	155	603	553	461	354
25,001-40,000	1	8	208	198	325	314	1152	1059	882	675
	2,3		198	190	311	298	1047	962	802	614
	4,5		168	160	266	256	838	768	642	490
	6-9		149	141	234	225	733	674	561	430
40,001-65,000	1	10	336	323	527	506	1586	1459	1215	931
	2,3		320	307	501	482	1443	1326	1104	846
	4,5		273	263	426	410	1153	1061	884	677
	6-9		238	230	374	363	1009	928	773	592
65,001-90,000	1	11	512	492	804	773	1987	1827	1522	1165
	2,3		488	467	767	737	1806	1660	1384	1061
	4,5		413	398	651	626	1444	1327	1105	846
	6-9		366	353	575	553	1263	1161	967	741
Over 90,000	1	12	716	689	1123	1082	2887	2654	2210	1691
	2,3		681	656	1071	1028	2623	2412	2008	1538
	4,5		580	557	909	875	2100	1928	1606	1230
	6-9		509	491	803	772	1838	1686	1406	1076

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 16
 \$1000 Ded 28
 \$2000 Ded 43
 \$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 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	146	133	112	86
	2,3		26	18	35	27	133	123	102	78
	4,5		23	16	33	25	106	97	82	62
	6-9		22	14	29	21	94	85	72	55
4,501- 6,000	1	2	42	34	65	57	285	262	219	167
	2,3		40	33	61	53	258	238	197	152
	4,5		35	27	53	46	208	192	158	123
	6-9		33	25	48	40	180	167	139	106
6,001- 8,000	1	3	56	47	82	74	394	362	301	231
	2,3		53	46	78	70	358	331	273	208
	4,5		46	38	69	61	285	263	219	167
	6-9		40	33	61	53	252	231	192	148
8,001-10,000	1	4	70	62	103	95	585	539	448	343
	2,3		68	60	98	90	533	490	407	313
	4,5		57	48	85	77	427	392	326	252
	6-9		51	43	75	68	373	343	285	220
10,001-15,000	1	5	91	83	141	133	771	709	591	453
	2,3		88	81	133	125	701	644	537	413
	4,5		75	68	116	108	560	515	429	331
	6-9		69	61	103	95	490	452	375	287
15,001-20,000	1	6	126	120	193	185	939	865	720	552
	2,3		121	113	185	177	855	787	654	502
	4,5		104	96	158	150	685	628	523	400
	6-9		95	87	141	133	598	549	458	350
20,001-25,000	1	7	158	150	243	234	1040	957	798	609
	2,3		150	142	234	225	945	870	725	555
	4,5		129	122	198	190	756	697	579	443
	6-9		116	108	176	168	663	607	508	388
25,001-40,000	1	8	228	217	358	342	1264	1163	969	740
	2,3		216	208	338	325	1150	1057	881	675
	4,5		185	177	289	279	919	846	705	539
	6-9		163	155	256	243	805	740	617	471
40,001-65,000	1	10	367	354	578	554	1743	1602	1334	1023
	2,3		351	336	549	527	1585	1456	1214	929
	4,5		298	286	466	449	1266	1165	970	743
	6-9		263	251	410	395	1109	1018	849	650
65,001-90,000	1	11	562	539	876	845	2180	2006	1672	1279
	2,3		535	513	834	803	1983	1825	1520	1163
	4,5		454	436	709	682	1586	1459	1215	929
	6-9		401	385	626	603	1387	1276	1062	814
Over 90,000	1	12	784	752	1225	1178	3170	2913	2427	1858
	2,3		745	716	1169	1122	2882	2648	2207	1691
	4,5		633	610	994	955	2304	2118	1765	1351
	6-9		560	536	875	841	2016	1855	1543	1181

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 16
\$1000 Ded 27
\$2000 Ded 42
\$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 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	147	136	114	87
	2,3		26	19	36	29	133	124	103	77
	4,5		24	17	31	24	108	98	82	63
	6-9		21	14	29	22	94	87	73	55
4,501- 6,000	1	2	43	36	64	57	287	265	219	169
	2,3		41	34	61	55	261	239	199	153
	4,5		36	29	53	45	209	191	159	123
	6-9		31	24	48	41	182	168	140	108
6,001- 8,000	1	3	57	50	81	74	395	364	303	233
	2,3		55	48	79	72	358	331	276	211
	4,5		45	38	67	60	288	265	219	169
	6-9		41	34	61	55	251	233	192	147
8,001-10,000	1	4	67	60	103	96	591	542	451	346
	2,3		65	58	100	93	537	492	410	314
	4,5		58	51	86	79	430	394	327	251
	6-9		51	43	75	68	375	346	287	219
10,001-15,000	1	5	93	86	141	134	776	713	593	456
	2,3		88	81	134	127	706	647	539	413
	4,5		78	71	116	109	565	519	433	331
	6-9		67	60	103	96	494	453	378	291
15,001-20,000	1	6	125	119	196	188	946	870	724	554
	2,3		119	113	187	179	861	791	659	504
	4,5		103	96	159	152	687	632	526	405
	6-9		92	85	141	134	603	553	460	352
20,001-25,000	1	7	159	152	248	241	1048	963	800	613
	2,3		152	145	238	230	952	876	730	560
	4,5		129	123	203	194	761	699	584	445
	6-9		116	109	179	172	667	612	510	392
25,001-40,000	1	8	230	218	362	348	1272	1169	975	745
	2,3		216	209	344	331	1157	1063	886	679
	4,5		186	176	292	283	925	850	709	542
	6-9		165	158	258	248	808	744	620	472
40,001-65,000	1	10	370	357	586	562	1755	1613	1342	1028
	2,3		355	340	557	536	1591	1465	1221	935
	4,5		299	288	474	454	1275	1171	975	747
	6-9		266	255	417	402	1115	1025	855	654
65,001-90,000	1	11	565	544	892	859	2195	2019	1680	1287
	2,3		537	518	851	817	1995	1835	1527	1169
	4,5		457	440	723	695	1596	1468	1221	935
	6-9		403	387	636	613	1395	1284	1069	818
Over 90,000	1	12	792	760	1245	1198	3188	2931	2441	1870
	2,3		754	724	1184	1140	2900	2664	2218	1700
	4,5		640	616	1010	972	2318	2129	1774	1360
	6-9		563	543	889	857	2028	1864	1552	1190

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	11
\$500 Ded	18
\$1000 Ded	30
\$2000 Ded	46
\$3000 Ded	56
\$4000 Ded	63
\$5000 Ded	68

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$11 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	157	143	120	92
	2,3		25	18	34	27	143	130	109	82
	4,5		24	17	31	24	113	104	85	66
	6-9		22	15	27	19	100	92	76	58
4,501- 6,000	1	2	40	33	63	56	303	278	233	178
	2,3		39	31	59	52	275	252	212	161
	4,5		34	27	52	44	219	203	168	130
	6-9		31	24	46	39	192	176	148	113
6,001- 8,000	1	3	53	45	79	71	418	384	320	246
	2,3		52	44	76	69	381	350	290	222
	4,5		45	38	67	59	305	278	233	178
	6-9		39	31	59	52	267	246	203	157
8,001-10,000	1	4	67	59	102	94	623	572	476	364
	2,3		64	57	96	88	566	521	432	333
	4,5		56	47	82	75	452	418	347	267
	6-9		50	42	75	68	395	363	303	233
10,001-15,000	1	5	90	82	135	127	820	754	626	481
	2,3		85	77	127	121	744	685	569	438
	4,5		75	68	111	104	596	547	456	350
	6-9		67	59	98	91	521	479	397	305
15,001-20,000	1	6	122	115	187	179	1001	918	765	586
	2,3		119	111	178	171	908	835	695	532
	4,5		103	96	151	144	727	668	556	424
	6-9		91	83	135	127	635	584	487	373
20,001-25,000	1	7	153	145	240	228	1107	1016	848	648
	2,3		147	139	225	218	1005	923	769	590
	4,5		125	119	194	184	803	738	615	472
	6-9		111	104	172	165	703	648	538	412
25,001-40,000	1	8	220	213	345	333	1344	1234	1029	787
	2,3		212	202	329	315	1222	1122	935	717
	4,5		179	172	280	269	977	896	747	572
	6-9		160	153	247	239	855	786	654	502
40,001-65,000	1	10	357	343	557	538	1852	1701	1419	1086
	2,3		340	328	532	511	1683	1548	1290	987
	4,5		289	277	453	434	1346	1235	1029	790
	6-9		257	246	397	383	1177	1083	904	690
65,001-90,000	1	11	544	524	850	817	2317	2130	1776	1359
	2,3		518	498	810	777	2108	1936	1613	1235
	4,5		441	424	687	660	1685	1549	1290	989
	6-9		388	374	607	584	1474	1354	1128	865
Over 90,000	1	12	761	731	1188	1141	3369	3095	2578	1975
	2,3		724	696	1131	1089	3061	2814	2342	1793
	4,5		618	592	962	925	2448	2250	1873	1436
	6-9		543	523	849	816	2142	1968	1639	1256

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 20
 \$1000 Ded 34
 \$2000 Ded 52
 \$3000 Ded 63
 \$4000 Ded 70
 \$5000 Ded 76

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	152	140	117	90
	2,3		26	18	35	27	137	128	106	79
	4,5		23	16	33	25	111	102	85	66
	6-9		22	14	29	21	97	90	75	56
4,501- 6,000	1	2	40	33	64	56	297	273	227	175
	2,3		39	31	61	53	271	248	206	158
	4,5		34	26	51	43	217	199	165	127
	6-9		33	25	46	38	190	175	145	111
6,001- 8,000	1	3	53	46	81	73	409	378	314	240
	2,3		51	43	75	68	371	342	285	217
	4,5		43	35	68	60	297	273	227	175
	6-9		40	33	60	51	260	240	199	152
8,001-10,000	1	4	68	60	101	94	611	562	469	357
	2,3		64	56	96	88	555	510	424	326
	4,5		56	47	83	75	445	408	340	260
	6-9		49	42	74	66	390	356	297	227
10,001-15,000	1	5	88	81	136	128	803	738	615	472
	2,3		85	77	129	122	731	672	559	429
	4,5		73	65	113	105	584	536	447	342
	6-9		68	60	101	94	511	469	391	300
15,001-20,000	1	6	121	113	189	181	980	902	753	574
	2,3		116	108	178	171	892	820	682	523
	4,5		101	94	151	143	712	654	545	418
	6-9		88	81	136	128	623	572	477	364
20,001-25,000	1	7	151	143	238	230	1086	998	830	636
	2,3		145	137	229	220	987	905	755	579
	4,5		125	117	195	188	790	723	604	462
	6-9		112	104	172	164	690	634	529	405
25,001-40,000	1	8	217	210	345	332	1319	1210	1010	772
	2,3		208	198	328	318	1199	1101	918	703
	4,5		177	169	279	271	959	881	734	565
	6-9		158	150	245	236	839	769	642	491
40,001-65,000	1	10	354	338	560	536	1817	1669	1392	1065
	2,3		336	323	534	512	1652	1519	1264	967
	4,5		284	276	452	434	1321	1214	1011	774
	6-9		253	242	400	384	1155	1063	884	678
65,001-90,000	1	11	535	514	855	820	2274	2091	1742	1333
	2,3		509	491	812	781	2068	1900	1582	1213
	4,5		434	417	691	664	1653	1519	1265	971
	6-9		383	368	610	587	1446	1330	1107	848
Over 90,000	1	12	751	721	1190	1146	3305	3035	2531	1936
	2,3		713	686	1134	1091	3003	2760	2300	1760
	4,5		609	584	963	926	2401	2208	1839	1407
	6-9		535	514	851	817	2102	1930	1609	1231

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	16
\$1000 Ded	27
\$2000 Ded	41
\$3000 Ded	50
\$4000 Ded	56
\$5000 Ded	60

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	152	139	116	87
	2,3		25	18	34	27	139	126	105	81
	4,5		24	17	31	24	109	101	85	66
	6-9		22	15	27	19	95	87	74	56
4,501- 6,000	1	2	40	33	63	56	295	273	225	173
	2,3		39	31	59	52	269	247	206	158
	4,5		34	27	52	44	217	197	164	126
	6-9		31	24	46	39	189	173	143	109
6,001- 8,000	1	3	53	45	79	71	407	373	312	238
	2,3		52	44	76	69	372	341	281	217
	4,5		45	38	67	59	295	273	225	173
	6-9		39	31	59	52	258	238	197	152
8,001-10,000	1	4	67	59	102	94	607	557	462	356
	2,3		64	57	96	88	552	508	422	322
	4,5		56	47	82	75	443	405	338	258
	6-9		50	42	75	68	386	356	295	225
10,001-15,000	1	5	90	82	135	127	799	733	610	468
	2,3		85	77	127	121	727	668	555	426
	4,5		75	68	111	104	580	536	443	341
	6-9		67	59	98	91	508	467	388	300
15,001-20,000	1	6	122	115	187	179	973	896	746	571
	2,3		119	111	178	171	885	814	678	521
	4,5		103	96	151	144	707	650	542	415
	6-9		91	83	135	127	620	569	474	363
20,001-25,000	1	7	153	145	240	228	1078	991	827	632
	2,3		147	139	225	218	981	901	749	574
	4,5		125	119	194	184	783	720	600	459
	6-9		111	104	172	165	685	629	524	400
25,001-40,000	1	8	220	213	345	333	1308	1204	1002	768
	2,3		212	202	329	315	1191	1096	911	698
	4,5		179	172	280	269	954	876	728	557
	6-9		160	153	247	239	833	765	638	489
40,001-65,000	1	10	357	343	557	538	1804	1659	1381	1057
	2,3		340	328	532	511	1640	1508	1258	961
	4,5		289	277	453	434	1314	1206	1004	771
	6-9		257	246	397	383	1147	1054	878	673
65,001-90,000	1	11	544	524	850	817	2261	2078	1731	1325
	2,3		518	498	810	777	2054	1887	1572	1204
	4,5		441	424	687	660	1645	1510	1260	963
	6-9		388	374	607	584	1438	1320	1099	843
Over 90,000	1	12	761	731	1188	1141	3282	3016	2511	1924
	2,3		724	696	1131	1089	2982	2742	2285	1747
	4,5		618	592	962	925	2385	2193	1826	1400
	6-9		543	523	849	816	2088	1917	1598	1223

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 15
\$1000 Ded 26
\$2000 Ded 41
\$3000 Ded 49
\$4000 Ded 55
\$5000 Ded 59

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	154	141	117	91
	2,3		26	20	36	30	140	128	106	82
	4,5		23	16	32	26	112	102	86	66
	6-9		22	15	28	22	98	90	74	58
4,501- 6,000	1	2	42	36	64	58	301	276	229	176
	2,3		40	34	60	54	274	252	209	161
	4,5		34	28	54	47	220	200	167	128
	6-9		32	26	47	40	190	175	146	112
6,001- 8,000	1	3	56	49	82	76	415	380	316	242
	2,3		54	47	78	72	376	346	287	221
	4,5		45	38	69	63	301	278	231	176
	6-9		40	34	60	54	262	242	200	154
8,001-10,000	1	4	69	63	104	98	616	566	472	360
	2,3		66	60	101	95	561	515	429	328
	4,5		57	50	88	81	448	412	342	262
	6-9		52	45	77	71	391	360	301	229
10,001-15,000	1	5	93	87	143	137	813	746	622	476
	2,3		90	83	136	130	736	678	564	434
	4,5		77	71	117	111	590	542	451	346
	6-9		69	63	104	98	516	475	395	304
15,001-20,000	1	6	128	123	199	191	989	909	758	579
	2,3		124	117	187	181	898	826	688	526
	4,5		104	98	161	155	719	661	551	421
	6-9		93	87	143	137	628	577	482	368
20,001-25,000	1	7	162	156	254	245	1095	1007	839	642
	2,3		156	149	243	234	997	916	762	583
	4,5		133	127	206	198	797	733	610	467
	6-9		118	112	181	174	697	641	533	410
25,001-40,000	1	8	235	225	369	355	1331	1223	1019	781
	2,3		223	215	352	338	1210	1112	925	709
	4,5		189	182	297	287	969	889	739	566
	6-9		167	160	263	253	845	778	647	496
40,001-65,000	1	10	380	366	596	573	1834	1686	1405	1075
	2,3		362	348	568	546	1667	1534	1276	978
	4,5		309	296	482	463	1333	1225	1021	783
	6-9		271	260	424	409	1165	1073	894	685
65,001-90,000	1	11	580	558	908	873	2296	2110	1758	1346
	2,3		552	532	864	831	2087	1918	1597	1223
	4,5		468	451	733	707	1669	1535	1279	979
	6-9		414	398	648	623	1460	1344	1118	857
Over 90,000	1	12	811	779	1267	1219	3334	3065	2554	1956
	2,3		771	741	1206	1160	3031	2786	2321	1776
	4,5		655	630	1028	988	2424	2229	1856	1422
	6-9		578	557	904	869	2121	1949	1624	1244

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 18
 \$1000 Ded 31
 \$2000 Ded 48
 \$3000 Ded 58
 \$4000 Ded 65
 \$5000 Ded 69

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	146	136	113	86
	2,3		27	20	39	31	133	122	102	77
	4,5		26	18	34	26	107	98	82	62
	6-9		23	16	33	25	93	86	70	55
4,501- 6,000	1	2	46	38	69	61	286	262	218	168
	2,3		43	35	65	57	260	239	199	152
	4,5		39	31	57	48	207	192	159	122
	6-9		35	27	49	42	182	168	140	107
6,001- 8,000	1	3	60	51	87	79	394	362	301	230
	2,3		57	48	83	75	358	329	273	211
	4,5		48	40	72	64	286	264	218	168
	6-9		43	35	65	57	249	230	192	146
8,001-10,000	1	4	73	65	111	103	587	539	448	345
	2,3		70	62	104	96	534	491	408	313
	4,5		61	53	90	82	427	393	326	249
	6-9		53	46	81	73	373	345	286	218
10,001-15,000	1	5	98	90	149	141	773	709	592	453
	2,3		95	87	142	134	702	645	538	413
	4,5		81	73	122	114	561	517	430	329
	6-9		72	64	111	103	491	451	374	288
15,001-20,000	1	6	133	125	204	197	942	865	721	552
	2,3		128	121	197	189	857	787	655	502
	4,5		111	103	168	160	685	630	523	401
	6-9		98	90	149	141	600	550	459	350
20,001-25,000	1	7	168	160	264	253	1041	958	798	611
	2,3		162	154	251	241	947	870	726	554
	4,5		137	129	212	203	757	696	580	443
	6-9		122	114	190	182	664	608	509	389
25,001-40,000	1	8	241	232	379	366	1266	1163	968	741
	2,3		230	221	363	349	1150	1059	883	674
	4,5		197	189	307	295	920	846	705	539
	6-9		175	167	272	260	805	740	617	472
40,001-65,000	1	10	393	378	617	591	1744	1603	1336	1024
	2,3		373	360	587	565	1586	1457	1214	931
	4,5		319	306	499	480	1267	1166	971	742
	6-9		279	271	440	421	1110	1019	849	651
65,001-90,000	1	11	597	575	939	902	2185	2007	1673	1280
	2,3		570	548	893	860	1985	1825	1520	1163
	4,5		483	465	760	732	1588	1460	1216	932
	6-9		426	410	670	643	1389	1278	1064	814
Over 90,000	1	12	833	800	1311	1261	3172	2916	2428	1860
	2,3		793	764	1247	1199	2882	2651	2209	1692
	4,5		676	650	1062	1020	2306	2121	1766	1352
	6-9		596	574	937	901	2018	1853	1545	1184

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 22
\$1000 Ded 37
\$2000 Ded 57
\$3000 Ded 69
\$4000 Ded 77
\$5000 Ded 83

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	146	133	111	85
	2,3		26	18	37	30	130	123	102	78
	4,5		25	17	32	25	105	97	82	62
	6-9		22	15	31	23	93	85	71	53
4,501- 6,000	1	2	43	36	66	59	282	260	217	167
	2,3		41	33	64	57	258	236	197	152
	4,5		37	30	54	46	206	190	158	121
	6-9		33	26	48	41	180	165	139	105
6,001- 8,000	1	3	57	48	84	76	391	359	300	230
	2,3		54	46	80	73	356	328	272	208
	4,5		46	38	69	62	282	261	217	167
	6-9		41	33	64	57	249	230	190	146
8,001-10,000	1	4	70	63	107	100	582	536	445	341
	2,3		68	60	103	96	529	486	405	310
	4,5		60	53	90	82	422	388	322	249
	6-9		53	44	79	71	372	341	282	217
10,001-15,000	1	5	96	89	143	136	765	703	585	449
	2,3		91	84	137	129	697	639	533	407
	4,5		79	71	118	111	555	512	427	328
	6-9		70	63	106	98	486	446	372	287
15,001-20,000	1	6	128	122	199	191	935	859	716	549
	2,3		123	116	190	182	849	781	650	498
	4,5		107	100	163	155	679	625	521	399
	6-9		96	89	143	136	594	546	456	348
20,001-25,000	1	7	163	155	257	246	1034	951	790	607
	2,3		154	147	245	235	939	863	720	550
	4,5		133	126	208	199	752	691	578	441
	6-9		118	111	182	175	657	604	502	386
25,001-40,000	1	8	231	223	370	354	1257	1153	961	736
	2,3		222	213	352	340	1142	1049	876	669
	4,5		190	182	300	288	913	840	698	536
	6-9		168	160	263	256	799	733	612	468
40,001-65,000	1	10	378	364	597	576	1731	1591	1325	1015
	2,3		359	346	569	547	1572	1446	1204	923
	4,5		305	294	484	465	1260	1155	963	737
	6-9		268	261	426	409	1099	1012	843	647
65,001-90,000	1	11	577	555	911	874	2166	1991	1659	1272
	2,3		550	529	868	833	1969	1811	1508	1154
	4,5		467	449	737	709	1576	1446	1206	925
	6-9		413	395	649	626	1378	1264	1054	808
Over 90,000	1	12	806	774	1275	1224	3146	2893	2409	1845
	2,3		767	737	1210	1164	2859	2627	2189	1677
	4,5		653	627	1032	991	2288	2102	1750	1343
	6-9		576	553	910	872	2003	1839	1532	1173

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 19
\$1000 Ded 34
\$2000 Ded 51
\$3000 Ded 62
\$4000 Ded 70
\$5000 Ded 75

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	146	136	113	86
	2,3		27	20	36	29	133	122	102	77
	4,5		26	18	34	26	107	98	82	62
	6-9		23	16	29	21	93	86	70	55
4,501- 6,000	1	2	43	35	68	60	286	262	218	168
	2,3		42	34	64	56	260	239	199	152
	4,5		36	29	56	47	207	192	159	122
	6-9		34	26	49	42	182	168	140	107
6,001- 8,000	1	3	57	48	85	77	394	362	301	230
	2,3		56	47	82	74	358	329	273	211
	4,5		48	40	72	64	286	264	218	168
	6-9		42	34	64	56	249	230	192	146
8,001-10,000	1	4	72	64	109	101	587	539	448	345
	2,3		69	61	103	95	534	491	408	313
	4,5		60	51	88	81	427	393	326	249
	6-9		53	46	81	73	373	345	286	218
10,001-15,000	1	5	96	88	145	137	773	709	592	453
	2,3		91	83	137	129	702	645	538	413
	4,5		81	73	120	112	561	517	430	329
	6-9		72	64	105	98	491	451	374	288
15,001-20,000	1	6	130	124	201	193	942	865	721	552
	2,3		126	120	191	184	857	787	655	502
	4,5		111	103	163	155	685	630	523	401
	6-9		98	90	145	137	600	550	459	350
20,001-25,000	1	7	164	156	258	245	1041	958	798	611
	2,3		158	150	242	234	947	870	726	554
	4,5		134	126	208	198	757	696	580	443
	6-9		120	112	185	177	664	608	509	389
25,001-40,000	1	8	237	229	371	358	1266	1163	968	741
	2,3		228	217	354	338	1150	1059	883	674
	4,5		193	185	301	289	920	846	705	539
	6-9		172	164	266	256	805	740	617	472
40,001-65,000	1	10	383	368	599	578	1744	1603	1336	1024
	2,3		366	353	571	549	1586	1457	1214	931
	4,5		311	298	487	466	1267	1166	971	742
	6-9		276	264	427	411	1110	1019	849	651
65,001-90,000	1	11	584	564	913	877	2185	2007	1673	1280
	2,3		557	535	871	836	1985	1825	1520	1163
	4,5		474	456	738	709	1588	1460	1216	932
	6-9		417	401	651	626	1389	1278	1064	814
Over 90,000	1	12	817	786	1277	1226	3172	2916	2428	1860
	2,3		778	748	1216	1169	2882	2651	2209	1692
	4,5		663	635	1033	994	2306	2121	1766	1352
	6-9		583	562	911	876	2018	1853	1545	1184

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	11
\$500 Ded	18
\$1000 Ded	30
\$2000 Ded	47
\$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	94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$11 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	167	155	128	98
	2,3		29	21	40	33	152	139	116	89
	4,5		27	20	35	27	123	112	94	72
	6-9		23	16	33	25	106	98	82	62
4,501- 6,000	1	2	48	40	72	64	328	301	252	192
	2,3		46	38	69	61	297	273	227	173
	4,5		40	33	60	51	238	219	182	139
	6-9		35	27	53	46	208	192	161	123
6,001- 8,000	1	3	64	56	91	83	449	415	344	265
	2,3		61	53	88	81	410	377	313	241
	4,5		51	43	75	68	328	301	252	192
	6-9		46	38	69	61	287	263	220	168
8,001-10,000	1	4	75	68	116	108	671	617	514	394
	2,3		73	65	112	104	610	560	467	358
	4,5		65	57	96	88	489	448	373	285
	6-9		57	48	85	77	429	394	328	252
10,001-15,000	1	5	104	96	158	150	882	812	676	518
	2,3		99	91	150	142	803	737	613	471
	4,5		87	79	129	122	641	591	490	375
	6-9		75	68	116	108	563	517	430	331
15,001-20,000	1	6	141	133	220	211	1077	991	827	632
	2,3		133	125	210	201	979	901	749	574
	4,5		116	108	178	171	783	720	600	459
	6-9		103	95	158	150	685	629	524	400
20,001-25,000	1	7	178	171	279	271	1192	1096	913	698
	2,3		171	163	267	258	1083	995	830	635
	4,5		145	137	228	217	868	798	663	508
	6-9		129	122	201	193	758	698	580	443
25,001-40,000	1	8	258	245	405	389	1449	1330	1111	849
	2,3		242	234	384	371	1317	1209	1010	771
	4,5		208	198	328	318	1053	967	806	617
	6-9		185	177	289	279	920	846	705	541
40,001-65,000	1	10	414	400	656	629	1995	1833	1528	1171
	2,3		397	380	624	601	1814	1667	1389	1064
	4,5		336	323	531	509	1450	1333	1112	849
	6-9		298	286	467	450	1270	1166	972	744
65,001-90,000	1	11	633	610	1000	962	2498	2299	1914	1465
	2,3		603	580	953	915	2271	2088	1740	1332
	4,5		513	493	811	780	1817	1669	1390	1065
	6-9		452	434	713	686	1589	1462	1217	932
Over 90,000	1	12	887	852	1395	1343	3630	3336	2779	2129
	2,3		846	812	1328	1278	3299	3033	2527	1935
	4,5		717	690	1131	1089	2638	2425	2022	1548
	6-9		630	609	997	959	2308	2122	1769	1353

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	11
\$500 Ded	18
\$1000 Ded	30
\$2000 Ded	47
\$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	94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$11 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	204	189	157	120
	2,3		26	19	39	32	186	171	142	109
	4,5		25	18	35	28	149	136	114	87
	6-9		24	17	32	25	130	120	100	77
4,501- 6,000	1	2	48	41	71	64	400	366	306	233
	2,3		46	39	67	60	363	334	278	211
	4,5		39	32	59	52	289	265	223	170
	6-9		37	30	54	46	253	233	195	149
6,001- 8,000	1	3	63	55	93	86	549	504	421	322
	2,3		59	52	89	81	499	459	382	294
	4,5		52	44	77	70	400	366	306	235
	6-9		45	38	68	61	348	321	266	205
8,001-10,000	1	4	77	70	117	110	818	752	626	480
	2,3		74	67	111	104	744	685	569	434
	4,5		65	58	96	89	595	549	456	348
	6-9		58	51	86	79	521	480	400	304
10,001-15,000	1	5	105	98	159	152	1077	989	824	632
	2,3		100	93	151	143	979	900	749	574
	4,5		86	79	130	124	783	720	600	459
	6-9		77	70	117	110	685	628	524	400
15,001-20,000	1	6	142	135	220	213	1314	1207	1007	771
	2,3		135	128	210	203	1193	1096	915	698
	4,5		117	110	180	172	954	877	732	558
	6-9		105	98	159	152	834	768	639	490
20,001-25,000	1	7	180	172	282	270	1455	1336	1112	851
	2,3		172	165	269	257	1320	1215	1010	774
	4,5		147	139	229	220	1057	972	808	620
	6-9		130	124	201	193	926	849	707	542
25,001-40,000	1	8	260	252	409	392	1766	1623	1352	1035
	2,3		248	239	387	374	1607	1475	1230	939
	4,5		210	203	332	320	1285	1180	983	752
	6-9		185	178	292	281	1123	1031	860	660
40,001-65,000	1	10	419	404	658	633	2433	2236	1861	1427
	2,3		400	385	627	603	2211	2032	1692	1298
	4,5		340	329	534	515	1769	1626	1353	1038
	6-9		299	289	471	452	1548	1422	1184	905
65,001-90,000	1	11	640	616	1006	968	3047	2801	2331	1787
	2,3		610	587	959	921	2769	2546	2121	1623
	4,5		521	500	817	785	2215	2037	1694	1298
	6-9		458	442	719	690	1939	1782	1484	1137
Over 90,000	1	12	896	863	1406	1352	4425	4066	3387	2595
	2,3		854	822	1339	1286	4020	3695	3079	2359
	4,5		726	699	1141	1095	3218	2955	2464	1886
	6-9		640	615	1003	965	2812	2586	2153	1650

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 25
\$1000 Ded 44
\$2000 Ded 67
\$3000 Ded 82
\$4000 Ded 91
\$5000 Ded 98

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	253	231	192	148
	2,3		40	33	61	53	230	208	174	133
	4,5		35	27	51	43	183	167	139	106
	6-9		33	25	46	38	161	148	123	94
4,501- 6,000	1	2	72	64	105	98	490	449	375	288
	2,3		69	61	101	94	446	410	341	262
	4,5		60	51	87	79	358	328	273	208
	6-9		53	46	78	70	313	287	239	183
6,001- 8,000	1	3	91	83	137	129	676	622	518	397
	2,3		88	81	130	124	613	566	471	360
	4,5		75	68	116	108	490	452	375	288
	6-9		69	61	103	95	430	394	331	253
8,001-10,000	1	4	116	108	176	168	1010	926	771	591
	2,3		111	103	167	158	916	843	701	537
	4,5		95	87	143	136	733	673	560	429
	6-9		85	77	128	121	641	590	490	375
10,001-15,000	1	5	156	149	241	232	1326	1220	1015	777
	2,3		149	141	230	221	1204	1109	923	706
	4,5		128	121	197	189	964	886	737	566
	6-9		116	108	175	167	844	775	647	495
15,001-20,000	1	6	216	208	338	325	1618	1486	1238	948
	2,3		204	197	323	311	1470	1351	1125	862
	4,5		176	168	276	264	1176	1081	901	691
	6-9		156	149	242	234	1029	945	787	604
20,001-25,000	1	7	277	266	434	417	1790	1647	1371	1050
	2,3		264	253	413	398	1626	1497	1245	954
	4,5		224	215	354	338	1301	1196	995	762
	6-9		198	190	311	298	1139	1048	873	668
25,001-40,000	1	8	400	384	626	603	2176	2000	1665	1276
	2,3		379	366	596	574	1978	1817	1513	1159
	4,5		323	311	506	488	1582	1453	1210	927
	6-9		284	276	448	428	1384	1272	1059	812
40,001-65,000	1	10	646	621	1014	975	2997	2754	2296	1758
	2,3		617	591	966	927	2725	2506	2088	1598
	4,5		523	502	824	793	2180	2003	1669	1279
	6-9		461	444	724	696	1905	1753	1459	1118
65,001-90,000	1	11	988	950	1549	1488	3754	3450	2874	2202
	2,3		940	905	1472	1415	3412	3136	2611	2000
	4,5		800	771	1255	1204	2729	2508	2090	1598
	6-9		706	677	1104	1062	2387	2193	1827	1400
Over 90,000	1	12	1380	1326	2163	2079	5449	5008	4172	3196
	2,3		1313	1264	2059	1981	4954	4555	3794	2905
	4,5		1119	1076	1753	1686	3961	3641	3035	2325
	6-9		987	949	1544	1484	3466	3186	2654	2032

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 29
\$500 Ded 45
\$1000 Ded 77
\$2000 Ded 118
\$3000 Ded 144
\$4000 Ded 161
\$5000 Ded 173

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$29 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	114	105	87	69
	2,3		22	14	29	21	102	95	79	60
	4,5		20	12	27	20	82	77	64	50
	6-9		20	12	23	16	72	69	55	44
4,501- 6,000	1	2	34	26	48	40	223	205	170	130
	2,3		33	25	46	38	202	186	155	119
	4,5		29	21	40	33	162	149	124	95
	6-9		27	20	35	27	140	130	108	82
6,001- 8,000	1	3	42	34	64	56	307	281	235	180
	2,3		40	33	61	53	280	258	214	164
	4,5		35	27	51	43	223	206	170	130
	6-9		33	25	46	38	195	180	151	114
8,001-10,000	1	4	53	46	78	70	458	421	350	268
	2,3		51	43	74	66	415	382	316	246
	4,5		43	35	65	57	334	306	253	195
	6-9		40	33	60	51	291	266	223	170
10,001-15,000	1	5	72	64	105	98	602	553	461	353
	2,3		69	61	101	94	549	502	419	321
	4,5		60	51	87	79	439	402	335	257
	6-9		53	46	78	70	384	351	294	224
15,001-20,000	1	6	96	88	143	136	733	676	564	430
	2,3		91	83	136	128	668	613	512	392
	4,5		81	73	117	109	536	490	410	313
	6-9		72	64	105	98	467	430	358	275
20,001-25,000	1	7	120	112	182	175	814	749	623	477
	2,3		116	108	175	167	739	679	566	433
	4,5		99	91	149	141	593	544	453	346
	6-9		88	81	130	124	518	475	397	303
25,001-40,000	1	8	168	160	263	251	988	908	755	579
	2,3		162	154	249	237	897	827	688	526
	4,5		137	129	212	203	718	660	549	421
	6-9		122	114	189	181	626	579	480	369
40,001-65,000	1	10	273	263	421	405	1360	1251	1042	798
	2,3		260	250	404	387	1236	1137	947	725
	4,5		221	212	344	329	989	910	756	579
	6-9		195	188	303	290	865	795	663	508
65,001-90,000	1	11	413	398	646	621	1706	1564	1304	998
	2,3		395	379	617	591	1551	1424	1187	908
	4,5		336	323	523	502	1239	1137	948	727
	6-9		297	284	461	444	1083	995	830	635
Over 90,000	1	12	580	557	902	868	2476	2274	1895	1450
	2,3		553	531	860	826	2249	2066	1722	1319
	4,5		467	450	732	704	1798	1654	1378	1053
	6-9		413	398	643	621	1574	1446	1204	923

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 8
\$500 Ded 13
\$1000 Ded 22
\$2000 Ded 34
\$3000 Ded 41
\$4000 Ded 46
\$5000 Ded 49

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$8 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	139	128	106	82
	2,3		27	20	38	29	126	116	97	74
	4,5		26	18	34	26	101	94	78	59
	6-9		25	16	31	21	87	82	69	52
4,501- 6,000	1	2	47	38	69	61	273	252	208	161
	2,3		46	35	65	57	247	227	190	146
	4,5		40	31	60	48	197	182	152	116
	6-9		35	27	51	42	173	161	133	102
6,001- 8,000	1	3	61	51	88	79	375	344	287	221
	2,3		60	48	83	75	341	313	261	199
	4,5		48	40	73	64	273	252	208	161
	6-9		46	35	65	57	238	220	183	139
8,001-10,000	1	4	74	65	109	101	558	514	429	328
	2,3		70	62	104	95	509	467	389	297
	4,5		62	53	90	81	407	373	312	238
	6-9		56	46	81	73	356	328	273	208
10,001-15,000	1	5	98	90	149	139	735	676	564	430
	2,3		95	87	141	133	668	613	512	392
	4,5		81	73	122	113	536	490	410	313
	6-9		73	64	109	101	468	430	358	275
15,001-20,000	1	6	134	125	203	195	897	824	688	526
	2,3		128	121	195	188	817	749	625	480
	4,5		111	103	168	158	653	600	499	382
	6-9		98	90	149	139	571	524	437	335
20,001-25,000	1	7	169	160	260	250	994	913	761	582
	2,3		163	154	245	236	904	830	691	529
	4,5		139	129	211	202	722	663	553	422
	6-9		124	114	188	178	632	580	486	372
25,001-40,000	1	8	241	232	374	363	1206	1109	925	706
	2,3		230	221	359	344	1096	1007	841	641
	4,5		197	189	306	293	876	805	671	514
	6-9		175	167	271	259	765	705	585	449
40,001-65,000	1	10	393	378	606	583	1662	1528	1273	973
	2,3		373	360	578	556	1512	1387	1155	886
	4,5		319	306	492	474	1207	1111	926	709
	6-9		279	271	432	414	1057	972	808	620
65,001-90,000	1	11	597	575	924	890	2081	1914	1592	1220
	2,3		570	548	880	849	1892	1740	1449	1111
	4,5		483	465	751	721	1513	1390	1159	888
	6-9		426	410	663	634	1322	1217	1013	775
Over 90,000	1	12	833	800	1295	1246	3022	2777	2313	1771
	2,3		793	764	1231	1185	2745	2525	2103	1610
	4,5		676	650	1049	1009	2196	2019	1683	1288
	6-9		596	574	922	888	1923	1768	1471	1127

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 9
\$500 Ded 14
\$1000 Ded 24
\$2000 Ded 37
\$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 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$9 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	141	129	109	83
	2,3		29	20	40	32	128	117	98	75
	4,5		26	18	35	27	103	94	79	61
	6-9		24	17	32	24	89	82	69	52
4,501- 6,000	1	2	50	40	72	63	276	254	211	163
	2,3		48	39	70	61	249	231	191	146
	4,5		40	32	61	54	201	185	152	117
	6-9		38	29	56	45	176	162	134	104
6,001- 8,000	1	3	63	56	95	85	380	349	290	223
	2,3		60	52	90	83	344	317	265	202
	4,5		54	44	77	70	278	254	213	163
	6-9		48	39	70	61	243	222	186	141
8,001-10,000	1	4	77	70	118	110	566	519	433	332
	2,3		74	66	113	105	514	472	391	302
	4,5		65	57	98	89	411	378	314	241
	6-9		59	50	88	78	362	330	276	211
10,001-15,000	1	5	105	98	159	150	745	684	569	437
	2,3		101	92	153	144	677	622	518	398
	4,5		88	78	131	122	540	497	415	317
	6-9		77	70	116	107	472	434	362	278
15,001-20,000	1	6	142	133	220	211	908	835	695	532
	2,3		134	127	210	202	824	760	634	484
	4,5		116	107	178	171	660	608	506	387
	6-9		105	98	159	150	578	530	441	338
20,001-25,000	1	7	181	172	282	271	1005	924	771	590
	2,3		172	164	266	259	915	841	700	537
	4,5		147	139	227	220	730	671	561	429
	6-9		131	122	202	192	639	588	490	375
25,001-40,000	1	8	260	249	407	391	1220	1123	936	716
	2,3		248	237	387	374	1111	1020	849	652
	4,5		210	202	332	317	889	817	681	520
	6-9		186	178	292	280	776	715	595	456
40,001-65,000	1	10	420	402	659	634	1684	1546	1290	987
	2,3		398	381	628	603	1531	1406	1172	896
	4,5		341	327	535	514	1224	1124	938	716
	6-9		300	288	470	452	1069	985	819	626
65,001-90,000	1	11	640	618	1006	966	2108	1937	1614	1235
	2,3		610	586	956	921	1916	1761	1467	1123
	4,5		520	501	814	783	1532	1408	1172	898
	6-9		458	438	718	690	1341	1232	1027	786
Over 90,000	1	12	895	861	1404	1353	3061	2814	2343	1796
	2,3		852	821	1338	1287	2781	2557	2131	1632
	4,5		724	696	1138	1095	2226	2046	1703	1305
	6-9		639	617	1005	965	1946	1791	1491	1142

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	9
\$500 Ded	13
\$1000 Ded	23
\$2000 Ded	36
\$3000 Ded	43
\$4000 Ded	48
\$5000 Ded	52

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$9 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	159	148	122	93
	2,3		29	21	42	33	145	133	112	84
	4,5		27	20	35	27	117	106	90	68
	6-9		25	16	33	25	101	93	77	61
4,501- 6,000	1	2	48	40	74	65	313	287	238	182
	2,3		47	38	70	62	284	262	218	166
	4,5		42	33	62	53	227	209	174	133
	6-9		35	27	56	46	198	182	152	117
6,001- 8,000	1	3	64	56	95	87	429	396	328	251
	2,3		62	53	91	82	389	360	299	230
	4,5		53	43	79	70	313	288	238	182
	6-9		47	38	70	62	273	251	209	159
8,001-10,000	1	4	79	70	120	109	642	588	489	375
	2,3		75	66	113	105	583	535	445	343
	4,5		65	57	98	90	467	429	355	273
	6-9		61	51	88	79	408	375	311	238
10,001-15,000	1	5	108	98	160	151	845	776	646	494
	2,3		103	94	154	143	768	705	587	450
	4,5		88	79	129	122	614	564	469	360
	6-9		79	70	117	108	537	494	410	315
15,001-20,000	1	6	143	136	221	212	1028	946	790	602
	2,3		137	128	211	202	934	858	715	549
	4,5		120	109	182	173	749	687	573	438
	6-9		108	98	160	151	655	601	502	384
20,001-25,000	1	7	184	175	282	273	1139	1046	873	668
	2,3		175	167	272	260	1035	951	793	607
	4,5		150	141	229	220	828	763	634	486
	6-9		133	124	202	194	724	666	556	425
25,001-40,000	1	8	263	251	410	395	1383	1271	1059	811
	2,3		249	237	391	374	1258	1156	962	738
	4,5		212	203	332	320	1006	924	769	590
	6-9		189	181	292	281	881	808	674	515
40,001-65,000	1	10	421	405	663	635	1907	1753	1459	1118
	2,3		404	387	629	606	1733	1594	1326	1016
	4,5		344	329	536	517	1387	1274	1061	814
	6-9		303	290	474	456	1212	1115	927	710
65,001-90,000	1	11	646	621	1010	972	2388	2194	1828	1401
	2,3		617	591	963	924	2171	1993	1661	1273
	4,5		523	502	819	787	1735	1596	1328	1016
	6-9		461	444	722	695	1519	1395	1161	889
Over 90,000	1	12	902	868	1412	1359	3467	3187	2654	2031
	2,3		860	826	1348	1294	3150	2897	2411	1847
	4,5		732	704	1143	1101	2519	2317	1929	1477
	6-9		643	621	1007	968	2206	2026	1688	1293

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 9
 \$500 Ded 14
 \$1000 Ded 24
 \$2000 Ded 37
 \$3000 Ded 45
 \$4000 Ded 51
 \$5000 Ded 55

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$9 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	158	146	121	94
	2,3		28	20	41	32	143	133	109	85
	4,5		27	19	35	27	114	106	87	69
	6-9		24	15	32	24	101	94	77	60
4,501- 6,000	1	2	50	41	73	64	309	282	238	182
	2,3		47	40	69	61	281	258	217	165
	4,5		41	32	61	52	224	206	173	133
	6-9		37	28	55	45	195	180	152	116
6,001- 8,000	1	3	64	56	93	86	427	392	326	252
	2,3		61	52	90	81	388	356	295	227
	4,5		55	45	78	69	310	285	238	182
	6-9		47	40	69	61	272	250	208	161
8,001-10,000	1	4	79	72	119	110	637	583	486	372
	2,3		76	67	114	106	579	530	443	338
	4,5		67	59	100	90	461	424	353	272
	6-9		60	50	88	79	405	372	309	238
10,001-15,000	1	5	108	100	160	151	836	768	639	490
	2,3		102	93	153	145	759	698	580	445
	4,5		88	79	131	122	607	557	462	356
	6-9		79	72	118	108	531	489	407	312
15,001-20,000	1	6	145	135	220	211	1020	937	781	598
	2,3		137	127	209	200	927	851	710	544
	4,5		119	110	181	172	740	682	568	434
	6-9		106	96	160	151	648	595	498	378
20,001-25,000	1	7	185	176	282	273	1128	1038	863	663
	2,3		176	167	269	259	1024	942	786	601
	4,5		151	141	228	220	820	755	626	480
	6-9		133	125	201	194	718	660	549	421
25,001-40,000	1	8	263	254	406	392	1371	1260	1050	805
	2,3		252	240	388	374	1245	1145	954	730
	4,5		213	205	331	318	995	916	762	585
	6-9		190	181	292	279	873	802	668	512
40,001-65,000	1	10	426	408	661	636	1887	1736	1446	1109
	2,3		405	391	627	606	1716	1577	1315	1007
	4,5		347	332	534	515	1372	1260	1052	805
	6-9		305	292	473	454	1201	1105	919	705
65,001-90,000	1	11	647	621	1008	970	2366	2174	1811	1387
	2,3		618	593	959	923	2151	1976	1647	1260
	4,5		525	504	817	785	1719	1582	1317	1010
	6-9		460	443	720	693	1505	1381	1152	882
Over 90,000	1	12	905	871	1410	1356	3434	3159	2630	2013
	2,3		862	828	1342	1289	3122	2869	2391	1830
	4,5		733	705	1141	1097	2498	2296	1911	1465
	6-9		646	620	1007	968	2186	2007	1675	1279

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 15
 \$1000 Ded 25
 \$2000 Ded 39
 \$3000 Ded 47
 \$4000 Ded 53
 \$5000 Ded 57

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 - 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	159	146	123	93
	2,3		29	19	42	32	144	132	109	85
	4,5		25	18	37	29	117	106	90	68
	6-9		24	17	32	25	102	93	77	58
4,501- 6,000	1	2	52	42	73	65	311	285	239	182
	2,3		49	40	70	61	284	260	217	165
	4,5		42	32	60	53	225	208	173	132
	6-9		38	30	56	47	198	182	152	117
6,001- 8,000	1	3	64	56	95	86	429	393	327	251
	2,3		60	53	89	82	390	357	299	229
	4,5		55	44	77	70	313	285	239	182
	6-9		47	38	70	61	272	251	209	159
8,001-10,000	1	4	80	71	118	110	639	586	488	373
	2,3		76	68	113	104	580	534	445	340
	4,5		67	59	97	89	464	425	354	272
	6-9		59	52	88	80	405	372	311	239
10,001-15,000	1	5	107	100	161	154	841	773	642	492
	2,3		102	95	154	144	764	701	584	448
	4,5		88	80	131	125	612	561	467	358
	6-9		80	71	118	110	534	491	408	314
15,001-20,000	1	6	144	137	220	213	1025	942	784	601
	2,3		138	130	211	203	932	855	713	548
	4,5		119	112	180	173	744	685	569	436
	6-9		107	100	160	151	652	601	499	381
20,001-25,000	1	7	183	175	283	273	1134	1041	868	664
	2,3		175	168	269	259	1029	946	788	604
	4,5		150	142	229	219	824	757	632	483
	6-9		132	125	203	195	721	660	551	422
25,001-40,000	1	8	264	256	411	394	1377	1266	1053	808
	2,3		252	243	388	374	1249	1150	958	733
	4,5		214	207	333	318	999	920	767	586
	6-9		189	181	294	282	876	803	669	513
40,001-65,000	1	10	426	411	663	638	1896	1744	1453	1112
	2,3		407	392	632	609	1726	1587	1321	1011
	4,5		346	335	538	519	1379	1268	1054	808
	6-9		304	294	473	455	1207	1110	923	709
65,001-90,000	1	11	651	626	1011	974	2377	2183	1820	1392
	2,3		621	597	964	926	2160	1984	1653	1266
	4,5		530	508	820	789	1728	1587	1323	1011
	6-9		466	449	723	694	1512	1391	1157	886
Over 90,000	1	12	912	877	1415	1362	3450	3170	2640	2022
	2,3		868	836	1346	1293	3135	2881	2401	1839
	4,5		739	711	1146	1102	2509	2305	1922	1471
	6-9		651	625	1010	973	2195	2016	1680	1286

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 16
\$1000 Ded 28
\$2000 Ded 43
\$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 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 - 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	168	157	128	99
	2,3		33	25	47	38	154	143	117	90
	4,5		29	21	42	33	123	113	93	72
	6-9		27	20	35	27	106	100	82	63
4,501- 6,000	1	2	57	47	83	75	330	302	252	192
	2,3		56	46	81	73	299	275	227	176
	4,5		47	38	70	62	240	219	184	140
	6-9		42	33	64	56	209	191	160	123
6,001- 8,000	1	3	73	64	109	101	452	418	348	267
	2,3		69	61	104	95	412	378	315	241
	4,5		61	51	90	81	330	303	252	192
	6-9		56	46	81	73	287	265	220	168
8,001-10,000	1	4	91	82	136	126	677	622	517	395
	2,3		88	79	128	121	614	566	471	360
	4,5		75	66	112	104	491	451	376	287
	6-9		69	61	101	91	431	395	330	252
10,001-15,000	1	5	122	113	188	178	889	817	682	523
	2,3		117	108	178	169	808	744	620	475
	4,5		103	94	154	143	648	593	496	378
	6-9		90	81	136	126	566	521	432	333
15,001-20,000	1	6	168	158	260	250	1085	998	830	636
	2,3		160	151	245	236	987	905	755	579
	4,5		137	128	211	202	789	723	604	462
	6-9		122	113	188	178	690	634	529	405
20,001-25,000	1	7	212	203	329	319	1201	1104	918	703
	2,3		202	194	314	303	1091	1002	835	639
	4,5		175	167	267	258	872	802	668	511
	6-9		155	147	236	228	765	703	584	447
25,001-40,000	1	8	307	295	480	461	1459	1341	1117	855
	2,3		292	281	456	439	1326	1220	1014	777
	4,5		249	237	389	373	1061	974	813	622
	6-9		220	211	342	328	929	854	710	542
40,001-65,000	1	10	495	476	777	747	2012	1846	1540	1177
	2,3		473	454	738	709	1828	1679	1398	1070
	4,5		401	385	628	604	1462	1344	1118	855
	6-9		355	340	554	534	1278	1174	978	748
65,001-90,000	1	11	756	725	1182	1135	2517	2314	1927	1475
	2,3		719	691	1125	1083	2288	2102	1752	1341
	4,5		612	588	957	919	1831	1681	1401	1073
	6-9		539	519	846	812	1601	1471	1225	938
Over 90,000	1	12	1056	1014	1651	1589	3655	3359	2798	2143
	2,3		1004	966	1572	1511	3322	3055	2543	1948
	4,5		856	824	1338	1287	2656	2441	2033	1557
	6-9		754	724	1179	1134	2326	2136	1779	1364

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	11
\$500 Ded	16
\$1000 Ded	28
\$2000 Ded	43
\$3000 Ded	53
\$4000 Ded	59
\$5000 Ded	63

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$11 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	174	159	133	101
	2,3		32	24	48	39	157	145	121	92
	4,5		29	20	40	32	126	116	98	74
	6-9		26	18	38	29	109	101	84	66
4,501- 6,000	1	2	57	48	83	74	336	310	257	199
	2,3		56	45	78	71	306	283	236	182
	4,5		45	38	68	60	244	226	187	145
	6-9		43	33	61	54	214	197	163	126
6,001- 8,000	1	3	72	63	109	101	465	426	357	272
	2,3		70	61	104	96	422	387	324	248
	4,5		61	54	89	82	336	310	259	199
	6-9		56	45	82	72	295	270	227	174
8,001-10,000	1	4	90	83	134	127	693	638	529	405
	2,3		88	78	128	121	631	579	480	369
	4,5		76	68	112	102	504	464	385	295
	6-9		68	60	101	92	441	405	336	257
10,001-15,000	1	5	121	113	184	177	911	838	697	534
	2,3		116	107	177	170	827	760	634	488
	4,5		101	92	150	142	663	611	507	387
	6-9		89	82	133	126	579	532	443	339
15,001-20,000	1	6	167	159	259	248	1111	1021	851	652
	2,3		159	150	247	236	1012	929	773	590
	4,5		138	128	208	199	809	744	617	474
	6-9		121	113	184	177	706	650	542	414
20,001-25,000	1	7	211	203	332	317	1231	1131	943	721
	2,3		202	192	315	303	1119	1028	857	655
	4,5		172	164	266	259	894	822	685	524
	6-9		154	145	237	227	783	720	599	459
25,001-40,000	1	8	305	294	476	459	1495	1373	1144	876
	2,3		292	280	457	437	1359	1249	1040	798
	4,5		249	241	386	374	1087	998	831	638
	6-9		220	211	342	330	951	873	728	557
40,001-65,000	1	10	495	475	773	744	2060	1892	1578	1209
	2,3		470	452	735	706	1870	1720	1435	1098
	4,5		399	385	625	602	1497	1375	1147	878
	6-9		352	341	551	530	1309	1203	1003	768
65,001-90,000	1	11	755	725	1180	1131	2581	2370	1974	1512
	2,3		719	691	1121	1079	2344	2155	1796	1375
	4,5		612	588	952	917	1876	1723	1435	1101
	6-9		540	519	840	808	1640	1508	1256	962
Over 90,000	1	12	1055	1015	1646	1584	3746	3440	2867	2195
	2,3		1005	965	1569	1506	3404	3127	2608	1996
	4,5		853	822	1332	1282	2722	2501	2084	1597
	6-9		753	724	1177	1130	2382	2188	1823	1396

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	11
\$500 Ded	18
\$1000 Ded	30
\$2000 Ded	46
\$3000 Ded	56
\$4000 Ded	63
\$5000 Ded	68

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$11 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	183	168	140	107
	2,3		34	26	52	42	167	152	127	96
	4,5		31	24	44	37	133	122	101	77
	6-9		28	19	39	31	116	106	90	68
4,501- 6,000	1	2	59	52	87	80	356	329	273	208
	2,3		57	48	85	76	323	298	247	190
	4,5		51	41	73	66	258	238	197	151
	6-9		44	37	66	58	227	208	172	133
6,001- 8,000	1	3	76	68	114	106	490	451	375	286
	2,3		73	66	110	101	445	408	342	260
	4,5		64	57	94	86	356	329	273	208
	6-9		58	51	85	76	311	285	238	183
8,001-10,000	1	4	96	87	143	136	731	671	561	429
	2,3		92	83	137	129	665	611	509	389
	4,5		80	72	118	111	531	488	408	311
	6-9		70	61	105	98	465	428	356	273
10,001-15,000	1	5	129	123	197	190	961	883	736	564
	2,3		124	116	189	180	873	803	668	512
	4,5		106	98	162	154	698	643	537	409
	6-9		96	87	143	136	611	562	466	358
15,001-20,000	1	6	177	170	277	266	1173	1077	898	687
	2,3		170	162	263	253	1066	980	816	625
	4,5		145	137	222	214	853	783	652	501
	6-9		128	122	197	190	747	686	572	437
20,001-25,000	1	7	226	215	354	339	1298	1194	994	761
	2,3		214	207	336	325	1180	1085	905	693
	4,5		183	176	285	275	943	868	722	553
	6-9		164	155	253	242	825	759	633	486
25,001-40,000	1	8	329	316	511	490	1578	1449	1207	924
	2,3		312	299	485	466	1432	1317	1096	841
	4,5		265	255	413	398	1145	1054	878	671
	6-9		235	226	365	351	1002	921	768	588
40,001-65,000	1	10	529	510	828	796	2172	1997	1665	1274
	2,3		504	485	788	757	1974	1816	1511	1157
	4,5		429	412	670	644	1578	1451	1209	927
	6-9		376	364	590	567	1382	1271	1058	809
65,001-90,000	1	11	809	777	1261	1212	2720	2500	2083	1594
	2,3		769	738	1199	1154	2473	2271	1892	1449
	4,5		654	628	1021	982	1978	1818	1513	1159
	6-9		576	555	901	867	1731	1589	1325	1013
Over 90,000	1	12	1129	1086	1763	1693	3950	3632	3027	2317
	2,3		1075	1032	1678	1614	3592	3301	2748	2106
	4,5		914	879	1427	1371	2873	2638	2199	1683
	6-9		806	776	1259	1209	2513	2309	1925	1473

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	20
\$1000 Ded	34
\$2000 Ded	52
\$3000 Ded	63
\$4000 Ded	70
\$5000 Ded	76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	78%

For Limited Collision - For any deductible, charge 8.9% 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 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	204	189	155	119
	2,3		35	27	56	46	186	170	140	108
	4,5		33	25	47	38	149	136	114	86
	6-9		29	21	42	33	130	119	100	74
4,501- 6,000	1	2	64	56	95	87	397	365	303	233
	2,3		62	53	91	82	360	331	276	211
	4,5		53	43	79	70	288	265	221	168
	6-9		47	38	70	62	253	231	192	148
6,001- 8,000	1	3	82	74	124	114	546	502	418	319
	2,3		79	70	120	109	498	458	378	291
	4,5		69	61	103	94	399	365	304	233
	6-9		62	53	91	82	347	319	265	204
8,001-10,000	1	4	104	95	156	149	815	749	623	477
	2,3		98	90	150	141	740	679	566	433
	4,5		87	77	128	121	593	544	453	346
	6-9		77	68	116	108	518	475	397	303
10,001-15,000	1	5	139	129	215	204	1071	985	818	626
	2,3		133	124	203	195	973	896	746	571
	4,5		116	108	177	168	778	717	595	458
	6-9		104	95	155	147	682	626	521	400
15,001-20,000	1	6	190	182	301	289	1307	1201	1000	765
	2,3		182	173	284	276	1188	1091	910	697
	4,5		155	147	242	234	951	873	727	555
	6-9		137	128	215	204	832	762	637	486
20,001-25,000	1	7	241	232	383	368	1446	1329	1108	846
	2,3		230	221	366	353	1315	1207	1007	771
	4,5		197	189	311	298	1052	966	805	614
	6-9		175	167	276	264	919	846	705	539
25,001-40,000	1	8	353	337	554	534	1756	1614	1345	1030
	2,3		333	321	527	506	1597	1468	1223	937
	4,5		282	273	449	431	1276	1173	978	749
	6-9		251	241	397	380	1115	1026	855	656
40,001-65,000	1	10	567	543	894	862	2420	2223	1855	1419
	2,3		539	519	852	819	2202	2022	1683	1291
	4,5		460	441	724	696	1760	1617	1348	1030
	6-9		405	389	637	616	1539	1413	1179	904
65,001-90,000	1	11	865	832	1367	1312	3030	2784	2320	1777
	2,3		824	793	1302	1251	2754	2533	2109	1617
	4,5		700	674	1105	1063	2202	2024	1687	1292
	6-9		618	595	974	937	1927	1771	1475	1131
Over 90,000	1	12	1211	1164	1906	1833	4401	4044	3369	2580
	2,3		1151	1108	1816	1747	4001	3676	3063	2344
	4,5		980	940	1546	1486	3200	2940	2449	1874
	6-9		865	832	1363	1309	2799	2573	2144	1640

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 19
 \$1000 Ded 32
 \$2000 Ded 50
 \$3000 Ded 60
 \$4000 Ded 67
 \$5000 Ded 72

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	253	233	195	149
	2,3		36	27	57	46	231	211	176	136
	4,5		32	25	46	38	185	170	140	108
	6-9		30	20	43	33	162	149	124	95
4,501- 6,000	1	2	65	58	96	86	495	456	378	291
	2,3		62	54	91	84	449	414	343	265
	4,5		57	46	77	70	359	331	276	211
	6-9		48	39	70	62	316	289	241	186
6,001- 8,000	1	3	84	75	123	116	682	626	521	400
	2,3		79	71	119	111	620	569	474	365
	4,5		69	60	103	96	496	456	378	291
	6-9		62	54	91	84	433	400	332	253
8,001-10,000	1	4	103	96	158	148	1018	935	777	595
	2,3		98	90	149	142	926	849	706	542
	4,5		85	76	128	121	739	679	566	432
	6-9		76	69	114	106	647	594	495	378
10,001-15,000	1	5	140	132	215	206	1338	1230	1024	786
	2,3		133	126	204	197	1215	1118	932	712
	4,5		116	107	175	168	972	893	746	571
	6-9		103	96	155	147	849	783	651	499
15,001-20,000	1	6	192	185	302	289	1632	1498	1250	957
	2,3		185	177	288	276	1484	1363	1137	870
	4,5		159	149	245	235	1187	1090	908	697
	6-9		140	132	215	206	1038	954	793	607
20,001-25,000	1	7	246	236	383	370	1806	1661	1381	1059
	2,3		231	223	367	352	1642	1509	1258	963
	4,5		199	191	310	300	1314	1207	1004	771
	6-9		177	169	275	263	1149	1054	878	673
25,001-40,000	1	8	354	343	556	537	2193	2016	1678	1286
	2,3		340	325	529	507	1994	1831	1527	1169
	4,5		289	277	449	433	1594	1467	1220	935
	6-9		256	245	395	382	1396	1282	1068	818
40,001-65,000	1	10	574	552	901	867	3022	2777	2313	1772
	2,3		547	526	858	826	2746	2525	2103	1611
	4,5		465	448	729	699	2199	2019	1683	1289
	6-9		409	392	642	619	1923	1768	1471	1127
65,001-90,000	1	11	874	843	1370	1318	3784	3478	2896	2220
	2,3		833	803	1306	1255	3440	3162	2632	2016
	4,5		710	682	1110	1067	2752	2527	2107	1613
	6-9		627	601	979	942	2407	2212	1842	1412
Over 90,000	1	12	1225	1178	1918	1844	5497	5053	4209	3223
	2,3		1165	1121	1823	1756	4995	4592	3825	2929
	4,5		992	954	1555	1493	3995	3673	3060	2342
	6-9		872	841	1370	1317	3496	3215	2676	2050

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 19
 \$1000 Ded 32
 \$2000 Ded 49
 \$3000 Ded 60
 \$4000 Ded 67
 \$5000 Ded 72

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	208	192	161	124
	2,3		39	30	56	49	192	174	146	112
	4,5		35	27	52	41	152	139	116	89
	6-9		30	24	44	36	133	123	102	79
4,501- 6,000	1	2	66	58	100	93	410	375	313	239
	2,3		64	56	95	88	372	341	282	219
	4,5		56	49	82	75	300	273	227	173
	6-9		52	41	75	66	261	239	198	152
6,001- 8,000	1	3	87	78	130	123	564	519	430	331
	2,3		83	76	124	118	512	471	392	301
	4,5		71	64	106	99	410	377	313	241
	6-9		64	56	96	90	358	331	275	211
8,001-10,000	1	4	109	101	166	158	841	773	642	493
	2,3		104	96	158	150	764	702	585	448
	4,5		90	82	135	128	610	563	467	358
	6-9		81	72	121	112	536	490	410	313
10,001-15,000	1	5	147	140	229	221	1106	1016	846	648
	2,3		141	133	217	208	1004	925	771	590
	4,5		121	112	185	176	805	737	613	471
	6-9		106	99	164	157	703	647	538	413
15,001-20,000	1	6	204	197	319	308	1349	1239	1031	790
	2,3		196	187	305	291	1228	1127	939	720
	4,5		167	159	259	249	982	901	752	575
	6-9		149	141	229	221	858	787	656	502
20,001-25,000	1	7	262	251	408	392	1493	1371	1143	876
	2,3		249	240	388	373	1357	1247	1038	795
	4,5		210	202	331	317	1084	995	832	637
	6-9		186	179	290	279	948	873	727	555
25,001-40,000	1	8	379	363	592	570	1812	1666	1387	1062
	2,3		360	346	564	541	1647	1513	1261	966
	4,5		308	295	478	461	1318	1210	1010	773
	6-9		270	261	422	407	1152	1059	882	676
40,001-65,000	1	10	613	590	956	921	2498	2297	1914	1465
	2,3		584	561	911	875	2271	2088	1740	1332
	4,5		498	478	777	746	1817	1669	1390	1065
	6-9		437	421	682	658	1589	1459	1217	932
65,001-90,000	1	11	935	899	1458	1403	3128	2874	2394	1833
	2,3		888	856	1388	1337	2842	2613	2177	1667
	4,5		756	728	1182	1136	2272	2091	1740	1333
	6-9		666	641	1043	1003	1990	1827	1523	1166
Over 90,000	1	12	1307	1256	2039	1960	4543	4175	3478	2663
	2,3		1244	1196	1941	1866	4130	3796	3162	2422
	4,5		1057	1016	1649	1588	3304	3036	2527	1938
	6-9		932	898	1454	1398	2888	2656	2212	1693

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 18
 \$1000 Ded 32
 \$2000 Ded 49
 \$3000 Ded 59
 \$4000 Ded 66
 \$5000 Ded 71

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	200	183	152	117
	2,3		42	33	62	53	180	166	139	105
	4,5		35	27	53	43	145	135	111	85
	6-9		33	25	47	38	126	117	97	74
4,501- 6,000	1	2	73	64	108	98	389	357	297	228
	2,3		69	61	103	94	353	323	270	206
	4,5		61	51	88	79	283	258	215	166
	6-9		56	46	79	70	246	227	188	145
6,001- 8,000	1	3	94	83	139	129	534	491	408	315
	2,3		90	81	133	124	486	448	371	285
	4,5		77	68	116	108	389	357	297	228
	6-9		69	61	104	95	340	311	260	200
8,001-10,000	1	4	117	108	178	169	797	731	609	468
	2,3		112	104	169	160	725	666	554	425
	4,5		96	88	147	137	578	534	443	340
	6-9		87	77	128	121	507	465	386	297
10,001-15,000	1	5	158	150	242	234	1049	963	801	615
	2,3		151	142	232	224	952	875	729	560
	4,5		129	122	198	190	763	700	583	448
	6-9		116	108	177	168	666	612	509	392
15,001-20,000	1	6	220	211	342	328	1278	1175	977	749
	2,3		210	201	324	312	1163	1069	889	681
	4,5		181	171	277	266	929	854	712	546
	6-9		158	150	242	234	813	748	623	477
20,001-25,000	1	7	279	271	439	419	1416	1301	1083	830
	2,3		267	258	414	400	1287	1181	984	754
	4,5		228	217	355	340	1029	946	788	603
	6-9		201	193	312	301	898	828	690	526
25,001-40,000	1	8	405	389	630	609	1718	1578	1316	1009
	2,3		384	371	601	578	1562	1435	1195	918
	4,5		328	318	512	492	1250	1149	957	732
	6-9		289	279	450	432	1093	1005	835	642
40,001-65,000	1	10	656	629	1023	983	2369	2178	1814	1389
	2,3		624	601	972	935	2152	1979	1649	1263
	4,5		531	509	828	797	1722	1582	1318	1010
	6-9		467	450	729	703	1506	1383	1154	884
65,001-90,000	1	11	1000	962	1559	1501	2967	2725	2272	1740
	2,3		953	915	1486	1428	2698	2479	2064	1580
	4,5		811	780	1264	1216	2157	1981	1652	1266
	6-9		713	686	1114	1071	1886	1735	1443	1106
Over 90,000	1	12	1395	1343	2179	2095	4308	3959	3299	2525
	2,3		1328	1278	2075	1994	3915	3599	2999	2295
	4,5		1131	1089	1766	1696	3131	2878	2396	1834
	6-9		997	959	1557	1496	2739	2519	2096	1606

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 22
 \$1000 Ded 37
 \$2000 Ded 57
 \$3000 Ded 69
 \$4000 Ded 77
 \$5000 Ded 83

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	197	182	152	116
	2,3		40	31	58	49	180	165	139	105
	4,5		35	26	52	42	143	133	109	85
	6-9		31	24	44	37	126	116	97	74
4,501- 6,000	1	2	68	60	103	96	386	356	295	225
	2,3		65	58	100	90	351	322	269	206
	4,5		58	49	86	77	281	258	217	164
	6-9		52	42	76	68	246	224	189	143
6,001- 8,000	1	3	89	82	132	125	531	489	407	313
	2,3		86	77	126	119	486	443	372	282
	4,5		74	67	110	101	386	356	295	227
	6-9		67	59	100	90	338	310	258	198
8,001-10,000	1	4	112	103	171	163	792	729	607	462
	2,3		107	100	163	155	721	663	552	422
	4,5		94	84	139	131	578	530	443	338
	6-9		83	74	125	116	504	462	386	295
10,001-15,000	1	5	151	143	237	225	1043	960	799	612
	2,3		144	137	222	214	948	873	727	555
	4,5		125	116	189	181	758	698	580	443
	6-9		112	103	169	161	663	609	508	389
15,001-20,000	1	6	210	201	330	316	1273	1171	973	746
	2,3		199	192	312	300	1158	1064	886	678
	4,5		171	163	267	257	926	849	709	542
	6-9		151	143	237	225	811	744	620	474
20,001-25,000	1	7	268	257	419	402	1409	1294	1080	827
	2,3		256	245	399	382	1279	1177	982	749
	4,5		217	210	340	328	1024	941	786	600
	6-9		192	183	299	288	897	824	687	524
25,001-40,000	1	8	386	373	608	582	1710	1572	1311	1002
	2,3		370	355	579	556	1555	1430	1191	913
	4,5		312	300	492	472	1244	1145	954	729
	6-9		277	267	431	416	1088	1000	833	638
40,001-65,000	1	10	626	604	980	942	2359	2167	1806	1384
	2,3		597	573	932	897	2144	1970	1642	1260
	4,5		508	488	795	764	1713	1577	1314	1007
	6-9		449	430	700	673	1498	1378	1149	881
65,001-90,000	1	11	955	919	1494	1438	2952	2716	2261	1734
	2,3		910	876	1423	1368	2685	2468	2056	1574
	4,5		772	743	1211	1165	2148	1973	1645	1260
	6-9		681	655	1068	1026	1879	1725	1440	1103
Over 90,000	1	12	1337	1285	2091	2010	4289	3942	3285	2514
	2,3		1273	1223	1989	1913	3899	3583	2985	2286
	4,5		1083	1041	1691	1629	3118	2867	2387	1828
	6-9		954	918	1492	1435	2729	2508	2090	1599

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 22
 \$1000 Ded 38
 \$2000 Ded 58
 \$3000 Ded 71
 \$4000 Ded 79
 \$5000 Ded 85

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	220	202	167	128
	2,3		40	31	61	51	198	183	152	116
	4,5		34	26	51	42	161	146	123	94
	6-9		33	25	46	35	139	128	106	82
4,501- 6,000	1	2	70	62	104	95	429	394	328	253
	2,3		68	60	98	90	389	358	297	230
	4,5		60	48	87	77	312	285	238	183
	6-9		53	43	77	68	273	252	208	161
6,001- 8,000	1	3	90	81	134	125	590	542	449	346
	2,3		87	77	128	121	536	493	410	316
	4,5		74	65	111	103	429	394	328	253
	6-9		68	60	98	90	375	343	287	221
8,001-10,000	1	4	113	105	171	163	877	808	671	515
	2,3		109	101	164	155	798	733	610	468
	4,5		95	87	139	129	638	585	489	375
	6-9		83	75	124	114	557	514	429	328
10,001-15,000	1	5	154	143	234	225	1155	1062	884	678
	2,3		147	137	224	215	1052	966	805	614
	4,5		125	117	190	182	841	773	642	493
	6-9		112	104	169	160	735	676	563	430
15,001-20,000	1	6	211	202	328	318	1409	1295	1080	827
	2,3		201	193	312	301	1282	1179	982	752
	4,5		173	164	267	258	1024	942	786	601
	6-9		154	143	234	225	897	824	687	526
20,001-25,000	1	7	272	260	418	404	1560	1434	1195	913
	2,3		259	249	400	384	1418	1303	1084	832
	4,5		220	211	338	325	1134	1042	868	666
	6-9		194	185	301	289	993	911	759	580
25,001-40,000	1	8	391	374	609	584	1895	1741	1450	1112
	2,3		372	359	580	557	1722	1585	1319	1010
	4,5		318	305	492	474	1378	1264	1053	808
	6-9		279	271	434	417	1204	1109	923	706
40,001-65,000	1	10	630	609	983	946	2611	2400	2000	1529
	2,3		601	578	935	900	2373	2180	1817	1391
	4,5		512	492	797	765	1898	1746	1453	1112
	6-9		450	432	700	674	1661	1528	1272	973
65,001-90,000	1	11	963	924	1497	1441	3270	3006	2505	1917
	2,3		916	880	1425	1371	2974	2732	2275	1743
	4,5		780	750	1213	1166	2379	2186	1819	1394
	6-9		686	661	1071	1028	2081	1911	1591	1220
Over 90,000	1	12	1348	1294	2093	2012	4750	4365	3636	2784
	2,3		1279	1230	1994	1916	4317	3966	3305	2533
	4,5		1091	1048	1695	1630	3453	3172	2642	2024
	6-9		962	922	1494	1434	3020	2775	2312	1771

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 22
 \$1000 Ded 37
 \$2000 Ded 57
 \$3000 Ded 70
 \$4000 Ded 78
 \$5000 Ded 84

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	190	173	146	109
	2,3		39	30	58	52	173	158	130	101
	4,5		35	27	52	41	139	126	105	81
	6-9		30	24	46	37	120	109	93	71
4,501- 6,000	1	2	69	63	104	96	369	338	281	217
	2,3		66	58	100	93	335	307	257	195
	4,5		58	52	87	78	266	246	205	157
	6-9		53	44	77	69	233	214	179	136
6,001- 8,000	1	3	90	82	135	128	508	465	388	297
	2,3		84	77	129	122	461	424	353	269
	4,5		75	66	111	104	370	338	281	217
	6-9		66	58	100	93	322	295	247	190
8,001-10,000	1	4	112	105	170	164	756	695	579	443
	2,3		109	101	164	157	688	632	526	402
	4,5		94	87	140	132	549	507	421	322
	6-9		83	76	124	118	483	443	369	281
10,001-15,000	1	5	154	146	238	227	995	913	762	583
	2,3		146	138	226	216	904	832	693	530
	4,5		127	119	191	183	724	666	553	424
	6-9		111	104	169	163	635	580	486	372
15,001-20,000	1	6	210	202	332	319	1214	1115	929	712
	2,3		202	194	316	305	1103	1013	846	647
	4,5		170	164	269	259	882	812	676	518
	6-9		152	145	238	227	771	709	593	453
20,001-25,000	1	7	270	261	424	408	1344	1235	1027	787
	2,3		259	249	402	388	1223	1123	935	716
	4,5		221	210	345	332	978	898	749	572
	6-9		194	186	304	290	855	787	654	499
25,001-40,000	1	8	391	375	613	590	1632	1498	1250	957
	2,3		373	357	584	561	1484	1363	1137	870
	4,5		317	306	498	478	1187	1090	908	697
	6-9		279	269	437	421	1038	954	793	607
40,001-65,000	1	10	633	608	992	954	2248	2065	1721	1319
	2,3		604	582	944	909	2043	1879	1564	1201
	4,5		513	494	805	773	1635	1501	1251	959
	6-9		453	435	709	682	1430	1315	1096	840
65,001-90,000	1	11	966	928	1512	1453	2815	2588	2156	1650
	2,3		917	882	1440	1382	2561	2351	1960	1500
	4,5		782	753	1223	1177	2047	1882	1567	1201
	6-9		689	663	1081	1038	1790	1647	1371	1050
Over 90,000	1	12	1351	1299	2113	2030	4088	3759	3130	2397
	2,3		1286	1235	2010	1934	3717	3415	2845	2180
	4,5		1095	1050	1712	1644	2974	2732	2275	1743
	6-9		964	927	1509	1451	2600	2391	1992	1526

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 19
 \$1000 Ded 34
 \$2000 Ded 52
 \$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 94%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% 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 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	231	211	176	136
	2,3		51	42	74	65	208	192	161	124
	4,5		43	34	65	57	167	155	128	98
	6-9		40	31	60	48	146	136	111	86
4,501- 6,000	1	2	90	81	134	125	449	413	343	263
	2,3		87	77	128	121	407	375	313	239
	4,5		74	65	111	103	328	300	252	192
	6-9		68	60	98	90	287	262	220	167
6,001- 8,000	1	3	116	108	177	168	619	569	473	363
	2,3		111	103	168	158	563	518	430	331
	4,5		95	87	143	136	449	414	343	263
	6-9		87	77	128	121	394	362	301	231
8,001-10,000	1	4	147	137	224	215	923	846	705	541
	2,3		139	129	212	203	840	771	641	490
	4,5		121	112	184	175	669	614	514	394
	6-9		108	98	163	154	585	539	449	343
10,001-15,000	1	5	198	190	311	298	1214	1115	929	712
	2,3		190	182	297	284	1103	1013	844	647
	4,5		163	154	253	242	882	812	675	518
	6-9		143	136	221	212	771	709	591	453
15,001-20,000	1	6	279	267	436	418	1479	1359	1134	868
	2,3		266	256	413	398	1345	1236	1030	787
	4,5		225	216	354	338	1077	989	824	629
	6-9		198	190	311	298	939	865	721	550
20,001-25,000	1	7	358	342	556	535	1637	1505	1254	960
	2,3		338	325	528	508	1489	1368	1140	873
	4,5		289	279	450	432	1191	1094	911	698
	6-9		256	243	397	380	1040	957	798	609
25,001-40,000	1	8	513	493	804	773	1990	1827	1524	1166
	2,3		489	470	767	737	1809	1662	1384	1059
	4,5		414	400	651	626	1446	1329	1109	846
	6-9		367	354	575	553	1264	1163	969	740
40,001-65,000	1	10	832	799	1303	1253	2741	2520	2097	1607
	2,3		793	760	1240	1192	2490	2291	1910	1462
	4,5		674	648	1056	1014	1992	1831	1527	1169
	6-9		595	571	927	893	1743	1604	1334	1024
65,001-90,000	1	11	1266	1218	1988	1908	3431	3156	2627	2012
	2,3		1205	1159	1890	1818	3119	2867	2388	1828
	4,5		1027	987	1609	1549	2495	2293	1911	1465
	6-9		905	871	1416	1364	2180	2006	1672	1279
Over 90,000	1	12	1771	1703	2775	2668	4985	4583	3816	2923
	2,3		1686	1619	2641	2541	4530	4164	3469	2656
	4,5		1433	1380	2248	2161	3623	3332	2775	2124
	6-9		1264	1216	1982	1903	3170	2915	2427	1858

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	25
\$1000 Ded	44
\$2000 Ded	67
\$3000 Ded	82
\$4000 Ded	91
\$5000 Ded	98

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	78%

For Limited Collision - For any deductible, charge 8.9% 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 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	300	275	230	174
	2,3		60	48	83	75	272	250	208	161
	4,5		48	40	73	64	217	198	167	127
	6-9		46	35	65	57	190	174	146	111
4,501- 6,000	1	2	101	91	151	142	582	536	445	341
	2,3		96	88	143	136	529	486	405	310
	4,5		82	74	124	114	422	389	322	249
	6-9		74	65	112	104	372	341	282	217
6,001- 8,000	1	3	129	122	201	193	803	737	613	471
	2,3		125	117	193	184	729	669	557	429
	4,5		109	101	164	155	583	537	446	343
	6-9		96	88	147	137	511	470	391	300
8,001-10,000	1	4	167	156	258	245	1196	1099	915	701
	2,3		158	150	242	234	1088	998	832	638
	4,5		136	126	208	198	870	799	666	509
	6-9		121	112	185	177	761	698	582	445
10,001-15,000	1	5	228	217	358	342	1574	1446	1204	925
	2,3		216	208	338	325	1430	1315	1096	841
	4,5		185	177	289	279	1145	1053	876	671
	6-9		164	155	256	243	1001	919	765	585
15,001-20,000	1	6	319	306	499	480	1920	1766	1470	1125
	2,3		305	292	475	458	1746	1607	1336	1024
	4,5		259	249	405	389	1396	1285	1069	818
	6-9		228	217	358	342	1223	1123	935	717
20,001-25,000	1	7	405	391	637	616	2124	1953	1626	1245
	2,3		387	372	609	584	1931	1775	1478	1133
	4,5		328	318	517	497	1545	1422	1181	905
	6-9		290	279	456	439	1351	1242	1035	790
25,001-40,000	1	8	588	567	922	888	2581	2372	1976	1513
	2,3		560	536	879	847	2347	2158	1797	1377
	4,5		475	458	748	719	1876	1725	1438	1100
	6-9		418	404	661	633	1642	1509	1258	963
40,001-65,000	1	10	953	915	1494	1434	3558	3270	2725	2085
	2,3		906	872	1420	1368	3234	2974	2477	1895
	4,5		771	739	1212	1165	2586	2379	1980	1516
	6-9		678	654	1070	1027	2263	2081	1734	1326
65,001-90,000	1	11	1449	1393	2279	2192	4453	4093	3410	2611
	2,3		1380	1326	2170	2086	4050	3722	3102	2375
	4,5		1173	1127	1848	1774	3239	2977	2479	1899
	6-9		1035	996	1626	1564	2833	2604	2170	1662
Over 90,000	1	12	2028	1949	3182	3060	6469	5946	4952	3794
	2,3		1926	1856	3031	2914	5881	5404	4502	3449
	4,5		1643	1579	2580	2478	4704	4322	3601	2757
	6-9		1447	1392	2274	2185	4113	3781	3150	2413

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 38
\$500 Ded 59
\$1000 Ded 102
\$2000 Ded 157
\$3000 Ded 190
\$4000 Ded 213
\$5000 Ded 229

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$38 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	139	128	106	82
	2,3		27	20	38	29	126	116	97	74
	4,5		26	18	34	26	101	94	78	59
	6-9		25	16	31	21	87	82	69	52
4,501- 6,000	1	2	47	38	69	61	273	252	208	161
	2,3		46	35	65	57	247	227	190	146
	4,5		40	31	60	48	197	182	152	116
	6-9		35	27	51	42	173	161	133	102
6,001- 8,000	1	3	61	51	88	79	375	344	287	221
	2,3		60	48	83	75	341	313	261	199
	4,5		48	40	73	64	273	252	208	161
	6-9		46	35	65	57	238	220	183	139
8,001-10,000	1	4	74	65	109	101	558	514	429	328
	2,3		70	62	104	95	509	467	389	297
	4,5		62	53	90	81	407	373	312	238
	6-9		56	46	81	73	356	328	273	208
10,001-15,000	1	5	98	90	149	139	735	676	564	430
	2,3		95	87	141	133	668	613	512	392
	4,5		81	73	122	113	536	490	410	313
	6-9		73	64	109	101	468	430	358	275
15,001-20,000	1	6	134	125	203	195	897	824	688	526
	2,3		128	121	195	188	817	749	625	480
	4,5		111	103	168	158	653	600	499	382
	6-9		98	90	149	139	571	524	437	335
20,001-25,000	1	7	169	160	260	250	994	913	761	582
	2,3		163	154	245	236	904	830	691	529
	4,5		139	129	211	202	722	663	553	422
	6-9		124	114	188	178	632	580	486	372
25,001-40,000	1	8	241	232	374	363	1206	1109	925	706
	2,3		230	221	359	344	1096	1007	841	641
	4,5		197	189	306	293	876	805	671	514
	6-9		175	167	271	259	765	705	585	449
40,001-65,000	1	10	393	378	606	583	1662	1528	1273	973
	2,3		373	360	578	556	1512	1387	1155	886
	4,5		319	306	492	474	1207	1111	926	709
	6-9		279	271	432	414	1057	972	808	620
65,001-90,000	1	11	597	575	924	890	2081	1914	1592	1220
	2,3		570	548	880	849	1892	1740	1449	1111
	4,5		483	465	751	721	1513	1390	1159	888
	6-9		426	410	663	634	1322	1217	1013	775
Over 90,000	1	12	833	800	1295	1246	3022	2777	2313	1771
	2,3		793	764	1231	1185	2745	2525	2103	1610
	4,5		676	650	1049	1009	2196	2019	1683	1288
	6-9		596	574	922	888	1923	1768	1471	1127

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	8
\$500 Ded	13
\$1000 Ded	22
\$2000 Ded	34
\$3000 Ded	41
\$4000 Ded	46
\$5000 Ded	49

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	94%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	88%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	83%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	80%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	78%

For Limited Collision - For any deductible, charge 8.9% of comparable collision premium, after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$8 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 89% 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	230	258	294	292	300	328	375	422	427	420	510	458	559	595	611	523	1424	210
Coverage A-2	37	41	46	46	47	52	59	65	66	65	79	71	86	92	94	81	216	34
Coverage PDL	334	379	435	431	444	489	562	635	644	632	774	693	850	907	931	793	2206	303
Coverage B	58	66	75	74	76	84	96	107	109	107	130	117	142	152	155	133	363	53

GARAGES MEDICAL PAYMENT TABLES						
Bodily Injury Liability Limits	Garage Automobile Medical Payments Limit per Person			Garage Automobile and Other Than Covered Autos Limit per Person		
	1,000	2,000	5,000	1,000	2,000	5,000
	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		
Limits	U-1	U-2
	Uninsured	Underinsured
20/40	8	0
20/50	9	1
25/50	10	4
35/80	11	14
50/100	12	24
100/300	13	49
250/500	14	127
500/500	20	317

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 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.

**Commercial Automobile Rates
 Garages-Not Subject to the Massachusetts Compulsory Law
 Dealer or Repair Plate Not Issued
 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	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.

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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	\$ 104	\$ 158	\$ 128	\$ 192
7,500	125	189	147	221
9,000	141	213	169	252
12,000	176	262	213	321
15,000	208	299	245	369
18,000	227	343	275	416
22,500	280	421	331	498
30,000	353	524	420	628
37,500	410	616	496	744
45,000	469	704	561	841
60,000	578	869	693	1,039
75,000	682	1,024	821	1,229
90,000	783	1,176	940	1,409
120,000	968	1,451	1,157	1,736
150,000	1,133	1,698	1,361	2,041
180,000	1,302	1,955	1,567	2,347
225,000	1,568	2,349	1,881	2,821
300,000	1,982	2,977	2,379	3,567
375,000	2,404	3,610	2,884	4,328
450,000	2,815	4,224	3,379	5,071
600,000	3,608	5,412	4,325	6,487
750,000	4,372	6,557	5,243	7,865
900,000	5,115	7,676	6,137	9,206
1,000,000	5,820	8,732	6,982	10,473
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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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	47	69	43	64	36	54
7,500	52	81	49	75	42	63
9,000	64	96	60	90	50	75
12,000	78	115	71	108	59	90
15,000	96	145	90	134	75	113
18,000	111	166	102	153	86	128
22,500	132	197	122	182	102	153
30,000	166	249	153	232	128	193
37,500	197	296	182	274	153	230
45,000	226	339	210	314	177	264
60,000	280	421	260	389	217	327
75,000	334	503	309	465	261	391
90,000	386	579	357	535	300	450
120,000	483	723	447	668	374	562
150,000	575	861	531	796	448	669
180,000	664	999	615	923	517	777
225,000	791	1,184	732	1,097	614	921
300,000	1,008	1,513	933	1,401	783	1,177
375,000	1,221	1,833	1,130	1,696	948	1,426
450,000	1,431	2,147	1,322	1,985	1,111	1,668
600,000	1,852	2,776	1,713	2,568	1,438	2,158
750,000	2,257	3,383	2,089	3,130	1,755	2,629
900,000	2,643	3,963	2,444	3,668	2,054	3,080
1,000,000	3,003	4,504	2,777	4,167	2,334	3,501
Direct Coverage (Excess)		Premium Computation				
Collision (313)		Multiply the coverage 311 premium by 1.35				

For Garagekeepers Experience Rating Plan, refer to CAR.

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**GARAGES
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(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 \$0.29 per \$100

\$ 500 Ded. - Charge \$0.28 per \$100

\$1,000 Ded. - Charge \$0.27 per \$100

(RULE 103) COLLISION COVERAGE

Named Driver - charge the Private Passenger Type rate for age group 1, original cost new \$5,000.

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

**GARAGES
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(RULE 101) ³/₄

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	\$1.50	\$1.70	\$1.80	\$1.64
500	1.41	1.57	1.69	1.52
1,000	1.22	1.39	1.45	1.32

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	\$1.77	\$0.67	\$0.27
\$ 500	1.53	0.60	0.22
\$1,000	1.19	0.48	0.18

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.

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**GARAGES
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(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	5.76	4.87	2.87	2.43
	501 - 1,000	9.59	8.15	4.82	4.09
	1,001 – 1,500	12.73	10.85	6.42	5.43
	Over 1,500	16.01	13.62	7.98	6.82
\$ 2,501 - \$ 7,500	less than 500	7.54	6.42	3.88	3.32
	501 - 1,000	12.07	10.25	6.20	5.26
	1,001 – 1,500	16.78	14.30	8.53	7.25
	Over 1,500	20.93	17.84	10.75	9.19
\$ 7,501 - \$15,000	less than 500	10.90	9.24	5.48	4.70
	501 - 1,000	18.06	15.33	9.14	7.77
	1,001 – 1,500	24.03	20.49	12.07	10.25
	Over 1,500	30.11	25.60	15.18	12.90
\$15,001 - \$25,000	less than 500	15.18	12.90	7.54	6.42
	501 - 1,000	25.15	21.38	12.56	10.69
	1,001 – 1,500	33.55	28.52	16.73	14.24
	Over 1,500	42.03	35.77	20.93	17.78
\$25,001 - \$40,000	less than 500	18.38	15.61	9.24	7.87
	501 - 1,000	30.45	25.92	15.33	13.02
	1,001 – 1,500	40.65	34.57	20.44	17.38
	Over 1,500	50.89	43.27	25.60	21.77
\$40,001 - \$65,000	less than 500	21.11	17.93	10.63	9.04
	501 - 1,000	34.99	29.78	17.62	14.96
	1,001 – 1,500	46.71	39.71	23.48	19.98
	Over 1,500	58.47	49.71	29.41	25.01
Over \$65,000	less than 500	22.22	18.87	11.19	9.49
	501 - 1,000	36.82	31.33	18.54	15.74
	1,001 – 1,500	49.14	41.78	24.70	21.02
	Over 1,500	61.53	52.31	30.95	26.33

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SPECIAL TYPES
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(RULE 112) AMBULANCE SERVICES

Premium Computation

1. Ambulance (Class Code 79130)

a. Liability and No-Fault Coverages

Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premium by 3.00.

b. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors:

Other Than Collision	Collision
.87	1.23

2. Ambulance Type Automobiles Not Used For Emergency Purposes (Class Code 79140)

a. Liability and No-Fault Coverages

Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premium by 2.00.

b. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Truck, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors:

Other Than Collision	Collision
.87	1.23

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(RULE 116) DRIVER TRAINING PROGRAMS

A. Driver Training Programs - Educational Institutions (Class Code 79260)

Premium Computation

1. Liability and No-Fault Coverages

- (1) For automobiles equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by .75. There must be dual brakes to qualify as dual control.
- (2) For automobiles not equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by 1.50.

2. Collision Coverage

- (1) For automobiles equipped with dual controls, charge the Private Passenger Type fleet or non-fleet rates. There must be dual brakes to qualify as dual control.
- (2) For automobiles not equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by 2.25.

3. All Other Coverages

Apply 1.50 factor to the Private Passenger Type fleet or non-fleet rates.

B. Commercial Driving Schools (Class Code 79270)

a. Owned Private Passenger Automobiles

(1) Liability and No-Fault Coverages

- (a) For automobiles equipped with dual controls, charge the Private Passenger Type fleet or non-fleet rates. There must be dual brakes to qualify as dual controls.
- (b) For automobiles not equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by 2.00.

(2) Collision Coverage

- (a) For automobiles equipped with dual controls, apply 1.50 factor to the Private Passenger Type fleet or non-fleet rates. There must be dual brakes to qualify as dual controls.
- (b) For automobiles not equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by 3.00.

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- (3) All Other Coverages

Apply 1.50 factor to the Private Passenger Type fleet or non-fleet rates.

- b. All Other Types of Owned Automobiles

Multiply the Trucks, Trailers and Semitrailers base premiums by 2.00.

(RULE 117) FIRE DEPARTMENT

Premium Computation

- 1. Private Passenger Automobiles (Class Code 79080)

- a. Liability and No-Fault Coverages

Charge Private Passenger Type fleet or non-fleet rates.

- b. Physical Damage

Multiply the Private Passenger Type rates by .75.

- 2. Trailer Types

Classify and rate according to the Trucks, Tractors and Trailers Rule.

- 3. All Other Types (Class Code 79090)

- a. Liability and No-Fault Coverages

Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premiums by 1.60.

- b. Physical Damage

- (1) Determine the age group and original cost new.

- (2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors:

Other Than Collision	Collision
.64	.51

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(RULE 118) FUNERAL DIRECTORS

Premium Computation

1. Limousines (Class Code 79150)
 - a. Liability and No-Fault Coverages
Multiply the Private Passenger Type fleet or non-fleet rates by .90.
 - b. Physical Damage
Charge the Private Passenger Type fleet or non-fleet rates.

2. Hearses and Flower Cars (Class Code 79220)
 - a. Liability, Medical Payments and No-Fault Coverages
Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premiums by .90.
 - b. Physical Damage
 - (1) Determine the age group and original cost new.
 - (2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors:

Other Than Collision	Collision
.50	.50

3. Combination Hearses and Ambulances
Classify and rate the automobile according to the Ambulance Service Rule.

4. Automobiles Used for Other Purposes
Classify and rate the automobile according to its regular use.

(RULE 119) LAW ENFORCEMENT AGENCIES

Premium Computation

1. Private Passenger Automobiles (Class Code 79110)
 - a. Liability and No-Fault Coverages
Charge the Private Passenger Type fleet or non-fleet rates.

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**SPECIAL TYPES
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(RULE 119) LAW ENFORCEMENT AGENCIES (Continued)

b. Physical Damage Coverages

Apply 1.50 factor to the Private Passenger Type fleet or non-fleet rates.

2. Motorcycles (Class Code 79420)

Use the Motorcycle rates from the Private Passenger Automobile Insurance Manual.

3. Trailer Types

Classify and rate according to the Trucks, Tractors and Trailers Rule.

4. All Other Types (Class Code 79120)

a. Liability and No-Fault Coverages

Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premiums by 1.60.

b. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors.

Other Than Collision
1.28

Collision
1.23

(RULE 120) LEASING OR RENTAL CONCERNS

Premium Computation

When determining the premiums, use the territory where the automobile is principally garaged.

1. Specified Car Basis

a. Long Term - automobiles leased for one year, or more.

(1) Full Coverage for Owner and Lessee

(a) If coverage is provided by the lessor:

i. Private passenger automobiles at the classification rates in this Manual that apply to the lessee.

ii. All Other - rate the automobile at the classification rates in this Manual that apply to the lessee.

(b) If the coverage is provided by the lessee - rate the automobile at the classification rates in this Manual that apply to the lessee.

(2) Contingent Coverage. Refer to company (Class Code 72190).

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**SPECIAL TYPES
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(RULE 120) LEASING OR RENTAL CONCERNS (Continued)

b. Short Term - automobiles rented by the hour, day or week.

(1) Commercial Automobiles

Multiply the Trucks, Trailers and Semitrailers base premiums by the following factors:

	Liability	Code	Physical Damage
Trucks	4.00	72110	5.00
Tractors	5.00	72120	5.00
Trailers, semitrailers and service trailers, including trailers designed for use with a private passenger automobile.	0.25	72130	0.25

(2) Private Passenger Automobiles (Class Code 72140)

Liability

Multiply the Private Passenger Type fleet or non-fleet rates by 3.00.

Physical Damage

Multiply the age group 1, original cost new \$5,000 Private Passenger Type fleet or non-fleet rates by the following factors:

Collision	4.50
O.T.C	2.25

(3) Special Types (Class Code 72160)

(a) Motorcycles, Motorbikes and Other Similar Motor Vehicles

Multiply the rates developed in the Motorcycle Rule by the following factors:

Liability	4.00
Physical Damage	4.00

(4) Non-Dealer Garage Risks - Customer Rental (Class Code 72160)

For private passenger automobiles rented to customers while their automobiles are temporarily left with named insured for service, repair of sale, charge the Private Passenger Type fleet or non-fleet rates.

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**SPECIAL TYPES
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(RULE 120) LEASING OR RENTAL CONCERNS (Continued)

(5) Motor Homes (Class Code 72150)

Multiply the rates developed in the Mobile Home Rule by the following factors:

Liability	4.00
Physical Damage	4.00

(6) Rent-It-Here/Leave-It-There Automobiles

The policy shall be endorsed to exclude coverage for the owner or rentee of any rent-it-here automobile not owned by the named insured.

2. Gross Receipts Basis

Refer to the Composite Rating Rule.

3. Conversion, Embezzlement or Secretion Coverage

Coverage under Comprehensive or Theft for conversion, embezzlement or secretion may be provided at the following rates:

Trucks, Tractors and Trailers	- \$1.00 per \$100 of insurance
All Others	- \$5.00 per \$100 of insurance

(RULE 121) MOBILE HOMES

1. Trailers Equipped as Living Quarters (Class Code 79630)

a. Liability

Apply a factor of .40 to the appropriate fleet or non-fleet Trucks, Tractors and Trailers base premiums.

b. Medical Payments

Use the Truck, Tractor and Trailer Automobile Medical Payments Table.

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**SPECIAL TYPES
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(RULE 121) MOBILE HOMES (Continued)

c. Physical Damage

- (1) Determine the age group and original cost new.
- (2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors.

Other Than Collision	Collision
.52	.52

2. Pick-up Trucks Used Solely to Transport Camper Bodies (Class Code 79620)

a. Liability

Apply a factor of 1.25 to the appropriate fleet or non-fleet Trucks, Tractors and Trailers base premiums.

b. Medical Payments

Use the Truck, Tractor and Trailer Automobile Medical Payments Table.

c. Physical Damage

- (1) Determine the age group and original cost new.
- (2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors:

Other Than Collision	Collision
1.00	1.00

3. Motor Homes

Self-propelled vehicles equipped as living quarters. Overall length not more than 22 feet (Class Code 79600) and overall length more than 22 feet (Class Code 79610)

a. Liability

Apply a factor of 1.25 (not more than 22 feet) or 1.60 (more than 22 feet) to the appropriate fleet or non-fleet base premiums.

b. Medical Payments

Use the Commercial Automobile Medical Payments Table.

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SPECIAL TYPES
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(RULE 121) MOBILE HOMES (Continued)

c. Physical Damage

- (1) Determine the age group and original cost new.
- (2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors:

Other Than Collision	Collision
1.03	1.03

(RULE 122) MOTORCYCLES AND SIMILAR VEHICLES

Premium Computation

Use the Motorcycle rates contained in the Private Passenger Automobile Insurance Manual.

(RULE 124) REGISTRATION PLATES NOT ISSUED TO A SPECIFIC AUTOMOBILE

Premium Computation

1. Farmers Special Plates (Class Code 79530)

a. Liability

Apply a .70 factor to the non-fleet Trucks, Tractors and Trailers base premiums for each farmers special plate.

b. Physical Damage

Physical damage coverage is available on a specified car basis only.

2. Boat Trailers (Class Code 04560)

For all liability coverages except Uninsured Motorists or Underinsured Motorists Coverage, apply a factor of .25 to the Trucks, Tractors and Trailers base rates.

For Uninsured or Underinsured Motorists Coverage, charge the Trucks, Tractors and Trailers rate.

Commercial Automobile Insurance Manual

SPECIAL TYPES
Rating Procedures

(RULE 125) SPECIAL OR MOBILE EQUIPMENT

Premium Computation

A. Subject to the Compulsory Law

1. Equipment Capable Of Moving Under Its Own Power (Class Code 79340)

a. Liability

Apply a factor of 1.25 to the appropriate fleet or non-fleet commercial base premiums except:
Well Drilling Machinery - apply a factor of .75.

b. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors:

Other Than Collision	Collision
.81	.84

2. Equipment Incapable Of Moving Under Its Own Power (Class Code 79390)

a. Liability

Charge \$21.00 for Compulsory Bodily Injury Liability, \$3.00 for Personal Injury Protection, and \$5.00 for Optional Bodily Injury Liability at basic limits. Property Damage Liability is provided without additional charge.

b. Physical Damage

Charge the rates applicable to a vehicle capable of moving under its own power.

B. Not Subject to the Compulsory Law, but Subject to Registration (Class Code 79650)

Charge the rates applicable to a vehicle subject to the compulsory law.

C. Farm Equipment (Class Code 79070)

1. Liability

Apply a factor of .20 to the appropriate fleet or non-fleet Truck, Tractor or Trailer base premium.

2. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors:

Other Than Collision	Collision
.64	.39

INCREASED LIMITS FACTORS

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury**

R-172
C.A.R.
10/1/2002

**Taxis
Table 2**

10/01/02

(Limits Expressed in Thousands)

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	1 5	1 0	2 5	3 0	4 0	5 0	7 0	0 5	1 0		
L																													
I																													
M																													
I																													
T																													
P																													
E																													
R																													
A																													
C																													
C																													
I																													
D																													
E																													
N																													
T																													
	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
C.A.R.
10/1/2002

**Garages
Table 4**

10/01/02

(Limits Expressed in Thousands)

	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	1 5	1 0	2 0	2 5	3 0	4 0	5 0	7 0	0 0	1 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-176
 C.A.R.
 10/1/2002

**All Vehicle Types Excluding Taxicabs, Limousines & Car Service
 Table 1**

10/1/2002

(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 Limit Rates for Uninsured Motorists (U1)**

R-177
C.A.R.
10/1/2002

**Taxis
Table 2**

10/1/2002

(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	157	163	170	174	177								
M	45	159	163	170	174	177								
I	50	160	163	170	174	178	183							
T	60	160	166	171	174	178	183							
	70	160	166	171	175	178	184							
P														
E	80	160	166	171	175	178	184							
R	100	160	167	171	175	178	184	200						
	150	161	167	172	176	179	184	200	225					
A	200	161	168	172	176	179	185	201	226	245				
C	250	161	168	172	176	180	185	201	227	245	260			
C														
I	300	161	168	173	176	180	185	201	227	246	260	290		
D	350	161	168	173	177	180	185	201	228	246	261	292		
E	400						186	202	228	247	261	293	345	
N	500						186	203	229	248	262	295	347	387
T														

Increased Limit Rate for 45/45 limit is 180

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)**

R-179
C.A.R.
10/1/2002

**All Vehicle Types Excluding Taxicabs, Limousines & Car Service
Table 1**

10/1/2002

(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	17								
M	45	1	4	9	14	17								
I	50	1	4	10	14	17	23							
T	60	1	5	10	14	17	23							
	70	1	5	10	14	18	24							
P														
E	80	1	5	10	14	18	24							
R	100	1	6	10	15	18	24	47						
	150	2	6	11	15	19	25	48	80					
A	200	2	7	11	15	19	25	48	81	105				
C	250	2	7	12	16	19	26	49	82	106	124			
C														
I	300	2	7	12	16	20	26	49	83	106	125	170		
D	350	2	7	12	16	20	26	50	83	107	126	172		
E	400						26	50	84	108	126	174	253	
N	500						27	51	85	109	127	177	256	317
T														

Increased Limit Rate for 45/45 limit is

20

**Commonwealth Automobile Reinsurers
 Massachusetts Commercial Automobile
 Increased Limits Rates for Underinsured Motorists (U2)**

R-180
 C.A.R.
 10/1/2002

**Taxis
 Table 2**

10/1/2002

(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	45						
	150	2	6	11	15	18	24	46	77					
A	200	2	7	11	15	18	24	46	78	101				
C	250	2	7	11	15	19	24	47	79	101	119			
C														
I	300	2	7	12	15	19	25	47	79	102	120	163		
D	350	2	7	12	16	19	25	48	80	103	121	165		
E	400						25	48	80	103	121	167	242	
N	500						26	49	81	104	122	170	245	304
T														

Increased Limit Rate for 45/45 limit is

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)**

R-181
C.A.R.
10/1/2002

**Limousines & Car Service
Table 3**

10/1/2002

(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

Commercial Automobile Insurance Manual

PRO RATA AND SHORT TABLES

Commercial Automobile Insurance Manual

PRO RATA AND SHORT RATE TABLES

INSTRUCTIONS FOR USE OF THE SHORT RATE TABLE:

1. Determine the pro rata earned premium factor in accordance with the instructions for use of the Pro Rata Table.
2. 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

3. 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

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

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