

**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.

<b>KEY TO ZONE RATING TABLES</b>			
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			
<b>Zone Combination Code</b>			

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 Mideast	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 Minn-St. Paul	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 Indianapolis	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 Jacksonville	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 Philadelphia	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 Pittsburgh	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 Milwaukee	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

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 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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