

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

(RULE 26) DRIVE OTHER CAR COVERAGE

Premium Per Coverage	Limits	Named Individual
Bodily Injury Liability	\$20/40	\$47
Property Damage Liability	5,000	13
Medical Payments	500	7
	1,000	8
	2,000	9
	3,000	10
	4,000	13
	5,000	15
Comprehensive	\$500 Ded.	9
Collision	\$500 Ded.	29

For protection against Uninsured or Underinsured Motorists Coverage, charge the Private Passenger Type rates.

(RULE 27) NON-OWNERSHIP LIABILITY

Premium Development

1. All risks other than social service agency risks as defined in the Public Transportation Section.
 - a. Determine the total number of employees of the insured at all locations and select the advance premium from the following table:

Class Code	Total Number of Employees	Bodily Injury Limits \$20/40	Property Damage Limit \$5,000
66010	0-25	\$ 27	\$ 7
66020	26-100	70	26
66030	101-500	227	84
66040	501-1,000	429	162
66050	over 1,000	667	238

- b. To extend Non-Ownership Liability Coverage to cover the individual liability of employees, compute the additional premium by multiplying the premium determined in paragraph 1.a. above by .25.
2. Social Service Agency Risks
 - a. Determine the advance premium based on the number of employees in accordance with paragraph 1.a. above.
 - b. Charge an additional premium determined as follows:

 Determine the total number of volunteers at all locations and charge \$1 per volunteer for Bodily Injury Liability and \$1 per volunteer for Property Damage Liability at basic limits. The minimum premium shall be \$27 for Bodily Injury and \$7 for Property Damage Liability at basic limits.
 - c. To extend Non-Ownership Coverage to cover the individual liability of agency employees, charge the additional premium determined in accordance with 1.b. above.

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(RULE 27) NON-OWNERSHIP LIABILITY (Continued)

- d. To extend coverage to cover the blanket individual liability of volunteers, charge an additional premium of \$.50 per volunteer for Bodily Injury Liability and \$.50 per volunteer for Property Damage Liability at basic limits. The minimum premium shall be \$8 for Bodily Injury Liability and \$2 for Property Damage Liability at basic limits.
- 3. For policies providing Non-Ownership Liability Coverage only, Hired Automobile Coverage only, or Non-Ownership Liability and Hired Automobile Coverage only, a minimum premium of \$72 for Bodily Injury Liability and \$33 for Property Damage Liability at basic limits applies.

(RULE 28) HIRED AUTOMOBILES

A. Excess Coverage

Premium Development

- 1. Estimate the total cost for the hire of automobiles for each state where the insured does business. Do not include charges for services performed by common or contract carriers subject to the insurance requirement of any public authority regulating motor carriers.
- 2. To compute the advance premium, multiply the cost of hire rate times each \$100 cost of hire.
- 3. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.
- 4. The minimum premium shall be \$27 Bodily Injury Liability basic limits and \$7 Property Damage Liability basic limit.
- 5. For policies providing Hired Automobile Coverage only, Non-Ownership Liability Coverage only, or Hired Automobile and Non-Ownership Coverages only, a minimum premium of \$72 for Bodily Injury Liability and \$33 for Property Damage Liability at basic limits applies.

<u>Hired Automobile</u>	
Bodily Injury—20,000/40,000	Property Damage—5,000
\$0.50	\$0.50

B. Primary Coverage

- 1. If the insured is providing the primary insurance covering the auto and the term of the lease is:
 - a. 6 months or more -
 - (1) Rate as though owned by the insured; and
 - (2) If the policy is extended to cover the owner of the auto as an additional insured, multiply the otherwise applicable Bodily Injury Liability and Property Damage Liability rates by 1.04. Use the appropriate endorsement for including the owner or lessor as an additional insured.

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(RULE 33) RENTAL REIMBURSEMENT^{3/4} COVERAGE CODE 083

Premium Development

The rate per \$100 of liability amount is \$10.05.

Compute the premium as follows:

1. the number of automobiles, multiplied by
2. the agreed maximum amount of Rental Reimbursement for each day, multiplied by
3. the maximum number of days, multiplied by
4. the rate per \$100 of the liability amount.

Example:

5 automobiles
 \$15 per day reimbursement limit
 30 days coverage

Rental Reimbursement limit
 \$10.05 rate per \$100 of the liability amount
 $5 \times \$15 \times 30 = \$2,250$ (liability amount)
 $\$2,250 \times \$10.05 \text{ per } \$100 = \226.00

(RULE 37) DEDUCTIBLE INSURANCE^{3/4} PROPERTY DAMAGE LIABILITY

This coverage may be written in the following deductible amounts per accident for the basic limit of \$5,000 at the deductions from the full coverage basic limits rates indicated below.

Amount of Deductible	% Reduction Rate from Full Coverage Basic Limit Rate (All Classifications)
\$ 250	20 %
500	30 %
1,000	39 %

Additional premium for increased limits (above \$5,000) shall be computed at the rate for full coverage.

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**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.

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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					
			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--	

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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	Local Up to 50 Miles	Intermediate 51-200 Miles	Long Distance Over 200 Miles
Semitrailers	Factor Code	.25 671--	.85 671--	.35 672--	1.05 672--
					.15 673--
Trailers	Factor Code	.25 681--	.65 681--	.35 682--	.85 682--
					.15 683--
Service or Utility Trailers (0-2,000 lbs. Load Capacity)	Factor Code	0 691--	.40 691--	0 692--	.60 692--
					1.00 693--

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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

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

		Trailer Types, Light Trucks and <u>Zone Rated 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

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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>
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

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

Light Service Trucks, Service or Utility Trailers and		Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
<u>Zone Rated Automobiles</u>	<u>All Other Automobiles</u>	

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

FLEE

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	195	11	56	61	64	91	116	194	294	377	382	430	248	290	312	320	322	335
2	218	12	63	69	71	102	130	218	330	423	428	482	279	326	352	360	363	377
3	238	14	68	74	77	111	141	236	359	460	466	524	304	356	383	392	395	410
4	256	15	74	81	84	120	153	256	388	496	503	566	328	384	413	423	426	443
5	270	15	78	85	88	127	162	269	409	523	530	597	346	405	436	446	450	467
6	280	16	80	87	91	130	166	278	422	541	548	616	358	419	451	462	465	483
7	298	17	86	94	98	140	178	297	451	578	585	658	383	448	483	494	498	517
8	363	21	104	113	118	169	216	361	548	702	711	800	467	546	588	602	607	630
9	357	21	103	112	117	167	213	356	540	692	701	788	460	538	580	593	598	621
10	312	18	90	98	102	146	186	311	472	605	613	689	401	469	505	517	521	541
11	357	20	102	111	116	166	212	354	538	690	699	786	459	537	578	592	597	620
12	390	22	112	122	127	182	232	388	589	755	765	860	503	589	634	649	654	679
13	416	24	119	130	135	194	247	413	627	804	815	916	536	627	675	691	697	724
14	415	24	119	130	135	194	247	413	626	803	813	915	535	626	674	690	696	722
15	449	26	129	141	146	210	268	447	678	869	880	990	580	679	731	748	754	783
16	498	29	143	156	162	233	297	496	752	963	976	1098	643	752	810	829	836	868
17-26	1179	68	338	368	384	550	702	1172	1779	2280	2310	2598	1534	1795	1933	1979	1994	2071
27	166	9	48	52	54	78	99	166	251	322	326	367	210	246	265	271	273	284

NON - FLEE

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	201	11	58	63	66	94	120	200	304	390	395	444	256	300	323	330	333	346
2	221	13	64	70	73	104	132	221	335	429	435	489	283	331	357	365	368	382
3	247	14	71	77	81	116	147	246	373	478	484	545	316	370	398	408	411	427
4	268	15	77	84	87	125	160	267	405	519	526	591	344	402	433	444	447	464
5	278	16	80	87	91	130	166	277	420	538	545	613	357	418	450	461	464	482
6	287	16	83	90	94	135	172	287	435	557	564	634	369	432	465	476	480	498
7	314	18	90	98	102	147	187	312	474	607	615	692	403	472	508	520	524	544
8	373	21	107	117	121	174	222	371	563	721	731	822	481	563	606	620	625	649
9	370	21	106	116	120	173	220	368	558	715	725	815	476	557	600	614	619	643
10	324	19	93	101	106	151	193	322	489	627	635	714	416	487	524	537	541	562
11	376	22	108	118	123	176	224	374	568	728	737	829	485	567	611	626	631	655
12	410	24	118	129	134	192	245	408	620	794	804	905	529	619	667	682	688	714
13	428	25	123	134	140	200	255	426	646	828	839	944	553	647	697	713	719	747
14	444	26	127	138	144	207	264	441	669	858	869	978	572	669	721	738	744	772
15	476	27	136	148	154	222	283	473	717	919	932	1048	614	718	774	792	798	829
16	506	29	145	158	165	236	301	503	763	978	991	1115	654	765	824	844	850	883
17-26	1326	77	381	415	432	620	791	1320	2003	2566	2600	2924	1727	2021	2176	2228	2245	2331
27	174	10	50	54	57	81	104	173	263	337	341	384	221	259	278	285	287	298

All Territories			
Medical Payments		U-1 Limit Uninsured	U-2 Underinsured
5000	\$2	20/40	7
10000	\$4	20/50	8
		25/50	9
		35/80	10
		50/100	11
		100/300	12
		250/500	13
		500/500	16
			330

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	195	11	56	61	64	91	116	194	294	377	382	430	248	295	332	352	377	451
2	218	12	63	69	71	102	130	218	330	423	428	482	279	332	374	396	424	508
3	238	14	68	74	77	111	141	236	359	460	466	524	304	362	407	432	462	553
4	256	15	74	81	84	120	153	256	388	496	503	566	328	390	440	466	499	597
5	270	15	78	85	88	127	162	269	409	523	530	597	346	412	464	491	526	630
6	280	16	80	87	91	130	166	278	422	541	548	616	358	426	480	508	544	652
7	298	17	86	94	98	140	178	297	451	578	585	658	383	456	513	544	582	697
8	363	21	104	113	118	169	216	361	548	702	711	800	467	556	626	663	710	850
9	357	21	103	112	117	167	213	356	540	692	701	788	460	547	616	653	699	837
10	312	18	90	98	102	146	186	311	472	605	613	689	401	477	537	569	610	730
11	357	20	102	111	116	166	212	354	538	690	699	786	459	546	615	652	698	835
12	390	22	112	122	127	182	232	388	589	755	765	860	503	599	674	714	765	915
13	416	24	119	130	135	194	247	413	627	804	815	916	536	638	718	761	815	976
14	415	24	119	130	135	194	247	413	626	803	813	915	535	637	717	760	813	974
15	449	26	129	141	146	210	268	447	678	869	880	990	580	690	777	824	882	1056
16	498	29	143	156	162	233	297	496	752	963	976	1098	643	765	862	913	977	1170
17-26	1179	68	338	368	384	550	702	1172	1779	2280	2310	2598	1534	1825	2056	2178	2332	2792
27	166	9	48	52	54	78	99	166	251	322	326	367	210	250	281	298	319	382

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	201	11	58	63	66	94	120	200	304	390	395	444	256	305	343	364	389	466
2	221	13	64	70	73	104	132	221	335	429	435	489	283	337	379	402	430	515
3	247	14	71	77	81	116	147	246	373	478	484	545	316	376	423	449	480	575
4	268	15	77	84	87	125	160	267	405	519	526	591	344	409	461	488	523	626
5	278	16	80	87	91	130	166	277	420	538	545	613	357	425	478	507	543	650
6	287	16	83	90	94	135	172	287	435	557	564	634	369	439	494	524	561	672
7	314	18	90	98	102	147	187	312	474	607	615	692	403	480	540	572	613	733
8	373	21	107	117	121	174	222	371	563	721	731	822	481	572	645	683	731	875
9	370	21	106	116	120	173	220	368	558	715	725	815	476	566	638	676	724	866
10	324	19	93	101	106	151	193	322	489	627	635	714	416	495	557	591	632	757
11	376	22	108	118	123	176	224	374	568	728	737	829	485	577	650	689	737	883
12	410	24	118	129	134	192	245	408	620	794	804	905	529	630	709	751	804	963
13	428	25	123	134	140	200	255	426	646	828	839	944	553	658	741	785	841	1006
14	444	26	127	138	144	207	264	441	669	858	869	978	572	681	766	812	869	1041
15	476	27	136	148	154	222	283	473	717	919	932	1048	614	731	823	872	933	1117
16	506	29	145	158	165	236	301	503	763	978	991	1115	654	778	876	929	994	1190
17-26	1326	77	381	415	432	620	791	1320	2003	2566	2600	2924	1727	2055	2314	2452	2625	3143
27	174	10	50	54	57	81	104	173	263	337	341	384	221	263	296	314	336	402

All Territories			
Medical Payments	Limit	U-1	U-2
		Uninsured	Underinsured
5000	\$2		
10000	\$4		
	20/40	7	0
	20/50	8	1
	25/50	9	4
	35/80	10	14
	50/100	11	23
	100/300	12	49
	250/500	13	129
	500/500	16	330

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	195	11	56	61	64	91	116	194	294	377	382	430	248	300	345	365	382	417
2	218	12	63	69	71	102	130	218	330	423	428	482	279	338	388	410	430	469
3	238	14	68	74	77	111	141	236	359	460	466	524	304	368	423	447	468	511
4	256	15	74	81	84	120	153	256	388	496	503	566	328	397	456	482	505	551
5	270	15	78	85	88	127	162	269	409	523	530	597	346	419	481	509	533	581
6	280	16	80	87	91	130	166	278	422	541	548	616	358	433	498	526	551	601
7	298	17	86	94	98	140	178	297	451	578	585	658	383	463	532	563	590	643
8	363	21	104	113	118	169	216	361	548	702	711	800	467	565	649	686	719	785
9	357	21	103	112	117	167	213	356	540	692	701	788	460	557	639	676	708	773
10	312	18	90	98	102	146	186	311	472	605	613	689	401	485	557	589	618	674
11	357	20	102	111	116	166	212	354	538	690	699	786	459	555	638	675	707	771
12	390	22	112	122	127	182	232	388	589	755	765	860	503	609	699	739	775	845
13	416	24	119	130	135	194	247	413	627	804	815	916	536	649	745	788	825	900
14	415	24	119	130	135	194	247	413	626	803	813	915	535	647	744	786	824	899
15	449	26	129	141	146	210	268	447	678	869	880	990	580	702	806	853	893	974
16	498	29	143	156	162	233	297	496	752	963	976	1098	643	778	894	945	990	1080
17-26	1179	68	338	368	384	550	702	1172	1779	2280	2310	2598	1534	1856	2132	2255	2362	2577
27	166	9	48	52	54	78	99	166	251	322	326	367	210	254	292	309	323	353

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	201	11	58	63	66	94	120	200	304	390	395	444	256	310	356	376	394	430
2	221	13	64	70	73	104	132	221	335	429	435	489	283	342	393	416	436	475
3	247	14	71	77	81	116	147	246	373	478	484	545	316	382	439	465	487	531
4	268	15	77	84	87	125	160	267	405	519	526	591	344	416	478	506	530	578
5	278	16	80	87	91	130	166	277	420	538	545	613	357	432	496	525	550	600
6	287	16	83	90	94	135	172	287	435	557	564	634	369	446	513	542	568	620
7	314	18	90	98	102	147	187	312	474	607	615	692	403	488	560	592	621	677
8	373	21	107	117	121	174	222	371	563	721	731	822	481	582	669	707	741	808
9	370	21	106	116	120	173	220	368	558	715	725	815	476	576	662	700	733	800
10	324	19	93	101	106	151	193	322	489	627	635	714	416	503	578	612	641	699
11	376	22	108	118	123	176	224	374	568	728	737	829	485	587	674	713	747	815
12	410	24	118	129	134	192	245	408	620	794	804	905	529	640	735	778	815	889
13	428	25	123	134	140	200	255	426	646	828	839	944	553	669	769	813	852	929
14	444	26	127	138	144	207	264	441	669	858	869	978	572	692	795	841	881	961
15	476	27	136	148	154	222	283	473	717	919	932	1048	614	743	853	903	946	1032
16	506	29	145	158	165	236	301	503	763	978	991	1115	654	791	909	961	1007	1099
17-26	1326	77	381	415	432	620	791	1320	2003	2566	2600	2924	1727	2090	2401	2539	2660	2901
27	174	10	50	54	57	81	104	173	263	337	341	384	221	267	307	325	340	371

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
5000	\$2			
10000	\$4			
		20/40	7	0
		20/50	8	1
		25/50	9	4
		35/80	10	14
		50/100	11	23
		100/300	12	49
		250/500	13	129
		500/500	16	330

R-15
C.A.R.
10/1/2003

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	67	60	100	93	179	167	144	110	89	73	63	269	251	216	165	134	110	95
	2,3		67	60	100	93	172	161	138	106	85	71	61	258	242	207	159	128	107	92
	4,5		64	57	96	89	162	151	130	100	80	66	57	243	227	195	150	120	99	86
4,501 - 6,000	1	2	81	74	122	115	247	231	199	152	122	102	88	371	347	299	228	183	153	132
	2,3		81	74	122	115	239	223	192	147	118	98	85	369	335	288	221	177	147	128
	4,5		78	71	118	111	221	207	178	137	110	91	79	332	311	267	206	165	137	119
6,001 - 8,000	1	3	103	96	157	150	305	285	245	188	151	125	108	458	428	368	282	227	188	162
	2,3		103	96	157	150	292	273	235	180	145	120	104	438	410	353	270	218	180	156
	4,5		99	92	150	143	271	253	218	167	134	111	96	407	380	327	251	201	167	144
8,001 - 10,000	1	4	127	120	195	188	347	324	279	214	172	143	123	521	486	419	321	258	215	185
	2,3		127	120	195	188	333	311	267	205	165	137	118	500	467	401	308	248	206	177
	4,5		122	115	187	180	307	287	247	189	152	126	109	461	431	371	284	228	189	164
10,001 - 15,000	1	5	150	143	230	223	431	403	347	266	214	177	153	647	605	521	399	321	266	230
	2,3		150	143	230	223	413	386	332	255	205	170	147	620	579	498	383	308	255	221
	4,5		143	136	219	212	380	355	305	234	188	156	135	570	533	458	351	282	234	203
15,001 - 20,000	1	6	182	175	281	273	553	517	445	341	274	227	196	830	776	668	512	411	341	294
	2,3		182	175	281	273	529	494	425	326	262	217	188	794	741	638	489	393	326	282
	4,5		174	167	269	261	486	454	390	300	241	200	173	729	681	585	450	362	300	260
20,001 - 25,000	1	7	184	177	285	277	583	545	469	360	289	240	207	875	818	704	540	434	360	311
	2,3		184	177	285	277	557	521	448	344	276	229	198	836	782	672	516	414	344	297
	4,5		177	170	273	265	513	479	412	316	254	211	182	770	719	618	474	381	317	273
25,001 - 40,000	1	8	186	179	287	279	644	602	518	397	319	265	229	966	903	777	596	479	398	344
	2,3		186	179	287	279	616	576	495	390	305	253	219	924	864	743	570	458	380	329
	4,5		177	170	274	266	565	528	454	348	280	232	201	848	792	681	522	420	348	302
40,001 - 65,000	1	10	214	207	334	324	889	831	715	548	440	366	316	1334	1247	1073	822	660	549	474
	2,3		214	207	334	324	849	793	682	523	420	349	301	1274	1190	1023	785	630	524	452
	4,5		205	198	318	309	777	726	624	479	385	319	276	1166	1089	936	719	578	479	414
65,001 - 90,000	1	11	232	225	363	352	927	866	745	572	459	381	329	1391	1299	1118	858	689	572	494
	2,3		232	225	363	352	885	827	711	546	438	364	314	1328	1241	1067	819	657	546	471
	4,5		222	215	346	336	810	757	651	500	401	333	288	1215	1136	977	750	602	500	432
Over 90,000	1	12	277	269	434	421	961	898	772	593	476	395	341	1442	1347	1158	890	714	593	512
	2,3		277	269	434	421	918	858	738	566	455	378	326	1377	1287	1107	849	683	567	489
	4,5		265	257	413	401	840	785	675	518	416	345	298	1260	1178	1013	777	624	518	447
6-9	205	198	318	309	587	549	472	362	291	242	209	881	824	708	543	437	363	314		

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 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible # #
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible # ##
\$3000 Deductible # ##
\$4000 Deductible # ##
\$5000 Deductible # ##

LIMITED COLLISION

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

No Deductible - Adc \$7
to the \$300 Ded Limited Collision Rate.

R-16
C.A.R.
10/1/2003

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	70	63	105	98	181	169	145	112	90	74	64	272	254	218	168	135	111	96
	2,3		70	63	105	98	174	163	140	108	86	72	62	261	245	210	162	129	108	93
	4,5		67	60	101	94	163	152	131	100	81	67	58	245	228	197	150	122	101	87
	6-9		56	49	83	76	127	119	102	79	63	52	45	191	179	153	119	95	78	68
4,501 - 6,000	1	2	85	78	129	122	250	234	201	154	124	103	89	375	351	302	231	186	155	134
	2,3		85	78	129	122	241	225	194	149	119	99	86	362	338	291	224	179	149	129
	4,5		82	75	124	117	224	209	180	138	111	92	79	336	314	270	207	167	138	119
	6-9		67	60	100	93	168	157	135	104	83	69	60	252	236	203	156	125	104	90
6,001 - 8,000	1	3	109	102	166	159	308	288	248	190	153	127	109	462	432	372	285	230	191	164
	2,3		109	102	166	159	296	277	238	183	147	122	105	444	416	357	275	221	183	158
	4,5		104	97	159	152	274	256	220	169	136	113	97	411	384	330	254	204	170	146
	6-9		84	77	127	120	202	189	163	125	100	83	72	303	284	245	188	150	125	108
8,001 - 10,000	1	4	135	128	207	200	351	328	282	216	174	144	125	527	492	423	324	261	216	188
	2,3		135	128	207	200	336	314	270	207	166	138	119	504	471	405	311	249	207	179
	4,5		129	122	198	191	310	290	249	191	154	128	110	465	435	374	287	231	192	165
	6-9		103	96	157	150	228	213	183	141	113	94	81	342	320	275	212	170	141	122
10,001 - 15,000	1	5	159	152	244	237	435	407	350	269	216	179	155	653	611	525	404	324	269	233
	2,3		159	152	244	237	417	390	335	257	207	172	148	626	585	503	386	311	258	222
	4,5		152	145	233	226	384	359	309	237	190	158	136	576	539	464	356	285	237	204
	6-9		120	113	183	176	277	259	223	171	137	114	98	416	389	335	257	206	171	147
15,001 - 20,000	1	6	194	187	301	292	560	523	450	345	277	230	199	840	785	675	518	416	345	299
	2,3		194	187	301	292	535	500	430	330	265	220	190	803	750	645	495	398	330	285
	4,5		185	178	286	278	491	459	395	303	243	202	174	737	689	593	455	365	303	261
	6-9		145	138	223	216	350	327	281	216	173	144	124	525	491	422	324	260	216	186
20,001 - 25,000	1	7	196	189	305	296	591	552	475	364	293	243	210	887	828	713	546	440	365	315
	2,3		196	189	305	296	565	528	454	348	280	232	201	848	792	681	522	420	348	302
	4,5		187	180	290	282	518	484	416	319	257	213	184	777	726	624	479	386	320	276
	6-9		147	140	226	219	369	345	297	228	183	152	131	554	518	446	342	275	228	197
25,001 - 40,000	1	8	198	191	307	298	653	610	525	403	323	268	232	980	915	788	605	485	402	348
	2,3		198	191	307	298	624	583	501	385	309	257	222	936	875	752	578	464	386	333
	4,5		189	182	293	284	572	535	460	353	284	235	203	858	803	690	530	426	353	305
	6-9		148	141	227	220	406	379	326	250	201	167	144	609	569	489	375	302	251	216
40,001 - 65,000	1	10	228	221	356	346	900	841	723	555	446	370	320	1350	1262	1085	833	669	555	480
	2,3		228	221	356	346	859	803	691	530	426	353	305	1289	1205	1037	795	639	530	458
	4,5		218	211	340	330	786	735	632	485	390	323	279	1179	1103	948	728	585	485	419
	6-9		170	163	263	255	551	515	443	340	273	227	196	827	773	665	510	410	341	294
65,001 - 90,000	1	11	248	241	387	376	938	877	754	579	465	386	333	1407	1316	1131	869	698	579	500
	2,3		248	241	387	376	897	838	721	553	444	369	318	1346	1257	1082	830	666	554	477
	4,5		237	230	370	359	820	766	659	506	406	337	291	1230	1149	989	759	609	506	437
	6-9		184	177	285	277	575	537	462	354	285	236	204	863	806	693	531	428	354	306
Over 90,000	1	12	297	288	464	450	974	910	783	601	482	400	346	1461	1365	1175	902	723	600	519
	2,3		297	288	464	450	930	869	747	574	461	382	330	1395	1304	1121	861	692	573	495
	4,5		283	275	442	429	851	795	684	525	421	350	302	1277	1193	1026	788	632	525	453
	6-9		218	211	340	330	595	556	478	367	295	245	211	893	834	717	551	443	368	317

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	# #
\$ 500 Deductible	# ##
\$1000 Deductible	# ###
\$2000 Deductible	# ###
\$3000 Deductible	# ###
\$4000 Deductible	# ###
\$5000 Deductible	# ###

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

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

No Deductible - Adc \$7
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 3 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	69	62	104	97	186	174	150	115	92	77	66	279	261	225	173	138	116	99
	2,3	1	69	62	104	97	180	168	144	111	89	74	64	270	252	216	167	134	111	96
	4,5	1	67	60	100	93	167	156	134	103	83	69	59	251	234	201	155	125	104	89
	6-9	1	55	48	82	75	129	121	104	80	64	53	46	194	182	156	120	96	80	69
4,501 - 6,000	1	2	84	77	127	120	258	241	207	159	128	106	92	387	362	311	239	192	159	138
	2,3	2	84	77	127	120	248	232	200	153	123	102	88	372	348	300	230	185	153	132
	4,5	2	81	74	123	116	230	215	185	142	114	95	82	345	323	278	213	171	143	123
	6-9	2	66	59	99	92	172	161	138	106	85	71	61	258	242	207	159	128	107	92
6,001 - 8,000	1	3	107	100	164	157	319	298	256	197	158	131	113	479	447	384	296	237	197	170
	2,3	3	107	100	164	157	306	286	246	189	152	126	109	459	429	369	284	228	189	164
	4,5	3	103	96	157	150	282	264	227	174	140	116	100	423	396	341	261	210	174	150
	6-9	3	83	76	126	119	208	194	167	128	103	85	74	312	291	251	192	155	128	111
8,001 - 10,000	1	4	134	127	205	198	363	339	292	224	180	149	129	545	509	438	336	270	224	194
	2,3	4	134	127	205	198	348	325	280	215	172	143	124	522	488	420	323	258	215	186
	4,5	4	128	121	196	189	321	300	258	198	159	132	114	482	450	387	297	239	198	171
	6-9	4	102	95	155	148	234	219	188	145	116	96	83	351	329	282	218	174	144	125
10,001 - 15,000	1	5	157	150	241	234	452	422	363	279	224	186	160	678	633	545	419	336	279	240
	2,3	5	157	150	241	234	432	404	347	267	214	178	154	648	606	521	401	321	267	231
	4,5	5	150	143	230	223	398	372	320	246	197	164	141	597	558	480	369	296	246	212
	6-9	5	118	111	181	174	287	268	230	177	142	118	102	431	402	345	266	213	177	153
15,001 - 20,000	1	6	191	184	296	287	580	542	466	358	287	238	206	870	813	699	537	431	357	309
	2,3	6	191	184	296	287	554	518	445	342	275	228	197	831	777	668	513	413	342	296
	4,5	6	182	175	282	274	509	476	409	314	252	209	181	764	714	614	471	378	314	272
	6-9	6	143	136	220	213	363	339	292	224	180	149	129	545	509	438	336	270	224	194
20,001 - 25,000	1	7	194	187	301	292	612	572	492	378	303	252	217	918	858	738	567	455	378	326
	2,3	7	194	187	301	292	585	547	470	361	290	241	208	878	821	705	542	435	362	312
	4,5	7	185	178	286	278	537	502	432	331	266	221	191	806	753	648	497	399	332	287
	6-9	7	145	138	223	216	381	356	306	235	189	157	135	572	534	459	353	284	236	203
25,001 - 40,000	1	8	195	188	303	294	676	632	544	417	335	278	240	1014	948	816	626	503	417	360
	2,3	8	195	188	303	294	646	604	519	399	320	266	230	969	906	779	599	480	399	345
	4,5	8	186	179	288	280	593	554	476	366	294	244	211	890	831	714	549	441	369	317
	6-9	8	146	139	224	217	419	392	337	259	208	172	149	629	588	506	389	312	258	224
40,001 - 65,000	1	10	225	218	351	341	933	872	750	576	462	384	331	1400	1308	1125	864	693	576	497
	2,3	10	225	218	351	341	891	833	716	550	441	367	317	1337	1250	1074	825	662	551	476
	4,5	10	215	208	335	325	815	762	655	503	404	335	290	1223	1143	983	755	606	503	435
	6-9	10	168	161	259	251	571	534	459	352	283	235	203	857	801	689	528	425	353	305
65,001 - 90,000	1	11	244	237	382	371	974	910	783	601	482	400	346	1461	1365	1175	902	723	600	519
	2,3	11	244	237	382	371	930	869	747	574	461	382	330	1395	1304	1121	861	692	573	495
	4,5	11	233	226	364	353	851	795	684	525	421	350	302	1277	1193	1026	788	632	525	453
	6-9	11	182	175	281	273	595	556	478	367	295	245	211	893	834	717	551	443	368	317
Over 90,000	1	12	293	284	457	444	1010	944	812	623	500	415	369	1515	1416	1218	935	750	623	539
	2,3	12	293	284	457	444	964	901	775	595	478	396	342	1446	1352	1163	893	717	594	513
	4,5	12	278	270	435	422	882	824	709	544	437	363	313	1323	1236	1064	816	656	545	470
	6-9	12	215	208	335	325	616	576	495	380	305	253	219	924	864	743	570	458	380	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 # #
\$ 500 Deductible # ##
\$1000 Deductible # ###
\$2000 Deductible # ###
\$3000 Deductible # ###
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

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

No Deductible - Adc \$7
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 4 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	74	67	111	104	202	189	163	125	100	83	72	303	284	245	188	150	125	108
	2,3	1	74	67	111	104	195	182	157	120	96	80	69	293	273	236	180	144	120	104
	4,5	1	71	64	107	100	182	170	146	112	90	75	65	273	255	219	168	135	113	98
	6-9	1	59	52	88	81	139	130	112	86	69	57	49	209	195	168	129	104	86	74
4,501 - 6,000	1	2	90	83	137	130	284	265	228	175	140	117	101	426	398	342	263	210	176	152
	2,3	2	90	83	137	130	272	254	218	168	135	112	97	408	381	327	252	203	168	146
	4,5	2	87	80	132	125	251	235	202	155	125	103	89	377	353	303	233	188	155	134
	6-9	2	70	63	106	99	187	175	151	116	93	77	67	281	263	227	174	140	116	101
6,001 - 8,000	1	3	116	109	177	170	351	328	282	216	174	144	125	527	492	423	324	261	216	188
	2,3	3	116	109	177	170	336	314	270	207	166	138	119	504	471	405	311	249	207	179
	4,5	3	111	104	169	162	310	290	249	191	154	128	110	465	435	374	287	231	192	165
	6-9	3	89	82	135	128	227	212	182	140	112	93	81	341	318	273	210	168	140	122
8,001 - 10,000	1	4	144	137	221	214	400	374	322	247	198	165	142	600	561	483	371	297	248	213
	2,3	4	144	137	221	214	384	359	309	237	190	158	136	576	539	464	356	285	237	204
	4,5	4	138	131	212	205	353	330	284	218	175	145	125	530	495	426	327	263	218	188
	6-9	4	109	102	167	160	257	240	206	158	127	106	91	386	360	309	237	191	159	137
10,001 - 15,000	1	5	170	163	262	254	500	467	402	308	248	205	177	750	701	603	462	372	308	266
	2,3	5	170	163	262	254	478	447	384	295	237	197	170	717	671	576	443	356	296	255
	4,5	5	163	156	250	243	440	411	353	271	218	181	156	660	617	530	407	327	272	234
	6-9	5	128	121	196	189	315	294	253	194	156	129	112	473	441	380	291	234	194	168
15,001 - 20,000	1	6	207	200	322	313	643	601	517	397	319	264	228	965	902	776	596	479	396	342
	2,3	6	207	200	322	313	615	575	495	380	305	253	219	923	863	743	570	458	380	329
	4,5	6	198	191	307	298	564	527	453	348	279	232	200	846	791	680	522	419	348	300
	6-9	6	155	148	238	231	400	374	322	247	198	165	142	600	561	483	371	297	248	213
20,001 - 25,000	1	7	211	204	328	318	679	635	546	419	337	279	241	1019	953	819	629	506	419	362
	2,3	7	211	204	328	318	649	607	522	401	322	267	231	974	911	783	602	483	401	347
	4,5	7	201	194	312	303	596	557	479	368	295	245	212	894	836	719	552	443	368	318
	6-9	7	157	150	241	234	422	394	339	260	209	173	150	633	591	509	390	314	260	225
25,001 - 40,000	1	8	212	205	330	320	751	702	604	463	372	309	267	1127	1053	906	695	558	464	401
	2,3	8	212	205	330	320	718	671	577	443	356	295	255	1077	1007	866	665	534	443	383
	4,5	8	202	195	314	305	658	615	529	406	326	271	234	987	923	794	609	489	407	351
	6-9	8	158	151	243	236	464	434	373	286	230	191	165	696	651	560	429	345	287	248
40,001 - 65,000	1	10	244	237	382	371	1040	972	836	642	515	428	369	1560	1458	1254	963	773	642	564
	2,3	10	244	237	382	371	993	928	798	612	492	408	353	1490	1392	1197	918	738	612	530
	4,5	10	234	227	365	354	907	848	729	560	449	373	322	1361	1272	1094	840	674	560	483
	6-9	10	182	175	281	273	635	593	510	391	314	261	225	953	890	765	587	471	392	338
65,001 - 90,000	1	11	267	259	416	404	1085	1014	872	669	537	446	385	1628	1521	1308	1004	806	669	578
	2,3	11	267	259	416	404	1036	968	832	639	513	426	368	1554	1452	1248	959	770	639	552
	4,5	11	253	246	397	385	947	885	761	584	469	389	336	1421	1328	1142	876	704	584	504
	6-9	11	197	190	306	297	660	617	531	407	327	271	234	990	926	797	611	491	407	351
Over 90,000	1	12	319	310	499	484	1126	1052	905	694	558	463	400	1689	1578	1358	1041	837	695	600
	2,3	12	319	310	499	484	1074	1004	863	663	532	442	382	1611	1506	1295	995	798	663	573
	4,5	12	304	295	475	461	982	918	789	606	487	404	349	1473	1377	1184	909	731	606	524
	6-9	12	234	227	365	354	685	640	550	422	339	282	243	1028	960	825	633	509	423	365

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 # #
\$ 500 Deductible # ##
\$1000 Deductible # ###
\$2000 Deductible # ###
\$3000 Deductible # ###
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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.

R-19
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 5 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	75	68	114	107	203	190	163	125	101	84	72	305	285	245	188	152	126	108
	2,3	1	75	68	114	107	196	183	157	121	97	81	70	294	275	236	182	146	122	105
	4,5	1	73	66	110	103	183	171	147	113	91	75	65	275	257	221	170	137	113	98
	6-9	1	60	53	90	83	140	131	113	86	69	58	50	210	197	170	129	104	87	75
4,501 - 6,000	1	2	93	86	141	134	286	267	230	176	142	117	101	429	401	345	264	213	176	152
	2,3	2	93	86	141	134	274	256	220	169	136	113	97	411	384	330	254	204	170	146
	4,5	2	89	82	135	128	254	237	204	156	126	104	90	381	356	306	234	189	156	135
	6-9	2	72	65	109	102	188	176	151	116	93	77	67	282	264	227	174	140	116	101
6,001 - 8,000	1	3	119	112	182	175	353	330	284	218	175	145	125	530	495	426	327	263	218	188
	2,3	3	119	112	182	175	339	317	273	209	168	139	120	509	476	410	314	252	209	180
	4,5	3	114	107	174	167	312	292	251	193	155	128	111	468	438	377	290	233	192	167
	6-9	3	91	84	139	132	229	214	184	141	113	94	81	344	321	276	212	170	141	122
8,001 - 10,000	1	4	148	141	228	221	403	377	324	249	200	166	143	605	566	486	374	300	249	215
	2,3	4	148	141	228	221	386	361	310	238	191	159	137	579	542	465	357	287	239	206
	4,5	4	142	135	218	211	356	333	286	220	176	147	127	534	500	429	330	264	221	191
	6-9	4	113	106	172	165	259	242	208	160	128	106	92	389	363	312	240	192	159	138
10,001 - 15,000	1	5	175	168	270	262	503	470	404	310	249	207	179	755	705	606	465	374	311	269
	2,3	5	175	168	270	262	482	450	387	297	239	198	171	723	675	581	446	359	297	257
	4,5	5	167	160	258	250	443	414	356	273	219	182	157	665	621	534	410	329	273	236
	6-9	5	131	124	201	194	318	297	255	196	157	131	113	477	446	383	294	236	197	170
15,001 - 20,000	1	6	214	207	333	323	648	606	521	400	321	267	230	972	909	782	600	482	401	345
	2,3	6	214	207	333	323	620	579	498	382	307	255	220	930	869	747	573	461	383	330
	4,5	6	204	197	317	308	568	531	457	350	281	234	202	852	797	686	525	422	351	303
	6-9	6	159	152	245	238	403	377	324	249	200	166	143	605	566	486	374	300	249	215
20,001 - 25,000	1	7	217	210	338	328	685	640	550	422	339	282	243	1028	960	825	633	509	423	365
	2,3	7	217	210	338	328	655	612	526	404	324	269	233	983	918	789	606	486	404	350
	4,5	7	207	200	321	312	600	561	482	370	297	247	213	900	842	723	555	446	371	320
	6-9	7	161	154	248	241	425	397	341	262	210	175	151	638	596	512	393	315	263	227
25,001 - 40,000	1	8	218	211	340	330	758	708	609	467	375	312	269	1137	1062	914	701	563	468	404
	2,3	8	218	211	340	330	723	676	581	446	358	297	257	1085	1014	872	669	537	446	386
	4,5	8	209	202	324	315	663	620	533	409	329	273	236	995	930	800	614	494	410	354
	6-9	8	163	156	250	243	468	437	376	288	232	192	166	702	656	564	432	348	288	249
40,001 - 65,000	1	10	252	245	394	383	1049	980	843	647	519	431	372	1574	1470	1265	971	779	647	558
	2,3	10	252	245	394	383	1000	935	804	617	496	411	355	1500	1403	1206	926	744	617	533
	4,5	10	241	234	376	365	915	855	735	564	453	376	325	1373	1283	1103	846	680	564	488
	6-9	10	187	180	290	282	639	597	513	394	316	263	227	959	896	770	591	474	395	341
65,001 - 90,000	1	11	275	267	430	417	1094	1022	879	675	542	450	388	1641	1533	1319	1013	813	675	582
	2,3	11	275	267	430	417	1044	976	839	644	517	429	371	1566	1464	1259	966	776	644	557
	4,5	11	262	254	409	397	954	892	767	589	473	392	339	1431	1338	1151	884	710	588	509
	6-9	11	203	196	315	306	666	622	535	411	330	274	236	999	933	803	617	495	411	354
Over 90,000	1	12	330	320	515	500	1134	1060	912	700	562	466	403	1701	1590	1368	1050	843	699	605
	2,3	12	330	320	515	500	1083	1012	870	668	536	445	385	1625	1518	1305	1002	804	668	578
	4,5	12	314	305	490	476	990	925	796	611	490	407	352	1485	1388	1194	917	735	611	528
	6-9	12	241	234	376	365	690	645	555	426	342	284	245	1035	968	833	639	513	426	368

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 # #
\$ 500 Deductible # ##
\$1000 Deductible # ###
\$2000 Deductible # ###
\$3000 Deductible # ###
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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.

R-20
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 6 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	80	73	121	114	204	191	164	126	101	84	73	306	287	246	189	152	126	110
	2,3		80	73	121	114	197	184	158	121	98	81	70	296	276	237	182	147	122	105
	4,5		77	70	116	109	183	171	147	113	91	75	65	275	257	221	170	137	113	98
	6-9		63	56	94	87	140	131	113	86	69	58	50	210	197	170	129	104	87	75
4,501 - 6,000	1	2	98	91	149	142	286	267	230	176	142	117	101	429	401	345	264	213	176	152
	2,3		98	91	149	142	275	257	221	170	136	113	98	413	386	332	255	204	170	147
	4,5		94	87	143	136	255	238	205	157	126	105	90	383	357	308	236	189	158	135
	6-9		76	69	115	108	188	176	151	116	93	77	67	282	264	227	174	140	116	101
6,001 - 8,000	1	3	127	120	194	187	354	331	285	218	175	146	126	531	497	428	327	263	219	189
	2,3		127	120	194	187	339	317	273	209	168	139	120	509	476	410	314	252	209	180
	4,5		121	114	185	178	314	293	252	193	155	129	111	471	440	378	290	233	194	167
	6-9		97	90	147	140	229	214	184	141	113	94	81	344	321	276	212	170	141	122
8,001 - 10,000	1	4	158	151	243	236	404	378	325	249	200	166	144	606	567	488	374	300	249	216
	2,3		158	151	243	236	387	362	311	239	192	159	138	581	543	467	359	288	239	207
	4,5		151	144	232	225	357	334	287	220	177	147	127	536	501	431	330	266	221	191
	6-9		120	113	183	176	259	242	208	160	128	106	92	389	363	312	240	192	159	138
10,001 - 15,000	1	5	186	179	288	280	505	472	406	312	250	208	179	758	708	609	468	375	312	269
	2,3		186	179	288	280	483	451	388	298	239	198	171	725	677	582	447	359	297	257
	4,5		178	171	275	267	444	415	357	274	220	183	158	666	623	536	411	330	275	237
	6-9		139	132	214	207	318	297	255	196	157	131	113	477	446	383	294	236	197	170
15,001 - 20,000	1	6	228	221	355	345	651	608	523	401	322	268	231	977	912	785	602	483	402	347
	2,3		228	221	355	345	622	581	500	383	308	256	221	933	872	750	575	462	384	332
	4,5		218	211	339	329	570	533	458	352	282	235	203	855	800	687	528	423	353	305
	6-9		170	163	262	254	403	377	324	249	200	166	143	605	566	486	374	300	249	215
20,001 - 25,000	1	7	232	225	362	351	687	642	552	424	340	282	244	1031	963	828	636	510	423	366
	2,3		232	225	362	351	656	613	527	405	325	270	233	984	920	791	608	488	405	350
	4,5		221	214	344	334	601	562	483	371	298	247	214	902	843	725	557	447	371	321
	6-9		172	165	266	258	426	398	342	263	211	175	151	639	597	513	395	317	263	227
25,001 - 40,000	1	8	233	226	364	353	760	710	611	469	376	312	270	1140	1065	917	704	564	468	405
	2,3		233	226	364	353	725	678	583	447	359	298	258	1088	1017	875	671	539	447	387
	4,5		223	216	347	337	666	622	535	411	330	274	236	999	933	803	617	495	411	354
	6-9		173	166	268	260	469	438	377	289	232	193	166	704	657	566	434	348	290	249
40,001 - 65,000	1	10	271	263	423	411	1051	982	845	648	520	432	373	1577	1473	1268	972	780	648	560
	2,3		271	263	423	411	1004	938	807	619	497	413	356	1506	1407	1211	929	746	620	534
	4,5		258	250	403	391	917	857	737	566	454	377	326	1376	1286	1106	849	681	566	489
	6-9		200	193	310	301	641	599	515	395	317	264	228	962	899	773	593	476	396	342
65,001 - 90,000	1	11	295	286	460	447	1097	1025	882	677	543	451	390	1646	1538	1323	1016	815	677	585
	2,3		295	286	460	447	1046	978	841	645	518	430	372	1569	1467	1262	968	777	645	558
	4,5		281	273	439	426	957	894	769	590	474	393	340	1436	1341	1154	885	711	590	510
	6-9		216	209	337	327	668	624	537	412	331	275	237	1002	936	806	618	497	413	356
Over 90,000	1	12	353	343	552	536	1137	1063	914	702	563	468	404	1706	1595	1371	1053	845	702	606
	2,3		353	343	552	536	1086	1015	873	670	538	447	386	1629	1523	1310	1005	807	671	579
	4,5		336	326	525	510	993	928	798	612	492	408	353	1490	1392	1197	918	738	612	530
	6-9		258	250	403	391	692	647	556	427	343	285	246	1038	971	834	641	515	428	369

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 # #
\$ 500 Deductible # ##
\$1000 Deductible # ###
\$2000 Deductible # ###
\$3000 Deductible # ###
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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.

R-21
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 7 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	82	75	124	117	224	209	180	138	111	92	79	336	314	270	207	167	138	119
	2.3	1	82	75	124	117	215	201	173	133	107	88	76	323	302	260	200	161	132	114
	4.5	1	79	72	119	112	200	187	161	123	99	82	71	300	281	242	185	149	123	107
	6-9	1	65	58	97	90	152	142	122	94	75	62	54	228	213	183	141	113	93	81
4,501 - 6,000	1	2	101	94	154	147	316	295	254	195	156	130	112	474	443	381	293	234	195	168
	2.3	2	101	94	154	147	303	283	243	187	150	125	108	455	425	365	281	225	188	162
	4.5	2	97	90	148	141	280	262	225	173	139	115	100	420	393	338	260	209	173	150
	6-9	2	78	71	118	111	207	193	166	127	102	85	73	311	290	249	191	153	128	110
6,001 - 8,000	1	3	131	124	200	193	393	367	316	242	195	161	139	590	551	474	363	293	242	209
	2.3	3	131	124	200	193	377	352	303	232	187	155	134	566	528	455	348	281	233	201
	4.5	3	125	118	191	184	347	324	279	214	172	143	123	521	486	419	321	258	215	185
	6-9	3	100	93	152	145	251	235	202	155	125	103	89	377	353	303	233	188	155	134
8,001 - 10,000	1	4	164	157	252	245	449	420	361	277	223	185	160	674	630	542	416	335	278	240
	2.3	4	164	157	252	245	430	402	346	265	213	177	153	645	603	519	398	320	266	230
	4.5	4	156	149	240	233	396	370	318	244	196	163	141	594	555	477	366	294	245	212
	6-9	4	123	116	189	182	286	267	230	176	142	117	101	429	401	345	264	213	176	152
10,001 - 15,000	1	5	193	186	300	291	562	525	452	347	278	231	200	843	788	678	521	417	347	300
	2.3	5	193	186	300	291	537	502	432	331	266	221	191	806	753	648	497	399	332	287
	4.5	5	184	177	285	277	493	461	396	304	244	203	175	740	692	594	456	366	305	263
	6-9	5	145	138	222	215	352	329	283	217	174	145	125	528	494	425	326	261	218	188
15,001 - 20,000	1	6	236	229	369	358	725	678	583	447	359	298	258	1088	1017	875	671	539	447	387
	2.3	6	236	229	369	358	693	648	557	428	343	285	246	1040	972	836	642	515	428	369
	4.5	6	225	218	351	341	636	594	511	392	315	261	226	954	891	767	588	473	392	339
	6-9	6	175	168	271	263	448	419	360	277	222	184	159	672	629	540	416	333	276	239
20,001 - 25,000	1	7	240	233	375	364	767	717	617	473	380	315	272	1151	1076	926	710	570	473	408
	2.3	7	240	233	375	364	733	685	589	452	363	301	260	1100	1028	884	678	545	452	390
	4.5	7	229	222	357	347	671	627	539	414	332	276	238	1007	941	809	621	498	414	357
	6-9	7	178	171	275	267	473	442	380	292	234	194	168	710	663	570	438	351	291	252
25,001 - 40,000	1	8	241	234	377	366	849	793	682	523	420	349	301	1274	1190	1023	785	630	524	452
	2.3	8	241	234	377	366	811	758	652	500	402	334	288	1217	1137	978	750	603	501	432
	4.5	8	230	223	359	349	743	694	597	458	368	305	264	1115	1041	896	687	552	458	396
	6-9	8	179	172	277	269	521	487	419	321	258	214	185	782	731	629	482	387	321	278
40,001 - 65,000	1	10	281	273	439	426	1177	1100	946	726	583	484	418	1766	1650	1419	1089	875	726	627
	2.3	10	281	273	439	426	1124	1050	903	693	557	462	399	1686	1575	1355	1040	836	693	599
	4.5	10	268	260	418	406	1026	959	825	633	508	422	364	1539	1439	1238	950	762	633	546
	6-9	10	207	200	321	312	715	668	574	441	354	294	254	1073	1002	861	662	531	441	381
65,001 - 90,000	1	11	306	297	478	464	1228	1148	987	758	608	505	436	1842	1722	1481	1137	912	758	654
	2.3	11	306	297	478	464	1172	1095	942	723	580	482	416	1758	1643	1413	1085	870	723	624
	4.5	11	291	283	455	442	1071	1001	861	661	531	440	380	1607	1502	1292	992	797	660	570
	6-9	11	225	218	350	340	746	697	599	460	369	307	265	1119	1046	899	690	554	461	398
Over 90,000	1	12	367	356	573	556	1274	1191	1024	786	631	524	453	1911	1787	1536	1179	947	786	680
	2.3	12	367	356	573	556	1216	1136	977	750	602	500	432	1824	1704	1466	1125	903	750	648
	4.5	12	349	339	545	529	1111	1038	893	685	550	457	394	1667	1557	1340	1028	825	686	591
	6-9	12	268	260	418	406	773	722	621	477	383	318	274	1160	1083	932	716	575	477	411

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 # #
\$ 500 Deductible # ##
\$1000 Deductible # ###
\$2000 Deductible # ###
\$3000 Deductible # ###
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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.

R-22
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 8 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	88	81	133	126	249	233	200	154	123	103	89	374	350	300	231	185	155	134
	2,3		88	81	133	126	240	224	193	148	119	99	85	360	336	290	222	179	149	128
	4,5		84	77	128	121	223	208	179	137	110	92	79	335	312	269	206	165	138	119
	6-9		68	61	103	96	168	157	135	104	83	69	60	252	236	203	156	125	104	90
4,501 - 6,000	1	2	109	102	166	159	355	332	286	219	176	146	126	533	498	429	329	264	219	189
	2,3		109	102	166	159	341	319	274	211	169	140	121	512	479	411	317	254	210	182
	4,5		104	97	159	152	315	294	253	194	156	129	112	473	441	380	291	234	194	168
	6-9		84	77	127	120	230	215	185	142	114	95	82	345	323	278	213	171	143	123
6,001 - 8,000	1	3	141	134	216	209	444	415	357	274	220	183	158	666	623	536	411	330	275	237
	2,3		141	134	216	209	425	397	341	262	210	175	151	638	596	512	393	315	263	227
	4,5		135	128	207	200	392	366	315	242	194	161	139	588	549	473	363	291	242	209
	6-9		107	100	163	156	281	263	226	174	139	116	100	422	395	339	261	209	174	150
8,001 - 10,000	1	4	177	170	273	265	508	475	409	314	252	209	181	762	713	614	471	378	314	272
	2,3		177	170	273	265	487	455	391	300	241	200	173	731	683	587	450	362	300	260
	4,5		169	162	261	253	447	418	359	276	222	184	159	671	627	539	414	333	276	239
	6-9		133	126	204	197	321	300	258	198	159	132	114	482	450	387	297	239	198	171
10,001 - 15,000	1	5	209	202	324	315	638	596	513	393	316	262	226	957	894	770	590	474	393	339
	2,3		209	202	324	315	610	570	490	376	302	251	217	915	855	735	564	453	377	326
	4,5		200	193	310	301	560	523	450	345	277	230	199	840	785	675	518	416	345	299
	6-9		156	149	240	233	397	371	319	245	197	163	141	596	557	479	368	296	245	212
15,001 - 20,000	1	6	256	249	401	389	826	772	664	510	409	340	293	1239	1158	996	765	614	510	440
	2,3		256	249	401	389	790	738	635	487	391	325	280	1185	1107	953	731	587	488	420
	4,5		244	237	382	371	723	676	581	446	358	297	257	1085	1014	872	669	537	446	386
	6-9		190	183	295	286	508	475	409	314	252	209	181	762	713	614	471	378	314	272
20,001 - 25,000	1	7	261	253	407	395	874	817	703	539	433	369	310	1311	1226	1055	809	650	539	465
	2,3		261	253	407	395	835	780	671	515	413	343	296	1253	1170	1007	773	620	515	444
	4,5		248	241	388	377	764	714	614	471	378	314	271	1146	1071	921	707	567	471	407
	6-9		193	186	299	290	536	501	431	331	266	220	190	804	752	647	497	399	330	285
25,001 - 40,000	1	8	263	255	410	398	968	905	778	597	480	398	344	1452	1358	1167	896	720	597	516
	2,3		263	255	410	398	924	864	743	570	458	380	328	1386	1296	1115	855	687	570	492
	4,5		250	243	390	379	845	790	679	521	419	348	300	1268	1185	1019	782	629	522	450
	6-9		194	187	301	292	592	553	476	365	293	243	210	888	830	714	548	440	365	315
40,001 - 65,000	1	10	305	296	477	463	1345	1257	1081	830	666	553	478	2018	1886	1622	1245	999	830	717
	2,3		305	296	477	463	1283	1199	1031	791	635	528	456	1925	1799	1547	1187	953	792	684
	4,5		290	282	454	441	1172	1095	942	723	580	482	416	1758	1643	1413	1085	870	723	624
	6-9		224	217	349	339	814	761	654	502	403	335	289	1221	1142	981	753	605	503	434
65,001 - 90,000	1	11	333	323	520	505	1404	1312	1128	866	695	577	499	2106	1968	1692	1299	1043	866	749
	2,3		333	323	520	505	1340	1252	1077	826	664	551	476	2010	1878	1616	1239	996	827	714
	4,5		316	307	494	480	1223	1143	983	754	606	503	434	1835	1715	1475	1131	909	755	651
	6-9		243	236	380	369	849	793	682	523	420	349	301	1274	1190	1023	785	630	524	452
Over 90,000	1	12	399	387	623	605	1457	1362	1171	899	722	599	518	2186	2043	1757	1349	1083	899	777
	2,3		399	387	623	605	1390	1299	1117	857	688	572	494	2085	1949	1676	1286	1032	858	741
	4,5		380	369	593	576	1269	1186	1020	783	629	522	451	1904	1779	1530	1175	944	783	677
	6-9		290	282	454	441	881	823	708	543	436	362	313	1322	1235	1062	815	654	543	470

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 # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible # ##
\$3000 Deductible # ##
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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-23
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 9 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	85	78	129	122	210	196	169	129	104	86	74	315	294	254	194	156	129	111
	2,3		85	78	129	122	202	189	163	125	100	83	72	303	284	245	188	150	125	108
	4,5		82	75	124	117	188	176	151	116	93	77	67	282	264	227	174	140	116	101
	6-9		67	60	101	94	144	135	116	89	72	59	51	216	203	174	134	108	89	77
4,501 - 6,000	1	2	105	98	160	153	295	276	237	182	146	121	105	443	414	356	273	219	182	158
	2,3		105	98	160	153	284	265	228	175	140	117	101	426	398	342	263	210	176	152
	4,5		101	94	154	147	262	245	211	162	130	108	93	383	368	317	243	195	162	140
	6-9		81	74	123	116	195	182	157	120	96	80	69	293	273	236	180	144	120	104
6,001 - 8,000	1	3	136	129	209	202	366	342	294	226	181	150	130	549	513	441	339	272	225	195
	2,3		136	129	209	202	351	328	282	216	174	144	125	527	492	423	324	261	216	188
	4,5		131	124	200	193	324	303	261	200	161	133	115	486	455	392	300	242	200	173
	6-9		104	97	158	151	236	221	190	146	117	97	84	354	332	285	219	176	146	126
8,001 - 10,000	1	4	171	164	264	256	418	391	336	258	207	172	149	627	587	504	387	311	258	224
	2,3		171	164	264	256	400	374	322	247	198	165	142	600	561	483	371	297	248	213
	4,5		163	156	251	244	369	345	297	228	183	152	131	554	518	446	342	275	228	197
	6-9		129	122	197	190	268	250	215	165	133	110	95	402	375	323	248	200	165	143
10,001 - 15,000	1	5	202	195	313	304	522	488	420	322	259	215	185	783	732	630	483	389	323	278
	2,3		202	195	313	304	500	467	402	308	248	205	177	750	701	603	462	372	308	266
	4,5		193	186	299	290	459	429	369	283	227	189	163	689	644	554	425	341	284	245
	6-9		151	144	232	225	328	307	264	203	163	135	117	492	461	396	305	245	203	176
15,001 - 20,000	1	6	247	240	386	375	674	630	542	416	334	277	239	1011	945	813	624	501	416	369
	2,3		247	240	386	375	644	602	518	397	319	265	229	966	903	777	596	479	398	344
	4,5		236	229	369	358	591	552	475	364	293	243	210	887	828	713	546	440	365	315
	6-9		184	177	284	276	417	390	335	257	207	172	148	626	585	503	386	311	258	222
20,001 - 25,000	1	7	251	244	392	381	712	665	572	439	352	293	253	1068	998	858	659	528	440	380
	2,3		251	244	392	381	681	636	547	420	337	280	242	1022	954	821	630	506	420	363
	4,5		239	232	374	363	624	583	501	385	309	257	222	936	875	752	578	464	386	333
	6-9		186	179	288	280	441	412	354	272	218	181	157	662	618	531	408	327	272	236
25,001 - 40,000	1	8	253	246	396	384	788	736	633	486	390	324	280	1182	1104	950	729	585	486	420
	2,3		247	240	386	375	752	703	605	464	373	309	267	1128	1055	908	696	560	464	401
	4,5		241	234	376	365	689	644	554	425	341	283	245	1034	966	831	638	512	425	368
	6-9		187	180	290	282	485	453	390	299	240	199	172	728	680	585	449	360	299	258
40,001 - 65,000	1	10	294	285	459	446	1090	1019	876	673	540	448	387	1635	1529	1314	1010	810	672	581
	2,3		294	285	459	446	1041	973	837	642	516	428	370	1562	1460	1256	963	774	642	555
	4,5		280	272	438	425	951	889	765	587	471	391	338	1427	1334	1148	881	707	587	507
	6-9		216	209	337	327	663	620	533	409	329	273	236	995	930	800	614	494	410	354
65,001 - 90,000	1	11	320	311	501	486	1137	1063	914	702	563	468	404	1706	1595	1371	1053	845	702	606
	2,3		320	311	501	486	1086	1015	873	670	538	447	386	1629	1523	1310	1005	807	671	579
	4,5		305	296	477	463	992	927	797	612	491	408	352	1488	1391	1196	918	737	612	528
	6-9		235	228	367	356	692	647	556	427	343	285	246	1038	971	834	641	515	428	369
Over 90,000	1	12	384	373	600	583	1180	1103	949	728	585	485	419	1770	1655	1424	1092	878	728	629
	2,3		384	373	600	583	1127	1053	906	695	558	463	400	1691	1580	1359	1043	837	695	600
	4,5		366	355	571	554	1029	962	827	635	510	423	366	1544	1443	1241	953	765	635	549
	6-9		280	272	438	425	717	670	576	442	355	295	255	1076	1005	864	663	533	443	383

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 # #
\$ 500 Deductible # ##
\$1000 Deductible # ###
\$2000 Deductible # ###
\$3000 Deductible # ###
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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.

R-24
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 10 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	80	73	121	114	202	189	163	125	100	83	72	303	284	245	188	150	125	108
	2,3		80	73	121	114	196	183	157	121	97	81	70	294	275	236	182	146	122	105
	4,5		77	70	117	110	182	170	146	112	90	75	65	273	255	219	168	135	113	98
	6-9		63	56	95	88	140	131	113	86	69	58	50	210	197	170	129	104	87	75
4,501 - 6,000	1	2	99	92	150	143	284	265	228	175	140	117	101	426	398	342	263	210	176	152
	2,3		99	92	150	143	273	255	219	168	135	112	97	410	383	329	252	203	168	146
	4,5		95	88	144	137	253	236	203	156	125	104	90	380	354	305	234	188	156	135
	6-9		77	70	116	109	187	175	151	116	93	77	67	281	263	227	174	140	116	101
6,001 - 8,000	1	3	127	120	195	188	352	329	283	217	174	145	125	528	494	425	326	261	218	188
	2,3		127	120	195	188	337	315	271	208	167	139	120	506	473	407	312	251	209	180
	4,5		122	115	187	180	311	291	250	192	154	128	111	467	437	375	288	231	192	167
	6-9		97	90	148	141	228	213	183	141	113	94	81	342	320	275	212	170	141	122
8,001 - 10,000	1	4	159	152	245	238	401	375	323	248	199	165	143	602	563	485	372	299	248	215
	2,3		159	152	245	238	384	359	309	237	190	158	136	576	539	464	356	285	237	204
	4,5		152	145	234	227	354	331	285	218	175	146	126	531	497	428	327	263	219	189
	6-9		120	113	184	177	257	240	206	158	127	106	91	386	360	309	237	191	159	137
10,001 - 15,000	1	5	188	181	291	283	501	468	402	309	248	206	178	752	702	603	464	372	309	267
	2,3		188	181	291	283	479	448	385	296	237	197	170	719	672	578	444	356	296	255
	4,5		179	172	277	269	441	412	354	272	218	181	157	662	618	531	408	327	272	236
	6-9		141	134	216	209	316	295	254	195	156	130	112	474	443	381	293	234	195	168
15,001 - 20,000	1	6	230	223	358	348	645	603	519	398	320	265	229	968	905	779	597	480	398	344
	2,3		230	223	358	348	616	576	495	380	305	253	219	924	864	743	570	458	380	329
	4,5		219	212	342	332	566	529	455	349	280	233	201	849	794	683	524	420	350	302
	6-9		171	164	264	256	401	375	323	248	199	165	143	602	563	485	372	299	248	215
20,001 - 25,000	1	7	234	227	365	354	682	637	548	420	338	280	242	1023	966	822	630	507	420	363
	2,3		234	227	365	354	652	609	524	402	323	268	231	978	914	786	603	485	402	347
	4,5		223	216	347	337	597	558	480	368	296	246	212	896	837	720	552	444	369	318
	6-9		173	166	268	260	423	395	340	261	209	174	150	635	593	510	392	314	261	225
25,001 - 40,000	1	8	235	228	367	356	753	704	605	465	373	310	268	1130	1066	908	698	560	465	402
	2,3		235	228	367	356	720	673	579	444	357	296	256	1080	1010	869	666	536	444	384
	4,5		224	217	349	339	660	617	531	407	327	271	234	990	926	797	611	491	407	351
	6-9		175	168	270	262	465	435	374	287	231	191	165	698	653	561	431	347	287	248
40,001 - 65,000	1	10	273	265	426	414	1042	974	838	643	516	429	370	1563	1461	1257	965	774	644	555
	2,3		273	265	426	414	995	930	800	614	493	409	353	1493	1395	1200	921	740	614	530
	4,5		260	252	406	394	911	851	732	562	451	374	323	1367	1277	1098	843	677	561	485
	6-9		202	195	313	304	636	594	511	392	315	261	226	954	891	767	588	473	392	339
65,001 - 90,000	1	11	298	289	465	451	1088	1017	875	671	539	447	386	1632	1526	1313	1007	809	671	579
	2,3		298	289	465	451	1038	970	834	640	514	427	369	1557	1455	1251	960	771	641	554
	4,5		283	275	442	429	949	887	763	585	470	390	337	1424	1331	1145	878	705	585	506
	6-9		218	211	340	330	662	619	532	409	328	272	235	993	929	798	614	492	408	353
Over 90,000	1	12	356	346	556	540	1129	1055	907	696	559	464	401	1694	1583	1361	1044	839	696	602
	2,3		356	346	556	540	1077	1007	866	665	534	443	383	1616	1511	1299	998	801	665	575
	4,5		339	329	529	514	984	920	791	607	488	405	350	1476	1380	1187	911	732	608	525
	6-9		260	252	406	394	687	642	552	424	340	282	244	1031	963	828	636	510	423	366

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 # #
\$ 500 Deductible # ##
\$1000 Deductible # ###
\$2000 Deductible # ###
\$3000 Deductible # ###
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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 11 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	81	74	122	115	218	204	175	135	108	90	78	327	306	263	203	162	135	117
	2,3	1	81	74	122	115	210	196	169	129	104	86	74	315	294	254	194	156	129	111
	4,5	1	78	71	118	111	195	182	157	120	96	80	69	293	273	236	180	144	120	104
	6-9	1	64	57	96	89	149	139	120	92	74	61	53	224	209	180	138	111	92	80
4,501 - 6,000	1	2	99	92	151	144	307	287	247	189	152	126	109	461	431	371	284	228	189	164
	2,3	2	99	92	151	144	295	276	237	182	146	121	105	443	414	356	273	219	182	158
	4,5	2	95	88	145	138	273	255	219	168	135	112	97	410	383	329	252	203	168	146
	6-9	2	77	70	116	109	201	188	162	124	100	83	71	302	282	243	186	150	125	107
6,001 - 8,000	1	3	128	121	196	189	382	357	307	236	189	157	136	573	536	461	354	284	236	204
	2,3	3	128	121	196	189	366	342	294	226	181	150	130	549	513	441	339	272	225	195
	4,5	3	123	116	188	181	337	315	271	208	167	139	120	506	473	407	312	251	209	180
	6-9	3	98	91	149	142	245	229	197	151	121	101	87	368	344	296	227	182	152	131
8,001 - 10,000	1	4	161	154	247	240	437	408	351	269	216	180	155	666	612	527	404	324	270	233
	2,3	4	161	154	247	240	417	390	335	257	207	172	148	626	585	503	386	311	258	222
	4,5	4	154	147	236	229	384	359	309	237	190	158	136	576	539	464	356	285	237	204
	6-9	4	121	114	185	178	278	260	224	172	138	114	99	417	390	336	258	207	171	149
10,001 - 15,000	1	5	189	182	294	285	546	510	439	337	270	224	194	819	765	659	506	405	336	291
	2,3	5	189	182	294	285	521	487	419	321	258	214	185	782	731	629	482	387	321	278
	4,5	5	181	174	280	272	479	448	385	296	237	197	170	719	672	578	444	356	296	255
	6-9	5	142	135	218	211	342	320	275	211	170	141	122	513	480	413	317	255	212	183
15,001 - 20,000	1	6	232	225	362	351	704	658	566	434	349	290	250	1056	987	849	651	524	435	375
	2,3	6	232	225	362	351	673	629	541	415	333	277	239	1010	944	812	623	500	416	359
	4,5	6	221	214	345	335	616	576	495	380	305	253	219	924	864	743	570	458	380	329
	6-9	6	172	165	266	258	435	407	350	269	216	179	155	653	611	525	404	324	269	233
20,001 - 25,000	1	7	235	228	367	356	744	695	598	459	368	306	264	1116	1043	897	689	552	459	396
	2,3	7	235	228	367	356	710	664	571	438	352	292	252	1065	996	857	657	528	438	378
	4,5	7	225	218	350	340	651	608	523	401	322	268	231	977	912	785	602	483	402	347
	6-9	7	175	168	270	262	459	429	369	283	227	189	163	689	644	554	425	341	284	245
25,001 - 40,000	1	8	237	230	370	359	823	769	661	508	408	338	292	1235	1154	992	762	612	507	438
	2,3	8	237	230	370	359	786	735	632	485	390	323	279	1179	1103	948	728	585	485	419
	4,5	8	226	219	352	342	720	673	579	444	357	296	256	1080	1010	869	666	536	444	384
	6-9	8	176	169	272	264	506	473	407	312	251	208	180	759	710	611	468	377	312	270
40,001 - 65,000	1	10	275	267	430	417	1141	1066	917	704	565	469	405	1712	1599	1376	1056	848	704	608
	2,3	10	275	267	430	417	1088	1017	875	671	539	447	386	1632	1526	1313	1007	809	671	579
	4,5	10	262	254	409	397	995	930	800	614	493	409	353	1493	1395	1200	921	740	614	530
	6-9	10	203	196	315	306	693	648	557	428	343	285	246	1040	972	836	642	515	428	369
65,001 - 90,000	1	11	300	291	468	454	1190	1112	956	734	589	489	423	1785	1668	1434	1101	884	734	635
	2,3	11	300	291	468	454	1136	1062	913	701	563	467	404	1704	1593	1370	1052	845	701	606
	4,5	11	285	277	446	433	1038	970	834	640	514	427	369	1557	1455	1251	960	771	641	554
	6-9	11	220	213	343	333	723	676	581	446	358	297	257	1085	1014	872	669	537	446	386
Over 90,000	1	12	359	349	561	545	1235	1154	992	762	612	508	439	1853	1731	1488	1143	918	762	659
	2,3	12	359	349	561	545	1178	1101	947	727	584	484	418	1767	1652	1421	1091	876	726	627
	4,5	12	342	332	534	518	1076	1006	865	664	533	443	382	1614	1509	1298	996	800	665	573
	6-9	12	263	255	410	398	749	700	602	462	371	308	266	1124	1050	903	693	557	462	399

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 # #
\$ 500 Deductible # ##
\$1000 Deductible # ###
\$2000 Deductible # ###
\$3000 Deductible # ###
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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 12 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	84	77	128	121	271	253	218	167	134	111	96	407	380	327	251	201	167	144
	2.3	1	84	77	128	121	260	243	209	160	129	107	92	390	365	314	240	194	161	138
	4.5	1	81	74	123	116	241	225	194	149	119	99	86	362	338	291	224	179	149	129
	6-9	1	67	60	100	93	180	168	144	111	89	74	64	270	252	216	167	134	111	96
4,501 - 6,000	1	2	104	97	159	152	388	363	312	240	192	160	138	582	545	468	360	288	240	207
	2.3	2	104	97	159	152	372	348	299	230	184	153	132	568	522	449	345	276	230	198
	4.5	2	100	93	152	145	343	321	276	212	170	141	122	515	482	414	318	255	212	183
	6-9	2	81	74	122	115	249	233	200	154	123	103	89	374	350	300	231	185	155	134
6,001 - 8,000	1	3	135	128	207	200	487	455	391	300	241	200	173	731	683	587	450	362	300	260
	2.3	3	135	128	207	200	465	435	374	287	231	191	165	698	653	561	431	347	287	248
	4.5	3	129	122	198	191	428	400	344	264	212	176	152	642	600	516	396	318	264	228
	6-9	3	102	95	156	149	307	287	247	189	152	126	109	461	431	371	284	228	189	164
8,001 - 10,000	1	4	169	162	261	253	559	522	449	345	277	230	198	839	783	674	518	416	345	297
	2.3	4	169	162	261	253	534	499	429	329	264	220	190	801	749	644	494	396	330	285
	4.5	4	161	154	248	241	490	458	394	302	243	202	174	735	687	591	453	365	303	261
	6-9	4	127	120	195	188	350	327	281	216	173	144	124	525	491	422	324	260	216	186
10,001 - 15,000	1	5	200	193	310	301	702	656	564	433	348	289	249	1053	984	846	650	522	434	374
	2.3	5	200	193	310	301	671	627	539	414	332	276	238	1007	941	809	621	498	414	357
	4.5	5	191	184	296	287	614	574	494	379	304	253	218	921	861	741	569	456	380	327
	6-9	5	149	142	229	222	434	406	349	268	215	179	154	651	609	524	402	323	269	231
15,001 - 20,000	1	6	244	237	382	371	911	851	732	562	451	374	323	1367	1277	1098	843	677	561	485
	2.3	6	244	237	382	371	870	813	699	537	431	358	309	1305	1220	1049	806	647	537	464
	4.5	6	234	227	365	354	796	744	640	491	394	327	283	1194	1116	960	737	591	491	425
	6-9	6	182	175	281	273	557	521	448	344	276	229	198	836	782	672	516	414	344	297
20,001 - 25,000	1	7	248	241	388	377	963	900	774	594	477	396	342	1445	1350	1161	891	716	594	513
	2.3	7	248	241	388	377	919	859	739	567	455	378	326	1379	1289	1109	851	683	567	489
	4.5	7	237	230	370	359	841	786	676	519	417	346	299	1262	1179	1014	779	626	519	449
	6-9	7	184	177	285	277	589	550	473	363	292	242	209	884	825	710	545	438	363	314
25,001 - 40,000	1	8	250	243	390	379	1067	997	857	658	528	439	379	1601	1496	1286	987	792	659	569
	2.3	8	244	237	382	371	1019	952	819	628	505	419	362	1529	1428	1229	942	758	629	543
	4.5	8	238	231	372	361	932	871	749	575	462	383	331	1398	1307	1124	863	693	575	497
	6-9	8	186	179	287	279	651	608	523	401	322	268	231	977	912	785	602	483	402	347
40,001 - 65,000	1	10	290	282	454	441	1485	1388	1194	916	736	611	527	2228	2082	1791	1374	1104	917	791
	2.3	10	290	282	454	441	1417	1324	1139	874	702	583	503	2126	1986	1709	1311	1053	875	755
	4.5	10	277	269	433	420	1294	1209	1040	798	641	532	459	1941	1814	1560	1197	962	798	689
	6-9	10	214	207	333	323	897	838	721	553	444	369	318	1346	1257	1082	830	666	554	477
65,001 - 90,000	1	11	316	307	494	480	1550	1449	1246	956	768	638	551	2325	2174	1869	1434	1152	957	827
	2.3	11	316	307	494	480	1479	1382	1189	912	732	608	525	2219	2073	1784	1368	1098	912	788
	4.5	11	301	292	471	457	1350	1262	1085	833	669	555	480	2025	1893	1628	1250	1004	833	720
	6-9	11	232	225	363	352	935	874	752	577	463	385	332	1403	1311	1128	866	695	578	498
Over 90,000	1	12	380	369	593	576	1609	1504	1293	993	797	662	572	2414	2256	1940	1490	1196	993	858
	2.3	12	380	369	593	576	1534	1434	1233	946	760	631	545	2301	2151	1850	1419	1140	947	818
	4.5	12	362	351	564	548	1401	1309	1126	864	694	576	497	2102	1964	1689	1296	1041	864	746
	6-9	12	277	269	433	420	970	907	780	599	481	399	345	1455	1361	1170	899	722	599	518

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 # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible # ##
\$3000 Deductible # ##
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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-27
C.A.R.
10/1/2003

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	84	77	128	121	244	228	196	150	121	100	87	366	342	294	225	182	150	131
	2,3	1	84	77	128	121	234	219	188	145	116	96	83	351	329	282	218	174	144	125
	4,5	1	81	74	123	116	217	203	175	134	108	89	77	326	305	263	201	162	134	116
	6-9	1	67	60	100	93	164	153	132	101	81	67	58	246	230	198	152	122	101	87
4,501 - 6,000	1	2	104	97	159	152	347	324	279	214	172	143	123	521	486	419	321	258	215	185
	2,3	2	104	97	159	152	333	311	267	205	165	137	118	500	467	401	308	248	206	177
	4,5	2	100	93	153	146	307	287	247	189	152	126	109	461	431	371	284	228	189	164
	6-9	2	81	74	122	115	225	210	181	139	111	92	80	338	315	272	209	167	138	120
6,001 - 8,000	1	3	135	128	207	200	433	405	348	267	215	178	154	650	608	522	401	323	267	231
	2,3	3	135	128	207	200	414	387	333	255	205	170	147	621	581	500	383	308	255	221
	4,5	3	129	122	198	191	382	357	307	236	189	157	136	573	536	461	354	284	236	204
	6-9	3	103	96	157	150	275	257	221	170	136	113	98	413	386	332	255	204	170	147
8,001 - 10,000	1	4	170	163	262	254	495	463	398	306	245	204	176	743	695	597	459	368	306	264
	2,3	4	170	163	262	254	474	443	381	292	235	195	168	711	665	572	438	353	293	252
	4,5	4	162	155	249	242	437	408	351	269	216	180	155	656	612	527	404	324	270	233
	6-9	4	128	121	196	189	314	293	252	193	155	129	111	471	440	378	290	233	194	167
10,001 - 15,000	1	5	200	193	311	302	622	581	500	383	308	256	221	933	872	750	575	462	384	332
	2,3	5	200	193	311	302	594	555	477	366	294	244	211	891	833	716	549	441	366	317
	4,5	5	191	184	297	288	546	510	439	337	270	224	194	819	765	659	506	405	336	291
	6-9	5	150	143	230	223	387	362	311	239	192	159	138	581	543	467	359	288	239	207
15,001 - 20,000	1	6	245	238	383	372	805	752	647	496	399	331	286	1208	1128	971	744	599	497	429
	2,3	6	245	238	383	372	768	718	617	474	381	316	273	1152	1077	926	711	572	474	410
	4,5	6	234	227	366	355	704	658	566	434	349	290	250	1056	987	849	651	524	435	375
	6-9	6	182	175	282	274	495	463	398	306	245	204	176	743	695	597	459	368	306	264
20,001 - 25,000	1	7	249	242	389	378	851	795	684	525	421	350	302	1277	1193	1026	788	632	525	453
	2,3	7	249	242	389	378	812	759	653	501	402	334	288	1218	1139	980	752	603	501	432
	4,5	7	237	230	371	360	744	695	598	459	368	306	264	1116	1043	897	689	552	459	396
	6-9	7	185	178	286	278	522	488	420	322	259	215	185	783	732	630	483	389	323	278
25,001 - 40,000	1	8	251	244	392	381	942	880	757	581	466	387	334	1413	1320	1136	872	699	581	501
	2,3	8	251	244	392	381	900	841	723	555	446	370	320	1350	1262	1085	833	669	555	480
	4,5	8	239	232	374	363	823	769	661	508	408	338	292	1235	1154	992	762	612	507	438
	6-9	8	186	179	288	280	577	539	464	356	286	237	205	866	809	696	534	429	356	308
40,001 - 65,000	1	10	293	284	456	443	1309	1223	1052	807	648	538	465	1964	1835	1578	1211	972	807	698
	2,3	10	293	284	456	443	1249	1167	1004	770	619	513	443	1874	1751	1506	1155	929	770	665
	4,5	10	278	270	435	422	1141	1066	917	704	565	469	405	1712	1599	1376	1056	848	704	608
	6-9	10	214	207	334	324	793	741	637	489	393	326	282	1190	1112	956	734	590	489	423
65,001 - 90,000	1	11	317	308	496	482	1365	1276	1097	842	676	561	485	2048	1914	1646	1263	1014	842	728
	2,3	11	317	308	496	482	1303	1218	1047	804	646	536	463	1955	1827	1571	1206	969	804	695
	4,5	11	303	294	473	459	1190	1112	956	734	589	489	423	1785	1668	1434	1101	884	734	635
	6-9	11	233	226	364	353	826	772	664	510	409	340	293	1239	1158	996	765	614	510	440
Over 90,000	1	12	381	370	595	578	1418	1325	1140	875	702	583	504	2127	1988	1710	1313	1053	875	756
	2,3	12	381	370	595	578	1352	1264	1087	834	670	556	480	2028	1896	1631	1251	1005	834	720
	4,5	12	363	352	567	550	1235	1154	992	762	612	508	439	1853	1731	1488	1143	918	762	659
	6-9	12	278	270	435	422	857	801	689	529	425	352	304	1286	1202	1034	794	638	528	456

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 # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible # ##
\$3000 Deductible # ##
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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 14 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	101	94	154	147	241	225	194	149	119	99	86	362	338	291	224	179	149	129
	2,3	1	101	94	154	147	231	216	186	143	114	95	82	347	324	279	215	171	143	123
	4,5	1	97	90	148	141	215	201	173	133	107	88	76	323	302	260	200	161	132	114
	6-9	1	78	71	118	111	163	152	131	100	81	67	58	245	228	197	150	122	101	87
4,501 - 6,000	1	2	126	119	193	186	341	319	274	211	169	140	121	512	479	411	317	254	210	182
	2,3	2	126	119	193	186	327	306	263	202	162	135	116	491	459	395	303	243	203	174
	4,5	2	121	114	185	178	303	283	243	187	150	125	108	455	425	365	281	225	188	162
	6-9	2	96	89	146	139	221	207	178	137	110	91	79	332	311	267	206	165	137	119
6,001 - 8,000	1	3	164	157	253	246	426	398	342	263	211	175	151	639	597	513	395	317	263	227
	2,3	3	164	157	253	246	408	381	328	251	202	168	145	612	572	492	377	303	252	218
	4,5	3	157	150	242	235	376	351	302	232	186	154	133	564	527	453	348	279	231	200
	6-9	3	124	117	190	183	272	254	218	168	135	112	97	408	381	327	252	203	168	146
8,001 - 10,000	1	4	207	200	322	313	488	456	392	301	242	201	173	732	684	588	452	363	302	260
	2,3	4	207	200	322	313	467	436	375	288	231	192	166	701	654	563	432	347	288	249
	4,5	4	198	191	308	299	429	401	345	265	213	176	152	644	602	518	398	320	264	228
	6-9	4	155	148	238	231	308	288	248	190	153	127	109	462	432	372	285	230	191	164
10,001 - 15,000	1	5	246	239	384	373	611	571	491	377	303	251	217	917	857	737	566	455	377	326
	2,3	5	246	239	384	373	584	546	470	360	289	240	207	876	819	705	540	434	360	311
	4,5	5	235	228	367	356	536	501	431	331	266	220	190	804	752	647	497	399	330	285
	6-9	5	182	175	282	274	381	356	306	235	189	157	135	572	534	459	353	284	236	203
15,001 - 20,000	1	6	304	295	475	461	792	740	636	488	392	326	281	1188	1110	954	732	588	489	422
	2,3	6	304	295	475	461	756	707	608	467	375	311	269	1134	1061	912	701	563	467	404
	4,5	6	290	282	453	440	692	647	556	427	343	285	246	1038	971	834	641	515	428	369
	6-9	6	223	216	348	338	487	455	391	300	241	200	173	731	683	587	450	362	300	260
20,001 - 25,000	1	7	309	300	483	469	837	782	673	516	414	344	297	1256	1173	1010	774	621	516	446
	2,3	7	309	300	483	469	799	747	642	493	396	329	284	1199	1121	963	740	594	494	426
	4,5	7	294	285	459	446	731	683	587	451	362	301	260	1097	1025	881	677	543	452	390
	6-9	7	227	220	353	343	514	480	413	317	254	211	182	771	720	620	476	381	317	273
25,001 - 40,000	1	8	311	302	486	472	927	866	745	572	459	381	329	1391	1299	1118	858	689	572	494
	2,3	8	311	302	486	472	885	827	711	546	438	364	314	1328	1241	1067	819	657	546	471
	4,5	8	296	287	462	449	810	757	651	500	401	333	288	1215	1136	977	750	602	500	432
	6-9	8	228	221	356	346	567	530	456	350	281	233	201	851	795	684	525	422	350	302
40,001 - 65,000	1	10	363	352	567	550	1286	1202	1034	793	637	529	457	1929	1803	1551	1190	956	794	686
	2,3	10	363	352	567	550	1227	1147	986	757	608	505	436	1841	1721	1479	1136	912	758	654
	4,5	10	345	335	539	523	1121	1048	901	692	555	461	398	1682	1572	1352	1038	833	692	597
	6-9	10	265	257	413	401	780	729	627	481	386	321	277	1170	1094	941	722	579	482	416
65,001 - 90,000	1	11	394	383	617	599	1343	1255	1079	828	665	552	477	2015	1883	1619	1242	998	828	716
	2,3	11	394	383	617	599	1281	1197	1029	790	634	527	455	1922	1796	1544	1185	951	791	683
	4,5	11	376	365	587	570	1170	1093	940	721	579	481	415	1755	1640	1410	1082	869	722	623
	6-9	11	288	280	450	437	813	760	654	502	403	334	289	1220	1140	981	753	605	501	434
Over 90,000	1	12	474	460	741	719	1393	1302	1120	859	690	573	495	2090	1953	1680	1289	1035	860	743
	2,3	12	474	460	741	719	1329	1242	1068	820	658	546	472	1994	1863	1602	1230	987	819	708
	4,5	12	451	438	705	684	1213	1134	975	748	601	499	431	1820	1701	1463	1122	902	749	647
	6-9	12	345	335	540	524	843	788	678	520	418	347	299	1265	1182	1017	780	627	521	449

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 # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible # ##
\$3000 Deductible # ##
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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 15 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	86	79	131	124	243	227	195	150	120	100	86	365	341	293	225	180	150	129
	2,3	1	86	79	131	124	233	218	187	144	116	96	83	350	327	281	216	174	144	125
	4,5	1	83	76	126	119	217	203	175	134	108	89	77	326	305	263	201	162	134	116
	6-9	1	68	61	102	95	164	153	132	101	81	67	58	246	230	198	152	122	101	87
4,501 - 6,000	1	2	107	100	163	156	346	323	278	213	171	142	123	519	485	417	320	257	213	185
	2,3	2	107	100	163	156	332	310	267	205	164	136	118	498	465	401	308	246	204	177
	4,5	2	102	95	156	149	306	286	246	189	152	126	109	459	429	369	284	228	189	164
	6-9	2	83	76	125	118	224	209	180	138	111	92	79	336	314	270	207	167	138	119
6,001 - 8,000	1	3	138	131	212	205	431	403	347	266	214	177	153	647	605	521	399	321	266	230
	2,3	3	138	131	212	205	413	386	332	255	205	170	147	620	579	498	383	308	255	221
	4,5	3	132	125	203	196	380	355	305	234	188	156	135	570	533	458	351	282	234	203
	6-9	3	106	99	161	154	274	256	220	169	136	113	97	411	384	330	254	204	170	146
8,001 - 10,000	1	4	173	166	268	260	493	461	396	304	244	203	175	740	692	594	456	366	305	263
	2,3	4	173	166	268	260	473	442	380	292	234	194	168	710	663	570	438	351	291	252
	4,5	4	166	159	256	249	434	406	349	268	215	179	154	651	609	524	402	323	269	231
	6-9	4	131	124	200	193	311	291	250	192	154	128	111	467	437	375	288	231	192	167
10,001 - 15,000	1	5	205	198	319	310	620	579	498	382	307	255	220	930	869	747	573	461	383	330
	2,3	5	205	198	319	310	592	553	476	365	293	243	210	888	830	714	548	440	365	315
	4,5	5	196	189	304	295	544	508	437	335	269	224	193	816	762	656	503	404	336	290
	6-9	5	154	147	236	229	385	360	310	238	191	158	137	578	540	465	357	287	237	206
15,001 - 20,000	1	6	251	244	393	382	801	749	644	494	397	330	285	1202	1124	966	741	596	495	428
	2,3	6	251	244	393	382	765	715	615	472	379	315	272	1148	1073	923	708	569	473	408
	4,5	6	240	233	375	364	701	655	563	432	347	288	249	1052	983	845	648	521	432	374
	6-9	6	187	180	289	281	493	461	396	304	244	203	175	740	692	594	456	366	305	263
20,001 - 25,000	1	7	255	248	400	388	847	792	681	523	420	348	301	1271	1188	1022	785	630	522	452
	2,3	7	255	248	400	388	809	756	650	499	401	333	287	1214	1134	975	749	602	500	431
	4,5	7	244	237	381	370	740	692	595	457	367	304	263	1110	1038	893	686	551	456	395
	6-9	7	189	182	294	285	520	486	418	321	258	214	185	780	729	627	482	387	321	278
25,001 - 40,000	1	8	258	250	403	391	938	877	754	579	465	386	333	1407	1316	1131	869	698	579	500
	2,3	8	251	244	393	382	896	837	720	552	444	368	318	1344	1256	1080	828	666	552	477
	4,5	8	245	238	383	372	820	766	659	506	406	337	291	1230	1149	989	759	609	506	437
	6-9	8	191	184	296	287	574	536	461	354	284	236	204	861	804	692	531	426	354	306
40,001 - 65,000	1	10	300	291	469	455	1303	1218	1047	804	646	536	463	1955	1827	1571	1206	969	804	695
	2,3	10	300	291	469	455	1243	1162	999	767	616	511	442	1865	1743	1499	1151	924	767	663
	4,5	10	285	277	446	433	1135	1061	912	700	562	467	403	1703	1592	1368	1050	843	701	605
	6-9	10	220	213	343	333	790	738	635	487	391	325	280	1185	1107	953	731	587	488	420
65,001 - 90,000	1	11	327	317	510	495	1360	1271	1093	839	674	559	483	2040	1907	1640	1259	1011	839	725
	2,3	11	327	317	510	495	1298	1213	1043	801	643	534	461	1947	1820	1565	1202	965	801	692
	4,5	11	311	302	486	472	1186	1108	953	731	587	488	421	1779	1662	1430	1097	881	732	632
	6-9	11	239	232	373	362	823	769	661	508	408	338	292	1235	1154	992	762	612	507	438
Over 90,000	1	12	391	380	612	594	1411	1319	1134	871	699	580	501	2117	1979	1701	1307	1049	870	752
	2,3	12	391	380	612	594	1346	1258	1082	830	667	554	478	2019	1887	1623	1245	1001	831	717
	4,5	12	373	362	582	565	1229	1149	988	758	609	506	437	1844	1724	1482	1137	914	759	656
	6-9	12	285	277	446	433	854	798	686	527	423	351	303	1281	1197	1029	791	635	527	455

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	# # #
\$ 500 Deductible	# # #
\$1000 Deductible	# # #
\$2000 Deductible	# # #
\$3000 Deductible	# # #
\$4000 Deductible	# # #
\$5000 Deductible	# # #

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge # # #
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 16 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	106	99	161	154	291	272	234	180	144	120	103	437	408	351	270	216	180	155
	2.3		106	99	161	154	279	261	224	172	138	115	99	419	392	336	258	207	173	149
	4.5		102	95	155	148	258	241	207	159	128	106	92	387	362	311	239	192	159	138
	6-9		82	75	124	117	192	179	154	118	95	79	68	288	269	231	177	143	119	102
4,501 - 6,000	1	2	132	125	203	196	418	391	336	258	207	172	149	627	587	504	387	311	258	224
	2.3		132	125	203	196	401	375	323	248	199	165	143	602	563	485	372	299	248	215
	4.5		127	120	194	187	369	345	297	228	183	152	131	554	518	446	342	275	228	197
	6-9		100	93	153	146	268	250	215	165	133	110	95	402	375	323	248	200	165	143
6,001 - 8,000	1	3	173	166	267	259	525	491	422	324	260	216	187	788	737	633	486	390	324	281
	2.3		173	166	267	259	503	470	404	310	249	207	179	755	705	606	465	374	311	269
	4.5		165	158	254	247	462	432	372	285	229	190	164	693	648	558	428	344	285	246
	6-9		130	123	199	192	331	309	266	204	164	136	117	497	464	399	306	246	204	176
8,001 - 10,000	1	4	218	211	340	330	603	564	485	372	299	248	214	905	846	728	558	449	372	321
	2.3		218	211	340	330	578	540	464	356	286	238	205	867	810	696	534	429	357	308
	4.5		209	202	324	315	530	495	426	327	262	218	188	795	743	639	491	393	327	282
	6-9		163	156	250	243	377	352	303	232	187	155	134	566	528	455	348	281	233	201
10,001 - 15,000	1	5	260	252	406	394	760	710	611	469	376	312	270	1140	1065	917	704	564	468	405
	2.3		260	252	406	394	727	679	584	448	360	299	258	1091	1019	876	672	540	449	387
	4.5		247	240	386	375	666	622	535	411	330	274	236	999	933	803	617	495	411	354
	6-9		192	185	298	289	469	438	377	289	232	193	166	704	657	566	434	348	290	249
15,001 - 20,000	1	6	321	312	502	487	988	923	794	609	489	406	351	1482	1385	1191	914	734	609	527
	2.3		321	312	502	487	943	881	758	581	467	388	335	1415	1322	1137	872	701	582	503
	4.5		306	297	478	464	862	806	693	532	427	355	306	1293	1209	1040	798	641	533	459
	6-9		235	228	367	356	603	564	485	372	299	248	214	905	846	728	558	449	372	321
20,001 - 25,000	1	7	325	316	509	494	1044	976	839	644	517	429	371	1566	1464	1259	966	776	644	557
	2.3		325	316	509	494	997	932	802	615	494	410	354	1496	1398	1203	923	741	615	531
	4.5		310	301	485	471	912	852	733	562	452	375	324	1368	1278	1100	843	678	563	486
	6-9		238	231	372	361	637	595	512	393	315	262	226	956	893	768	590	473	393	339
25,001 - 40,000	1	8	329	319	513	498	1159	1083	931	715	574	477	412	1739	1625	1397	1073	861	716	618
	2.3		329	319	513	498	1105	1033	888	682	547	455	393	1658	1550	1332	1023	821	683	590
	4.5		312	303	488	474	1011	945	813	624	501	416	359	1517	1418	1220	936	752	624	539
	6-9		240	233	375	364	704	658	566	434	349	290	250	1056	987	849	651	524	435	375
40,001 - 65,000	1	10	382	371	597	580	1614	1508	1297	995	799	664	573	2421	2262	1946	1493	1199	996	860
	2.3		382	371	597	580	1539	1438	1237	949	762	633	546	2309	2157	1856	1424	1143	950	819
	4.5		364	353	569	552	1405	1313	1129	867	696	578	499	2108	1970	1694	1301	1044	867	749
	6-9		279	271	436	423	973	909	782	600	482	400	345	1460	1364	1173	900	723	600	518
65,001 - 90,000	1	11	417	405	652	633	1684	1574	1354	1039	834	693	598	2526	2361	2031	1559	1251	1040	897
	2.3		417	405	652	633	1607	1502	1292	991	796	661	571	2411	2253	1938	1487	1194	992	857
	4.5		397	385	620	602	1467	1371	1179	905	727	603	521	2201	2057	1769	1358	1091	905	782
	6-9		304	295	475	461	1014	948	815	626	502	417	360	1521	1422	1223	939	753	626	540
Over 90,000	1	12	501	486	783	760	1749	1635	1406	1079	867	719	621	2624	2453	2109	1619	1301	1079	932
	2.3		501	486	783	760	1668	1559	1341	1029	826	686	592	2502	2339	2012	1544	1239	1029	888
	4.5		477	463	745	723	1523	1423	1224	939	754	626	541	2285	2135	1836	1409	1131	939	812
	6-9		365	354	570	553	1053	984	846	649	522	433	374	1580	1476	1269	974	783	650	561

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 # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible # ##
\$3000 Deductible # ##
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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

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	189	182	293	284	581	543	467	358	288	239	206	872	815	701	537	432	359	309
	2,3	1	189	182	293	284	555	519	446	343	275	228	197	833	779	669	515	413	342	296
	4,5	1	180	173	279	271	509	476	409	314	252	209	181	764	714	614	471	378	314	272
	6-9	1	141	134	217	210	364	340	292	224	180	150	129	546	510	438	336	270	225	194
4,501 - 6,000	1	2	241	234	376	365	862	806	693	532	427	355	306	1293	1209	1040	798	641	533	459
	2,3	2	241	234	376	365	824	770	662	508	408	339	293	1236	1155	993	762	612	509	440
	4,5	2	230	223	358	348	753	704	605	465	373	310	268	1130	1056	908	698	560	465	402
	6-9	2	179	172	276	268	529	494	425	326	262	217	188	794	741	638	489	393	326	282
6,001 - 8,000	1	3	322	313	504	489	1098	1026	882	677	544	451	390	1647	1539	1323	1016	816	677	585
	2,3	3	322	313	504	489	1046	978	841	645	518	430	372	1569	1467	1262	968	777	645	558
	4,5	3	307	298	480	466	958	895	770	591	474	394	340	1437	1343	1155	887	711	591	510
	6-9	3	236	229	369	358	667	623	536	411	330	274	237	1001	935	804	617	495	411	356
8,001 - 10,000	1	4	415	403	648	629	1269	1186	1020	783	629	522	451	1904	1779	1530	1175	944	783	677
	2,3	4	415	403	648	629	1210	1131	973	746	599	498	430	1815	1697	1460	1119	899	747	645
	4,5	4	394	383	617	599	1106	1034	889	682	548	455	393	1659	1551	1334	1023	822	683	590
	6-9	4	303	294	473	459	769	719	618	475	381	316	273	1154	1079	927	713	572	474	410
10,001 - 15,000	1	5	497	483	777	754	1612	1507	1296	995	799	663	573	2418	2261	1944	1493	1199	995	860
	2,3	5	497	483	777	754	1538	1437	1236	948	762	632	546	2307	2156	1854	1422	1143	948	819
	4,5	5	473	459	739	717	1404	1312	1128	866	695	577	499	2106	1968	1692	1299	1043	866	749
	6-9	5	362	351	564	548	973	909	782	600	482	400	345	1460	1364	1173	900	723	600	518
15,001 - 20,000	1	6	618	600	965	937	2113	1975	1699	1304	1047	869	751	3170	2963	2549	1956	1571	1304	1127
	2,3	6	618	600	965	937	2015	1883	1619	1243	998	829	716	3023	2825	2429	1865	1497	1244	1074
	4,5	6	588	571	919	892	1837	1717	1477	1133	910	755	652	2756	2576	2216	1700	1365	1133	978
	6-9	6	448	435	700	680	1267	1184	1018	781	628	521	450	1901	1776	1527	1172	942	782	675
20,001 - 25,000	1	7	627	609	981	952	2237	2091	1798	1380	1108	920	795	3356	3137	2697	2070	1662	1380	1193
	2,3	7	627	609	981	952	2134	1994	1715	1316	1057	877	758	3201	2991	2573	1974	1586	1316	1137
	4,5	7	596	579	932	905	1946	1819	1564	1201	964	800	691	2919	2729	2346	1802	1446	1200	1037
	6-9	7	455	442	712	691	1342	1254	1078	828	665	552	477	2013	1881	1617	1242	998	828	716
25,001 - 40,000	1	8	632	614	988	959	2488	2325	2000	1535	1232	1023	884	3732	3488	3000	2303	1848	1535	1326
	2,3	8	632	614	988	959	2372	2217	1907	1463	1175	975	842	3558	3326	2861	2195	1763	1463	1263
	4,5	8	602	584	939	912	2164	2022	1739	1335	1072	890	768	3246	3033	2609	2003	1608	1335	1152
	6-9	8	458	445	717	696	1489	1392	1197	919	738	612	529	2234	2088	1796	1379	1107	918	794
40,001 - 65,000	1	10	739	717	1154	1120	3488	3260	2804	2152	1728	1434	1239	5232	4890	4206	3228	2592	2151	1859
	2,3	10	739	717	1154	1120	3324	3107	2672	2051	1647	1367	1181	4986	4661	4008	3077	2471	2051	1772
	4,5	10	702	682	1097	1065	3030	2832	2436	1869	1501	1246	1076	4545	4248	3654	2804	2252	1869	1614
	6-9	10	536	520	836	812	2080	1944	1672	1283	1030	855	739	3120	2916	2508	1925	1545	1283	1109
65,001 - 90,000	1	11	806	783	1260	1223	3644	3406	2929	2248	1805	1499	1294	5466	5109	4394	3372	2708	2249	1941
	2,3	11	806	783	1260	1223	3473	3246	2792	2142	1720	1428	1233	5210	4869	4188	3213	2580	2142	1850
	4,5	11	766	744	1198	1163	3165	2958	2544	1952	1568	1302	1124	4748	4437	3816	2928	2352	1953	1686
	6-9	11	584	567	913	886	2172	2030	1746	1340	1076	893	771	3258	3045	2619	2010	1614	1340	1157
Over 90,000	1	12	971	943	1517	1473	3787	3539	3044	2336	1876	1557	1345	5681	5309	4566	3504	2814	2336	2018
	2,3	12	971	943	1517	1473	3608	3372	2900	2226	1787	1484	1281	5412	5058	4350	3339	2681	2226	1922
	4,5	12	923	896	1442	1400	3287	3072	2642	2028	1628	1352	1167	4931	4608	3963	3042	2442	2028	1751
	6-9	12	702	682	1098	1066	2256	2108	1813	1391	1117	928	801	3384	3162	2720	2087	1676	1392	1202

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 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible #####
\$3000 Deductible #####
\$4000 Deductible #####
\$5000 Deductible #####

LIMITED COLLISION

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

No Deductible - Adc \$28
to the \$300 Ded Limited Collision Rate.

R-32
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 27 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	59	52	88	81	178	166	143	110	88	73	63	267	249	215	165	132	110	95
	2,3		59	52	88	81	171	160	138	106	85	70	61	257	240	207	159	128	105	92
	4,5		57	50	85	78	159	149	128	98	79	66	57	239	224	192	147	119	99	86
	6-9		48	41	71	64	125	117	101	77	62	51	44	188	176	152	116	93	77	66
4,501 - 6,000	1	2	71	64	107	100	245	229	197	151	121	101	87	368	344	296	227	182	152	131
	2,3		71	64	107	100	235	220	189	145	117	97	84	353	330	284	218	176	146	126
	4,5		68	61	103	96	218	204	175	135	108	90	78	327	306	263	203	162	135	117
	6-9		57	50	85	78	165	154	132	102	82	68	59	248	231	198	153	123	102	89
6,001 - 8,000	1	3	90	83	136	129	302	282	243	186	149	124	107	453	423	365	279	224	186	161
	2,3		90	83	136	129	289	270	232	178	143	119	103	434	405	348	267	215	179	155
	4,5		86	79	131	124	268	250	215	165	133	110	95	402	375	323	248	200	165	143
	6-9		70	63	106	99	198	185	159	122	98	81	70	297	278	239	183	147	122	105
8,001 - 10,000	1	4	111	104	169	162	342	320	275	211	170	141	122	513	480	413	317	255	212	183
	2,3		111	104	169	162	328	307	264	203	163	135	117	492	461	396	305	245	203	176
	4,5		106	99	162	155	304	284	244	187	151	125	108	456	426	366	281	227	188	162
	6-9		85	78	129	122	223	208	179	137	110	92	79	335	312	269	206	165	138	119
10,001 - 15,000	1	5	129	122	198	191	426	398	342	263	211	175	151	639	597	513	395	317	263	227
	2,3		129	122	198	191	408	381	328	251	202	168	145	612	572	492	377	303	252	218
	4,5		123	116	189	182	376	351	302	232	186	154	133	564	527	453	348	279	231	200
	6-9		99	92	150	143	272	254	218	168	135	112	97	408	381	327	252	203	168	146
15,001 - 20,000	1	6	157	150	241	234	546	510	439	337	270	224	194	819	765	659	506	405	336	291
	2,3		157	150	241	234	522	488	420	322	259	215	185	783	732	630	483	389	323	278
	4,5		150	143	230	223	479	448	385	296	237	197	170	719	672	578	444	356	296	255
	6-9		118	111	181	174	342	320	275	211	170	141	122	513	480	413	317	255	212	183
20,001 - 25,000	1	7	159	152	244	237	577	539	464	356	286	237	205	866	809	696	534	429	356	308
	2,3		159	152	244	237	551	515	443	340	273	227	196	827	773	665	510	410	341	294
	4,5		152	145	233	226	506	473	407	312	251	208	180	759	710	611	468	377	312	270
	6-9		120	113	183	176	361	337	290	222	179	148	128	542	506	435	333	269	222	192
25,001 - 40,000	1	8	160	153	246	239	637	595	512	393	315	262	226	956	893	768	590	473	393	339
	2,3		160	153	246	239	609	569	489	376	302	250	216	914	854	734	564	453	375	324
	4,5		153	146	235	228	559	522	449	345	277	230	198	839	783	674	518	416	345	297
	6-9		121	114	185	178	396	370	318	244	196	163	141	594	555	477	366	294	245	212
40,001 - 65,000	1	10	184	177	284	276	877	820	705	541	435	361	312	1316	1230	1058	812	653	542	468
	2,3		184	177	284	276	838	783	673	517	415	345	298	1257	1175	1010	776	623	518	447
	4,5		176	169	272	264	767	717	617	473	380	315	272	1151	1076	926	710	570	473	408
	6-9		138	131	212	205	538	503	433	332	267	221	191	807	755	650	498	401	332	287
65,001 - 90,000	1	11	199	192	309	300	915	855	735	564	453	376	325	1373	1283	1103	846	680	564	488
	2,3		199	192	309	300	874	817	703	539	433	359	310	1311	1226	1055	809	650	539	465
	4,5		190	183	295	286	799	747	642	493	396	329	284	1199	1121	963	740	594	494	426
	6-9		149	142	229	222	561	524	451	346	278	231	199	842	786	677	519	417	347	299
Over 90,000	1	12	236	229	369	358	949	887	763	585	470	390	337	1424	1331	1145	878	705	585	506
	2,3		236	229	369	358	906	847	728	559	449	373	322	1359	1271	1092	839	674	560	483
	4,5		226	219	352	342	829	775	667	512	411	341	295	1244	1163	1001	768	617	512	443
	6-9		176	169	272	264	581	543	467	358	288	239	206	872	815	701	537	432	359	309

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 # #
\$ 500 Deductible # ##
\$1000 Deductible # ###
\$2000 Deductible # ###
\$3000 Deductible # ###
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

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

No Deductible - Adc \$7
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	69	62	104	97	184	172	148	114	91	76	65	276	258	222	171	137	114	96
	2.3		69	62	104	97	178	166	143	110	88	73	63	267	249	215	165	132	110	95
	4.5		67	60	100	93	166	155	133	102	82	68	59	249	233	200	153	123	102	89
	6-9		55	48	82	75	129	121	104	80	64	53	46	194	182	156	120	96	80	69
4,501 - 6,000	1	2	84	77	127	120	256	239	206	158	127	105	91	384	359	309	237	191	158	137
	2.3		84	77	127	120	246	230	198	152	122	101	87	369	345	297	228	183	152	131
	4.5		81	74	122	115	229	214	184	141	113	94	81	344	321	276	212	170	141	122
	6-9		66	59	99	92	171	160	138	106	85	70	61	257	240	207	159	128	105	92
6,001 - 8,000	1	3	107	100	163	156	316	295	254	195	156	130	112	474	443	381	293	234	195	168
	2.3		107	100	163	156	303	283	243	187	150	125	108	455	425	365	281	225	188	162
	4.5		102	95	156	149	280	262	225	173	139	115	100	420	393	338	260	209	173	150
	6-9		83	76	125	118	207	193	166	127	102	85	73	311	290	249	191	153	128	110
8,001 - 10,000	1	4	133	126	204	197	360	336	289	222	178	148	128	540	504	434	333	267	222	192
	2.3		133	126	204	197	345	322	277	213	171	142	122	518	483	416	320	257	213	183
	4.5		127	120	195	188	319	298	256	197	158	131	113	479	447	384	296	237	197	170
	6-9		101	94	154	147	232	217	187	143	115	95	82	348	326	281	215	173	143	123
10,001 - 15,000	1	5	156	149	240	233	447	418	359	276	222	184	159	671	627	539	414	333	276	239
	2.3		156	149	240	233	428	400	344	264	212	176	152	642	600	516	396	318	264	228
	4.5		149	142	229	222	394	368	316	243	195	162	140	591	552	474	365	293	243	210
	6-9		118	111	180	173	285	266	229	176	141	117	101	428	399	344	264	212	176	152
15,001 - 20,000	1	6	190	183	295	286	575	537	462	354	285	236	204	863	806	693	531	428	354	306
	2.3		190	183	295	286	550	514	442	339	272	226	195	825	771	663	509	408	339	293
	4.5		182	175	281	273	505	472	406	312	250	208	179	758	708	609	468	375	312	269
	6-9		142	135	218	211	360	336	289	222	178	148	128	540	504	434	333	267	222	192
20,001 - 25,000	1	7	193	186	299	290	607	567	488	374	301	249	215	911	851	732	561	452	374	323
	2.3		193	186	299	290	580	542	466	358	287	238	206	870	813	699	537	431	357	309
	4.5		184	177	285	277	532	497	427	328	263	219	189	798	746	641	492	395	329	284
	6-9		144	137	221	214	379	354	304	234	188	156	135	569	531	456	351	282	234	203
25,001 - 40,000	1	8	194	187	301	292	670	626	538	413	332	275	238	1005	939	807	620	498	413	357
	2.3		194	187	301	292	641	599	515	395	317	264	228	962	899	773	593	476	396	342
	4.5		186	179	287	279	587	549	472	362	291	242	209	881	824	708	543	437	363	314
	6-9		145	138	223	216	416	389	335	257	206	171	148	624	584	503	386	309	257	222
40,001 - 65,000	1	10	224	217	349	339	926	865	744	571	458	381	329	1389	1298	1116	857	687	572	494
	2.3		224	217	349	339	884	826	710	545	438	363	314	1326	1239	1065	818	657	545	471
	4.5		214	207	333	323	808	755	649	498	400	332	287	1212	1133	974	747	600	498	431
	6-9		167	160	258	250	566	529	455	349	280	233	201	849	794	683	524	420	350	302
65,001 - 90,000	1	11	243	236	380	369	965	902	776	595	478	397	343	1448	1353	1164	893	717	596	515
	2.3		243	236	380	369	921	861	740	568	456	379	327	1382	1292	1110	852	684	569	491
	4.5		232	225	363	352	843	788	678	520	418	347	299	1265	1182	1017	780	627	521	449
	6-9		180	173	279	271	590	551	474	364	292	242	209	885	827	711	546	438	363	314
Over 90,000	1	12	290	282	454	441	1000	935	804	617	496	411	355	1500	1403	1206	926	744	617	533
	2.3		290	282	454	441	956	893	768	589	473	393	339	1434	1340	1152	884	710	590	509
	4.5		277	269	433	420	874	817	703	539	433	359	310	1311	1226	1055	809	650	539	465
	6-9		214	207	333	323	611	571	491	377	303	251	217	917	857	737	566	455	377	326

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 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible # #
\$ 500 Deductible # ##
\$1000 Deductible # ###
\$2000 Deductible # ###
\$3000 Deductible # ###
\$4000 Deductible # ###
\$5000 Deductible # ###

LIMITED COLLISION

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

No Deductible - Adc \$7
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	72	65	108	101	181	169	145	112	90	74	64	272	254	218	168	135	111	96
	2,3		72	65	108	101	174	163	140	108	86	72	62	261	245	210	162	129	108	93
	4,5		69	62	104	97	163	152	131	100	81	67	58	245	228	197	150	122	101	87
	6-9		58	51	86	79	127	119	102	79	63	52	45	191	179	153	119	95	78	68
4,501 - 6,000	1	2	88	81	133	126	250	234	201	154	124	103	89	375	351	302	231	186	155	134
	2,3		88	81	133	126	241	225	194	149	119	99	86	362	338	291	224	179	149	129
	4,5		84	77	128	121	224	209	180	138	111	92	79	336	314	270	207	167	138	119
	6-9		68	61	103	96	168	157	135	104	83	69	60	252	236	203	156	125	104	90
6,001 - 8,000	1	3	113	106	172	165	308	288	248	190	153	127	109	462	432	372	285	230	191	164
	2,3		113	106	172	165	296	277	238	183	147	122	105	444	416	357	275	221	183	158
	4,5		108	101	165	158	274	256	220	169	136	113	97	411	384	330	254	204	170	146
	6-9		86	79	131	124	202	189	163	125	100	83	72	303	284	245	188	150	125	108
8,001 - 10,000	1	4	140	133	215	208	351	328	282	216	174	144	125	527	492	423	324	261	216	188
	2,3		140	133	215	208	336	314	270	207	166	138	119	504	471	405	311	249	207	179
	4,5		134	127	206	199	310	290	249	191	154	128	110	465	435	374	287	231	192	165
	6-9		106	99	162	155	228	213	183	141	113	94	81	342	320	275	212	170	141	122
10,001 - 15,000	1	5	164	157	253	246	435	407	350	269	216	179	155	653	611	525	404	324	269	233
	2,3		164	157	253	246	417	390	335	257	207	172	148	626	585	503	386	311	258	222
	4,5		157	150	242	235	384	359	309	237	190	158	136	576	539	464	356	285	237	204
	6-9		124	117	190	183	277	259	223	171	137	114	98	416	389	335	257	206	171	147
15,001 - 20,000	1	6	201	194	312	303	560	523	450	345	277	230	199	840	785	675	518	416	345	299
	2,3		201	194	312	303	535	500	430	330	265	220	190	803	750	645	495	398	330	285
	4,5		192	185	298	289	491	459	395	303	243	202	174	737	689	593	455	365	303	261
	6-9		150	143	231	224	350	327	281	216	173	144	124	525	491	422	324	260	216	186
20,001 - 25,000	1	7	204	197	317	308	591	552	475	364	293	243	210	887	828	713	546	440	365	315
	2,3		204	197	317	308	565	528	454	348	280	232	201	848	792	681	522	420	348	302
	4,5		195	188	302	293	518	484	416	319	257	213	184	777	726	624	479	386	320	276
	6-9		152	145	234	227	369	345	297	228	183	152	131	554	518	446	342	275	228	197
25,001 - 40,000	1	8	205	198	319	310	653	610	525	403	323	268	232	980	915	788	605	485	402	348
	2,3		205	198	319	310	624	583	501	385	309	257	222	936	875	752	578	464	386	333
	4,5		196	189	304	295	572	535	460	353	284	235	203	858	803	690	530	426	353	305
	6-9		154	147	236	229	406	379	326	250	201	167	144	609	569	489	375	302	251	216
40,001 - 65,000	1	10	237	230	371	360	900	841	723	555	446	370	320	1350	1262	1085	833	669	555	480
	2,3		237	230	371	360	859	803	691	530	426	353	305	1289	1205	1037	795	639	530	458
	4,5		227	220	353	343	786	735	632	485	390	323	279	1179	1103	948	728	585	485	419
	6-9		176	169	272	264	551	515	443	340	273	227	196	827	773	665	510	410	341	294
65,001 - 90,000	1	11	258	250	403	391	938	877	754	579	465	386	333	1407	1316	1131	869	698	579	500
	2,3		258	250	403	391	897	838	721	553	444	369	318	1346	1257	1082	830	666	554	477
	4,5		246	239	384	373	820	766	659	506	406	337	291	1230	1149	989	759	609	506	437
	6-9		191	184	296	287	575	537	462	354	285	236	204	863	806	693	531	428	354	306
Over 90,000	1	12	309	300	482	468	974	910	783	601	482	400	346	1461	1365	1175	902	723	600	519
	2,3		309	300	482	468	930	869	747	574	461	382	330	1395	1304	1121	861	692	573	495
	4,5		294	285	459	446	851	795	684	525	421	350	302	1277	1193	1026	788	632	525	453
	6-9		227	220	353	343	595	556	478	367	295	245	211	893	834	717	551	443	368	317

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	# #
\$ 500 Deductible	# ##
\$1000 Deductible	# ###
\$2000 Deductible	# ###
\$3000 Deductible	# ###
\$4000 Deductible	# ###
\$5000 Deductible	# ###

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

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

No Deductible - Adc \$7
to the \$300 Ded Limited Collision Rate.

R-35
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 3 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	70	63	106	99	188	176	151	116	93	77	67	282	264	227	174	140	116	101
	2,3		70	63	106	99	182	170	146	112	90	75	65	273	255	219	168	135	113	98
	4,5		68	61	102	95	170	159	137	105	84	70	60	255	239	206	158	126	105	90
	6-9		56	49	84	77	132	123	106	81	65	54	47	198	185	159	122	98	81	71
4,501 - 6,000	1	2	86	79	130	123	263	246	212	162	130	108	93	395	369	318	243	195	162	140
	2,3		86	79	130	123	253	236	203	156	125	104	90	380	354	305	234	188	156	135
	4,5		83	76	125	118	234	219	188	145	116	96	83	351	329	282	218	174	144	125
	6-9		67	60	101	94	175	164	141	108	87	72	62	263	246	212	162	131	108	93
6,001 - 8,000	1	3	109	102	167	160	324	303	261	200	161	133	115	486	455	392	300	242	200	173
	2,3		109	102	167	160	311	291	250	192	154	128	111	467	437	375	288	231	192	167
	4,5		105	98	160	153	288	269	231	178	143	118	102	432	404	347	267	215	177	153
	6-9		84	77	128	121	212	198	170	131	105	87	75	318	297	255	197	158	131	113
8,001 - 10,000	1	4	136	129	209	202	369	345	297	228	183	152	131	554	518	446	342	275	228	197
	2,3		136	129	209	202	354	331	285	218	175	146	126	531	497	428	327	263	219	189
	4,5		131	124	200	193	327	306	263	202	162	135	116	491	459	395	303	243	203	174
	6-9		104	97	158	151	239	223	192	147	118	98	85	359	335	288	221	177	147	128
10,001 - 15,000	1	5	161	154	247	240	460	430	370	284	228	189	163	690	645	555	426	342	284	245
	2,3		161	154	247	240	441	412	354	272	218	181	157	662	618	531	408	327	272	236
	4,5		154	147	236	229	406	379	326	250	201	167	144	609	569	489	375	302	251	216
	6-9		121	114	185	178	292	273	235	180	145	120	104	438	410	353	270	218	180	156
15,001 - 20,000	1	6	195	188	303	294	592	553	476	365	293	243	210	888	830	714	548	440	365	315
	2,3		195	188	303	294	566	529	455	349	280	233	201	849	794	683	524	420	350	302
	4,5		187	180	289	281	519	485	417	320	257	213	184	779	728	626	480	386	320	276
	6-9		147	140	225	218	369	345	297	228	183	152	131	554	518	446	342	275	228	197
20,001 - 25,000	1	7	198	191	308	299	625	584	502	385	310	257	222	938	876	753	578	465	386	333
	2,3		198	191	308	299	597	558	480	368	296	246	212	896	837	720	552	444	369	318
	4,5		189	182	294	285	548	512	440	338	271	225	195	822	768	660	507	407	338	293
	6-9		148	141	228	221	388	363	312	240	192	160	138	582	545	468	360	288	240	207
25,001 - 40,000	1	8	200	193	310	301	690	645	555	426	342	284	245	1035	968	833	639	513	426	368
	2,3		200	193	310	301	659	616	530	407	326	271	234	989	924	795	611	489	407	351
	4,5		191	184	296	287	605	565	486	373	299	249	215	908	848	729	560	449	374	323
	6-9		149	142	229	222	428	400	344	264	212	176	152	642	600	516	396	318	264	228
40,001 - 65,000	1	10	230	223	359	349	953	891	766	588	472	392	339	1430	1337	1149	882	708	588	509
	2,3		230	223	359	349	910	850	731	561	451	374	323	1365	1275	1097	842	677	561	485
	4,5		220	213	343	333	832	778	669	513	412	342	296	1248	1167	1004	770	618	513	444
	6-9		171	164	265	257	583	545	469	360	289	240	207	875	818	704	540	434	360	311
65,001 - 90,000	1	11	250	243	391	380	994	929	799	613	492	409	353	1491	1394	1199	920	738	614	530
	2,3		250	243	391	380	949	887	763	585	470	390	337	1424	1331	1145	878	705	585	506
	4,5		239	232	373	362	868	811	697	535	430	357	308	1302	1217	1046	803	645	536	462
	6-9		186	179	287	279	607	567	488	374	301	249	215	911	851	732	561	452	374	323
Over 90,000	1	12	300	291	469	455	1031	964	829	636	511	424	366	1547	1446	1244	954	767	636	549
	2,3		300	291	469	455	984	920	791	607	488	405	350	1476	1380	1187	911	732	608	525
	4,5		285	277	446	433	900	841	723	555	446	370	320	1350	1262	1085	833	669	555	480
	6-9		220	213	343	333	629	588	506	388	312	259	223	944	882	759	582	468	389	335

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 # #
\$ 500 Deductible # ##
\$1000 Deductible # ###
\$2000 Deductible # ###
\$3000 Deductible # ###
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

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

No Deductible - Adc \$7
to the \$300 Ded Limited Collision Rate.

R-36
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 4 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	76	69	115	108	202	189	163	125	100	83	72	303	284	245	188	150	125	108
	2,3	1	76	69	115	108	195	182	157	120	96	80	69	293	273	236	180	144	120	104
	4,5	1	73	66	110	103	182	170	146	112	90	75	65	273	255	219	168	135	113	98
	6-9	1	60	53	90	83	139	130	112	86	69	57	49	209	195	168	129	104	86	74
4,501 - 6,000	1	2	93	86	141	134	284	265	228	175	140	117	101	426	398	342	263	210	176	152
	2,3	2	93	86	141	134	272	254	218	168	135	112	97	408	381	327	252	203	168	146
	4,5	2	90	83	136	129	251	235	202	155	125	103	89	377	353	303	233	188	155	134
	6-9	2	72	65	109	102	187	175	151	116	93	77	67	281	263	227	174	140	116	101
6,001 - 8,000	1	3	120	113	183	176	351	328	282	216	174	144	125	527	492	423	324	261	216	188
	2,3	3	120	113	183	176	336	314	270	207	166	138	119	504	471	405	311	249	207	179
	4,5	3	115	108	175	168	310	290	249	191	154	128	110	465	435	374	287	231	192	165
	6-9	3	91	84	139	132	227	212	182	140	112	93	81	341	318	273	210	168	140	122
8,001 - 10,000	1	4	149	142	229	222	400	374	322	247	198	165	142	600	561	483	371	297	248	213
	2,3	4	149	142	229	222	384	359	309	237	190	158	136	576	539	464	356	285	237	204
	4,5	4	143	136	219	212	353	330	284	218	175	145	125	530	495	426	327	263	218	188
	6-9	4	113	106	172	165	257	240	206	158	127	106	91	386	360	309	237	191	159	137
10,001 - 15,000	1	5	175	168	271	263	500	467	402	308	248	205	177	750	701	603	462	372	308	266
	2,3	5	175	168	271	263	478	447	384	295	237	197	170	717	671	576	443	356	296	255
	4,5	5	168	161	259	251	440	411	353	271	218	181	156	660	617	530	407	327	272	234
	6-9	5	132	125	202	195	315	294	253	194	156	129	112	473	441	380	291	234	194	168
15,001 - 20,000	1	6	214	207	334	324	643	601	517	397	319	264	228	965	902	776	596	479	396	342
	2,3	6	214	207	334	324	615	575	495	380	305	253	219	923	863	743	570	458	380	329
	4,5	6	205	198	318	309	564	527	453	348	279	232	200	846	791	680	522	419	348	300
	6-9	6	160	153	246	239	400	374	322	247	198	165	142	600	561	483	371	297	248	213
20,001 - 25,000	1	7	218	211	339	329	679	635	546	419	337	279	241	1019	953	819	629	506	419	362
	2,3	7	218	211	339	329	649	607	522	401	322	267	231	974	911	783	602	483	401	347
	4,5	7	208	201	323	314	596	557	479	368	295	245	212	894	836	719	552	443	368	318
	6-9	7	162	155	249	242	422	394	339	260	209	173	150	633	591	509	390	314	260	225
25,001 - 40,000	1	8	219	212	342	332	751	702	604	463	372	309	267	1127	1053	906	695	558	464	401
	2,3	8	219	212	342	332	718	671	577	443	356	295	255	1077	1007	866	665	534	443	383
	4,5	8	209	202	325	316	658	615	529	406	326	271	234	987	923	794	609	489	407	351
	6-9	8	163	156	251	244	464	434	373	286	230	191	165	696	651	560	429	345	287	248
40,001 - 65,000	1	10	253	246	397	385	1040	972	836	642	515	428	369	1560	1458	1254	963	773	642	564
	2,3	10	253	246	397	385	993	928	798	612	492	408	353	1490	1392	1197	918	738	612	530
	4,5	10	242	235	378	367	907	848	729	560	449	373	322	1361	1272	1094	840	674	560	483
	6-9	10	188	181	291	283	635	593	510	391	314	261	225	953	890	765	587	471	392	338
65,001 - 90,000	1	11	276	268	432	419	1085	1014	872	669	537	446	385	1628	1521	1308	1004	806	669	578
	2,3	11	276	268	432	419	1036	968	832	639	513	426	368	1554	1452	1248	959	770	639	552
	4,5	11	263	255	411	399	947	885	761	584	469	389	336	1421	1328	1142	876	704	584	504
	6-9	11	203	196	316	307	660	617	531	407	327	271	234	990	926	797	611	491	407	351
Over 90,000	1	12	331	321	517	502	1126	1052	905	694	558	463	400	1689	1578	1358	1041	837	695	600
	2,3	12	331	321	517	502	1074	1004	863	663	532	442	382	1611	1506	1295	995	798	663	573
	4,5	12	315	306	492	478	982	918	789	606	487	404	349	1473	1377	1184	909	731	606	524
	6-9	12	242	235	378	367	685	640	550	422	339	282	243	1028	960	825	633	509	423	365

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	# #
\$ 500 Deductible	# ##
\$1000 Deductible	# ###
\$2000 Deductible	# ###
\$3000 Deductible	# ###
\$4000 Deductible	# ##
\$5000 Deductible	# ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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 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		77	70	117	110	209	195	168	129	103	86	74	314	293	252	194	155	129	111
	2,3	1	77	70	117	110	201	188	162	124	100	83	71	302	282	243	186	150	125	107
	4,5		74	67	112	105	187	175	151	116	93	77	67	281	263	227	174	140	116	101
	6-9		61	54	92	85	143	134	115	88	71	59	51	215	201	173	132	107	89	77
4,501 - 6,000	1	2	95	88	145	138	293	274	236	181	145	121	104	440	411	354	272	218	182	156
	2,3		95	88	145	138	281	263	226	174	139	116	100	422	395	339	261	209	174	150
	4,5		91	84	139	132	261	244	210	161	129	107	93	392	366	315	242	194	161	140
	6-9		74	67	111	104	193	180	155	119	95	79	68	290	270	233	179	143	119	102
6,001 - 8,000	1	3	122	115	187	180	364	340	292	224	180	150	129	546	510	438	336	270	225	194
	2,3		122	115	187	180	349	326	280	215	173	143	124	524	489	420	323	260	215	186
	4,5		117	110	179	172	322	301	259	199	160	132	114	483	452	389	299	240	198	171
	6-9		93	86	142	135	234	219	188	145	116	96	83	351	329	282	218	174	144	125
8,001 - 10,000	1	4	153	146	235	228	415	388	334	256	206	171	147	623	582	501	384	309	257	221
	2,3		153	146	235	228	398	372	320	246	197	164	141	597	558	480	369	296	246	212
	4,5		146	139	224	217	367	343	295	226	182	151	130	551	515	443	339	273	227	195
	6-9		116	109	177	170	265	248	213	164	131	109	94	398	372	320	246	197	164	141
10,001 - 15,000	1	5	180	173	278	270	519	485	417	320	257	213	184	779	728	626	480	386	320	276
	2,3		180	173	278	270	496	464	399	306	246	204	176	744	696	599	459	369	306	264
	4,5		172	165	266	258	456	426	366	281	226	187	162	684	639	549	422	339	281	243
	6-9		135	128	207	200	326	305	262	201	162	134	116	489	458	393	302	243	201	174
15,001 - 20,000	1	6	220	213	343	333	669	625	538	413	331	275	238	1004	938	807	620	497	413	367
	2,3		220	213	343	333	639	597	513	394	316	263	227	959	896	770	591	474	395	341
	4,5		210	203	327	317	586	548	471	362	290	241	208	879	822	707	543	435	362	312
	6-9		164	157	252	245	415	388	334	256	206	171	147	623	582	501	384	309	257	221
20,001 - 25,000	1	7	223	216	348	338	706	660	568	436	350	290	251	1059	990	852	654	525	435	377
	2,3		223	216	348	338	675	631	543	416	334	278	240	1013	947	815	624	501	417	360
	4,5		213	206	332	322	618	578	497	381	306	254	220	927	867	746	572	459	381	330
	6-9		166	159	256	249	438	409	352	270	217	180	155	657	614	528	405	326	270	233
25,001 - 40,000	1	8	225	218	350	340	781	730	628	482	387	321	277	1172	1095	942	723	581	482	416
	2,3		225	218	350	340	747	698	600	461	370	307	265	1121	1047	900	692	555	461	398
	4,5		214	207	334	324	684	639	550	422	339	281	243	1026	959	825	633	509	422	365
	6-9		168	161	259	251	482	450	387	297	239	198	171	723	675	581	446	359	297	257
40,001 - 65,000	1	10	261	253	407	395	1082	1011	869	667	536	445	384	1623	1517	1304	1001	804	668	576
	2,3		261	253	407	395	1033	965	830	637	511	425	367	1550	1448	1245	956	767	638	551
	4,5		248	241	387	376	944	882	759	582	467	388	335	1416	1323	1139	873	701	582	503
	6-9		193	186	299	290	659	616	530	407	326	271	234	989	924	795	611	489	407	351
65,001 - 90,000	1	11	283	275	443	430	1129	1055	907	696	559	464	401	1694	1583	1361	1044	839	696	602
	2,3		283	275	443	430	1077	1007	866	665	534	443	383	1616	1511	1299	998	801	665	575
	4,5		270	262	422	410	984	920	791	607	488	405	350	1476	1380	1187	911	732	608	525
	6-9		209	202	324	315	687	642	552	424	340	282	244	1031	963	828	636	510	423	366
Over 90,000	1	12	340	330	530	515	1172	1095	942	723	580	482	416	1758	1643	1413	1085	870	723	624
	2,3		340	330	530	515	1117	1044	898	689	553	459	397	1676	1566	1347	1034	830	689	596
	4,5		323	314	506	491	1022	955	821	630	506	420	363	1533	1433	1232	945	759	630	545
	6-9		248	241	388	377	712	665	572	439	352	293	253	1068	998	858	659	528	440	380

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	# #
\$ 500 Deductible	# ##
\$1000 Deductible	# ###
\$2000 Deductible	# ###
\$3000 Deductible	# ###
\$4000 Deductible	# ###
\$5000 Deductible	# ###

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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.

R-38
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 6 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	82	75	124	117	220	206	177	136	109	91	78	330	309	266	204	164	137	117
	2,3		82	75	124	117	213	199	171	131	105	88	76	320	299	257	197	158	132	114
	4,5		79	72	119	112	198	185	159	122	98	81	70	297	278	239	183	147	122	105
	6-9		65	58	97	90	151	141	121	93	75	62	54	227	212	182	140	113	93	81
4,501 - 6,000	1	2	101	94	154	147	311	291	250	192	154	128	111	467	437	375	288	231	192	167
	2,3		101	94	154	147	300	280	241	185	148	123	106	450	420	362	278	222	185	159
	4,5		97	90	148	141	277	259	223	171	137	114	98	416	389	335	257	206	171	147
	6-9		78	71	118	111	204	191	164	126	101	84	73	306	287	246	189	152	126	110
6,001 - 8,000	1	3	131	124	200	193	387	362	311	239	192	159	138	581	543	467	359	288	239	207
	2,3		131	124	200	193	371	347	298	229	184	153	132	557	521	447	344	276	230	198
	4,5		125	118	191	184	342	320	275	211	170	141	122	513	480	413	317	255	212	183
	6-9		100	93	152	145	248	232	200	153	123	102	88	372	348	300	230	185	153	132
8,001 - 10,000	1	4	164	157	252	245	443	414	356	273	219	182	157	665	621	534	410	329	273	236
	2,3		164	157	252	245	425	397	341	262	210	175	151	638	596	512	393	315	263	227
	4,5		156	149	240	233	391	365	314	241	193	161	139	587	548	471	362	290	242	209
	6-9		123	116	189	182	281	263	226	174	139	116	100	422	395	339	261	209	174	150
10,001 - 15,000	1	5	193	186	300	291	554	518	445	342	275	228	197	831	777	668	513	413	342	296
	2,3		193	186	300	291	530	495	426	327	262	218	188	795	743	639	491	393	327	282
	4,5		184	177	285	277	487	455	391	300	241	200	173	731	683	587	450	362	300	260
	6-9		145	138	222	215	348	325	280	215	172	143	124	522	488	420	323	258	215	186
15,001 - 20,000	1	6	236	229	369	358	716	669	575	442	355	294	254	1074	1004	863	663	533	441	381
	2,3		236	229	369	358	684	639	550	422	339	281	243	1026	959	825	633	509	422	365
	4,5		225	218	351	341	627	586	504	387	311	258	223	941	879	756	581	467	387	335
	6-9		175	168	271	263	443	414	356	273	219	182	157	665	621	534	410	329	273	236
20,001 - 25,000	1	7	240	233	375	364	756	707	608	467	375	311	269	1134	1061	912	701	563	467	404
	2,3		240	233	375	364	722	675	581	446	358	297	257	1083	1013	872	669	537	446	386
	4,5		229	222	357	347	662	619	532	409	328	272	235	993	929	798	614	492	408	353
	6-9		178	171	275	267	467	436	375	288	231	192	166	701	654	563	432	347	288	249
25,001 - 40,000	1	8	241	234	377	366	837	782	673	516	414	344	297	1256	1173	1010	774	621	516	446
	2,3		241	234	377	366	799	747	642	493	396	329	284	1199	1121	963	740	594	494	426
	4,5		230	223	359	349	732	684	588	451	363	301	260	1098	1026	882	677	545	452	390
	6-9		179	172	277	269	515	481	414	317	255	212	183	773	722	621	476	383	318	275
40,001 - 65,000	1	10	281	273	439	426	1160	1084	932	715	575	477	412	1740	1626	1398	1073	863	716	618
	2,3		281	273	439	426	1107	1035	890	683	549	455	393	1661	1553	1335	1025	824	683	590
	4,5		268	260	418	406	1012	946	814	624	501	416	359	1518	1419	1221	936	752	624	539
	6-9		207	200	321	312	705	659	567	435	349	290	250	1058	989	851	653	524	435	375
65,001 - 90,000	1	11	306	297	478	464	1210	1131	973	746	599	498	430	1815	1697	1460	1119	899	747	645
	2,3		306	297	478	464	1156	1080	929	713	572	475	410	1734	1620	1394	1070	858	713	615
	4,5		291	283	455	442	1066	987	849	651	523	434	375	1584	1481	1274	977	785	651	563
	6-9		225	218	350	340	735	687	591	453	364	302	261	1103	1031	887	680	546	453	392
Over 90,000	1	12	367	356	573	556	1256	1174	1010	775	622	517	446	1884	1761	1515	1163	933	776	669
	2,3		367	356	573	556	1198	1120	963	739	594	493	426	1797	1680	1445	1109	891	740	639
	4,5		349	339	545	529	1096	1024	881	676	543	451	389	1644	1536	1322	1014	815	677	594
	6-9		268	260	418	406	762	712	612	470	377	313	271	1143	1068	918	705	566	470	407

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	# #
\$ 500 Deductible	# ##
\$1000 Deductible	# ###
\$2000 Deductible	# ###
\$3000 Deductible	# ###
\$4000 Deductible	# ##
\$5000 Deductible	# ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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 7 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	84	77	128	121	233	218	187	144	116	96	83	350	327	281	216	174	144	125
	2,3		84	77	128	121	225	210	181	139	111	92	80	338	315	272	209	167	138	120
	4,5		81	74	123	116	209	195	168	129	103	86	74	314	293	252	194	155	129	111
	6-9		66	59	99	92	157	147	126	97	78	65	56	236	221	189	146	117	98	84
4,501 - 6,000	1	2	104	97	158	151	331	309	266	204	164	136	117	497	464	399	306	246	204	176
	2,3		104	97	158	151	317	296	255	195	157	130	112	476	444	383	293	236	195	168
	4,5		100	93	152	145	293	274	236	181	145	121	104	440	411	354	272	218	182	156
	6-9		80	73	121	114	215	201	173	133	107	88	76	323	302	260	200	161	132	114
6,001 - 8,000	1	3	134	127	206	199	412	385	331	254	204	169	146	618	578	497	381	306	254	219
	2,3		134	127	206	199	394	368	316	243	195	162	140	591	552	474	365	293	243	210
	4,5		129	122	197	190	363	339	292	224	180	149	129	545	509	438	336	270	224	194
	6-9		102	95	156	149	263	246	212	162	130	108	93	395	369	318	243	195	162	140
8,001 - 10,000	1	4	168	161	260	252	471	440	378	290	233	194	167	707	660	567	435	350	291	251
	2,3		168	161	260	252	450	421	362	278	223	185	160	675	632	543	417	335	278	240
	4,5		161	154	248	241	415	388	334	256	206	171	147	623	582	501	384	309	257	221
	6-9		127	120	194	187	299	279	240	184	148	123	106	449	419	360	276	222	185	159
10,001 - 15,000	1	5	199	192	309	300	590	551	474	364	292	242	209	885	827	711	546	438	363	314
	2,3		199	192	309	300	564	527	453	348	279	232	200	846	791	680	522	419	348	300
	4,5		190	183	295	286	518	484	416	319	257	213	184	777	726	624	479	386	320	276
	6-9		148	141	228	221	368	344	296	227	182	151	131	552	516	444	341	273	227	197
15,001 - 20,000	1	6	243	236	380	369	763	713	613	471	378	314	271	1145	1070	920	707	567	471	407
	2,3		243	236	380	369	729	681	586	449	361	300	259	1094	1022	879	674	542	450	389
	4,5		232	225	363	352	668	624	537	412	331	275	237	1002	936	806	618	497	413	366
	6-9		181	174	280	272	471	440	378	290	233	194	167	707	660	567	435	350	291	251
20,001 - 25,000	1	7	247	240	386	375	806	753	648	497	399	331	286	1209	1130	972	746	599	497	429
	2,3		247	240	386	375	770	720	619	475	382	317	274	1155	1080	929	713	573	476	411
	4,5		235	228	368	357	705	659	567	435	349	290	250	1058	989	851	653	524	435	375
	6-9		184	177	284	276	496	464	399	306	246	204	176	744	696	599	459	369	306	264
25,001 - 40,000	1	8	249	242	389	378	892	834	717	550	442	367	317	1338	1251	1076	825	663	551	476
	2,3		249	242	389	378	853	797	685	526	422	351	303	1280	1196	1028	789	633	527	455
	4,5		237	230	371	360	780	729	627	481	386	321	277	1170	1094	941	722	579	482	416
	6-9		185	178	286	278	547	511	439	337	271	225	194	821	767	659	506	407	338	291
40,001 - 65,000	1	10	289	281	452	439	1238	1157	995	764	613	509	440	1857	1736	1493	1146	920	764	660
	2,3		289	281	452	439	1182	1105	950	729	586	486	420	1773	1658	1425	1094	879	729	630
	4,5		276	268	431	418	1080	1009	868	666	535	444	383	1620	1514	1302	999	803	666	575
	6-9		213	206	332	322	751	702	604	463	372	309	267	1127	1053	906	695	558	464	401
65,001 - 90,000	1	11	316	307	493	479	1293	1208	1039	797	640	532	459	1940	1812	1559	1196	960	798	689
	2,3		316	307	493	479	1234	1153	992	761	611	507	438	1851	1730	1488	1142	917	761	657
	4,5		301	292	470	456	1127	1053	906	695	558	463	400	1691	1580	1359	1043	837	695	600
	6-9		231	224	361	350	783	732	630	483	388	322	278	1175	1098	945	725	582	483	417
Over 90,000	1	12	378	367	591	574	1342	1254	1078	828	665	552	477	2013	1881	1617	1242	998	828	716
	2,3		378	367	591	574	1280	1196	1029	789	634	526	454	1920	1794	1544	1184	951	789	681
	4,5		359	349	562	546	1170	1093	940	721	579	481	415	1755	1640	1410	1082	869	722	623
	6-9		276	268	432	419	812	759	653	501	402	334	288	1218	1139	980	752	603	501	432

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 # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible # ##
\$3000 Deductible # ##
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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-40
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 8 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	90	83	137	130	249	233	200	154	123	103	89	374	350	300	231	185	155	134
	2,3	1	90	83	137	130	240	224	193	148	119	99	85	360	336	290	222	179	149	128
	4,5	1	86	79	131	124	223	208	179	137	110	92	79	335	312	269	206	165	138	119
	6-9	1	70	63	106	99	168	157	135	104	83	69	60	252	236	203	156	125	104	90
4,501 - 6,000	1	2	112	105	171	164	355	332	286	219	176	146	126	533	498	429	329	264	219	189
	2,3	2	112	105	171	164	341	319	274	211	169	140	121	512	479	411	317	254	210	182
	4,5	2	107	100	164	157	315	294	253	194	156	129	112	473	441	380	291	234	194	168
	6-9	2	86	79	130	123	230	215	185	142	114	95	82	345	323	278	213	171	143	123
6,001 - 8,000	1	3	145	138	223	216	444	415	357	274	220	183	158	666	623	536	411	330	275	237
	2,3	3	145	138	223	216	425	397	341	262	210	175	151	638	596	512	393	315	263	227
	4,5	3	139	132	213	206	392	366	315	242	194	161	139	588	549	473	363	291	242	209
	6-9	3	110	103	168	161	281	263	226	174	139	116	100	422	395	339	261	209	174	150
8,001 - 10,000	1	4	182	175	282	274	508	475	409	314	252	209	181	762	713	614	471	378	314	272
	2,3	4	182	175	282	274	487	455	391	300	241	200	173	731	683	587	450	362	300	260
	4,5	4	174	167	269	261	447	418	359	276	222	184	159	671	627	539	414	333	276	239
	6-9	4	137	130	210	203	321	300	258	198	159	132	114	482	450	387	297	239	198	171
10,001 - 15,000	1	5	216	209	336	326	638	596	513	393	316	262	226	957	894	770	590	474	393	339
	2,3	5	216	209	336	326	610	570	490	376	302	251	217	915	855	735	564	453	377	326
	4,5	5	205	198	319	310	560	523	450	345	277	230	199	840	785	675	518	416	345	299
	6-9	5	161	154	247	240	397	371	319	245	197	163	141	596	557	479	368	296	245	212
15,001 - 20,000	1	6	265	257	414	402	826	772	664	510	409	340	293	1239	1158	996	765	614	510	440
	2,3	6	265	257	414	402	790	738	635	487	391	325	280	1185	1107	953	731	587	488	420
	4,5	6	252	245	394	383	723	676	581	446	358	297	257	1085	1014	872	669	537	446	386
	6-9	6	196	189	304	295	508	475	409	314	252	209	181	762	713	614	471	378	314	272
20,001 - 25,000	1	7	269	261	420	408	874	817	703	539	433	369	310	1311	1226	1055	809	650	539	465
	2,3	7	269	261	420	408	835	780	671	515	413	343	296	1253	1170	1007	773	620	515	444
	4,5	7	256	249	401	389	764	714	614	471	378	314	271	1146	1071	921	707	567	471	407
	6-9	7	198	191	308	299	536	501	431	331	266	220	190	804	752	647	497	399	330	285
25,001 - 40,000	1	8	271	263	423	411	968	905	778	597	480	398	344	1452	1358	1167	896	720	597	516
	2,3	8	271	263	423	411	924	864	743	570	458	380	328	1386	1296	1115	855	687	570	492
	4,5	8	259	251	404	392	845	790	679	521	419	348	300	1268	1185	1019	782	629	522	450
	6-9	8	200	193	311	302	592	553	476	365	293	243	210	888	830	714	548	440	365	315
40,001 - 65,000	1	10	315	306	492	478	1345	1257	1081	830	666	553	478	2018	1886	1622	1245	999	830	717
	2,3	10	315	306	492	478	1283	1199	1031	791	635	528	456	1925	1799	1547	1187	953	792	684
	4,5	10	301	292	470	456	1172	1095	942	723	580	482	416	1758	1643	1413	1085	870	723	624
	6-9	10	231	224	361	350	814	761	654	502	403	335	289	1221	1142	981	753	605	503	434
65,001 - 90,000	1	11	343	333	537	521	1404	1312	1128	866	695	577	499	2106	1968	1692	1299	1043	866	749
	2,3	11	343	333	537	521	1340	1252	1077	826	664	551	476	2010	1878	1616	1239	996	827	714
	4,5	11	327	317	511	496	1223	1143	983	754	606	503	434	1835	1715	1475	1131	909	755	651
	6-9	11	251	244	392	381	849	793	682	523	420	349	301	1274	1190	1023	785	630	524	452
Over 90,000	1	12	412	400	644	625	1457	1362	1171	899	722	599	518	2186	2043	1757	1349	1083	899	777
	2,3	12	412	400	644	625	1390	1299	1117	857	688	572	494	2085	1949	1676	1286	1032	858	741
	4,5	12	392	381	613	595	1269	1186	1020	783	629	522	451	1904	1779	1530	1175	944	783	677
	6-9	12	301	292	470	456	881	823	708	543	436	362	313	1322	1235	1062	815	654	543	470

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 # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible # ##
\$3000 Deductible # ##
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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-41
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 9 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	89	82	135	128	247	231	199	152	122	102	88	371	347	299	228	183	153	132
	2,3	1	89	82	135	128	238	222	191	147	118	98	84	357	333	287	221	177	147	126
	4,5	1	86	79	130	123	220	206	177	136	109	91	78	330	309	266	204	164	137	117
	6-9	1	70	63	105	98	166	155	133	102	82	68	59	249	233	200	153	123	102	89
4,501 - 6,000	1	2	110	103	168	161	351	328	282	216	174	144	125	527	492	423	324	261	216	188
	2,3	2	110	103	168	161	337	315	271	208	167	139	120	506	473	407	312	251	209	180
	4,5	2	106	99	161	154	311	291	250	192	154	128	111	467	437	375	288	231	192	167
	6-9	2	84	77	128	121	228	213	183	141	113	94	81	342	320	275	212	170	141	122
6,001 - 8,000	1	3	143	136	219	212	439	410	353	271	217	180	156	659	615	530	407	326	270	234
	2,3	3	143	136	219	212	421	393	338	259	208	173	149	632	590	507	389	312	260	224
	4,5	3	136	129	209	202	387	362	311	239	192	159	138	581	543	467	359	288	239	207
	6-9	3	108	101	165	158	279	261	224	172	138	115	99	419	392	336	258	207	173	149
8,001 - 10,000	1	4	179	172	277	269	503	470	404	310	249	207	179	755	705	606	465	374	311	269
	2,3	4	179	172	277	269	482	450	387	297	239	198	171	723	675	581	446	359	297	257
	4,5	4	171	164	265	257	442	413	355	273	219	182	157	663	620	533	410	329	273	236
	6-9	4	134	127	206	199	317	296	255	195	157	130	112	476	444	383	293	236	195	168
10,001 - 15,000	1	5	212	205	330	320	630	589	507	389	312	259	224	945	884	761	584	468	389	336
	2,3	5	212	205	330	320	602	563	484	372	298	248	214	903	845	726	558	447	372	321
	4,5	5	202	195	314	305	553	517	445	341	274	227	196	830	776	668	512	411	341	294
	6-9	5	158	151	243	236	393	367	316	242	195	161	139	590	551	474	363	293	242	209
15,001 - 20,000	1	6	261	253	407	395	816	763	656	504	404	336	290	1224	1145	984	756	606	504	435
	2,3	6	261	253	407	395	780	729	627	481	386	321	277	1170	1094	941	722	579	482	416
	4,5	6	248	241	387	376	714	667	574	440	354	293	253	1071	1001	861	660	531	440	380
	6-9	6	193	186	299	290	502	469	403	310	249	206	178	753	704	605	465	374	309	267
20,001 - 25,000	1	7	265	257	413	401	863	807	694	533	428	355	307	1295	1211	1041	800	642	533	461
	2,3	7	265	257	413	401	824	770	662	508	408	339	293	1236	1155	993	762	612	509	440
	4,5	7	251	244	393	382	754	705	606	465	374	310	268	1131	1058	909	698	561	465	402
	6-9	7	195	188	303	294	530	495	426	327	262	218	188	795	743	639	491	393	327	282
25,001 - 40,000	1	8	267	259	416	404	956	893	768	589	473	393	339	1434	1340	1152	884	710	590	509
	2,3	8	267	259	416	404	913	853	734	563	452	375	324	1370	1280	1101	845	678	563	486
	4,5	8	253	246	397	385	836	781	672	515	414	344	297	1254	1172	1008	773	621	516	446
	6-9	8	197	190	306	297	584	546	470	360	289	240	207	876	819	705	540	434	360	311
40,001 - 65,000	1	10	310	301	484	470	1328	1241	1067	819	658	546	472	1992	1862	1601	1229	987	819	708
	2,3	10	310	301	484	470	1267	1184	1018	781	628	521	450	1901	1776	1527	1172	942	782	675
	4,5	10	295	286	460	447	1158	1082	931	714	573	476	411	1737	1623	1397	1071	860	714	617
	6-9	10	227	220	354	344	805	752	647	496	399	331	286	1208	1128	971	744	599	497	429
65,001 - 90,000	1	11	338	328	527	512	1387	1296	1115	855	687	570	492	2081	1944	1673	1283	1031	855	738
	2,3	11	338	328	527	512	1323	1236	1063	816	655	544	470	1985	1854	1595	1224	983	816	705
	4,5	11	321	312	502	487	1208	1129	971	745	598	497	429	1812	1694	1457	1118	897	746	644
	6-9	11	246	239	385	374	839	784	674	517	416	345	298	1259	1176	1011	776	624	518	447
Over 90,000	1	12	405	393	632	614	1439	1345	1157	888	713	592	511	2159	2018	1736	1332	1070	888	767
	2,3	12	405	393	632	614	1373	1283	1103	847	680	565	488	2060	1925	1655	1271	1020	848	732
	4,5	12	385	374	602	584	1253	1171	1007	773	621	515	445	1880	1757	1511	1160	932	773	668
	6-9	12	296	287	461	448	870	813	699	537	431	358	309	1305	1220	1049	806	647	537	464

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 # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible # ##
\$3000 Deductible # ##
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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-42
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 10 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	80	73	121	114	217	203	175	134	108	89	77	326	305	263	201	162	134	116
	2,3	1	80	73	121	114	209	195	168	129	103	86	74	314	293	252	194	155	129	111
	4,5	1	77	70	117	110	195	182	157	120	96	80	69	293	273	236	180	144	120	104
	6-9	1	63	56	95	88	149	139	120	92	74	61	53	224	209	180	138	111	92	80
4,501 - 6,000	1	2	99	92	150	143	306	286	246	189	152	126	109	459	429	369	284	228	189	164
	2,3	2	99	92	150	143	293	274	236	181	145	121	104	440	411	354	272	218	182	156
	4,5	2	96	88	144	137	272	254	218	168	135	112	97	408	381	327	252	203	168	146
	6-9	2	77	70	116	109	200	187	161	123	99	82	71	300	281	242	185	149	123	107
6,001 - 8,000	1	3	127	120	195	188	380	355	305	234	188	156	135	570	533	458	351	282	234	203
	2,3	3	127	120	195	188	364	340	292	224	180	150	129	546	510	438	336	270	225	194
	4,5	3	122	115	187	180	336	314	270	207	166	138	119	504	471	405	311	249	207	179
	6-9	3	97	90	148	141	244	228	196	150	121	100	87	366	342	294	225	182	150	131
8,001 - 10,000	1	4	159	152	245	238	434	406	349	268	215	179	154	651	609	524	402	323	269	231
	2,3	4	159	152	245	238	416	389	335	257	206	171	148	624	584	503	386	309	257	222
	4,5	4	152	145	234	227	383	358	308	236	190	158	136	575	537	462	354	285	237	204
	6-9	4	120	113	184	177	277	259	223	171	137	114	98	416	389	335	257	206	171	147
10,001 - 15,000	1	5	188	181	291	283	542	507	436	335	269	223	193	813	761	654	503	404	335	290
	2,3	5	188	181	291	283	519	485	417	320	257	213	184	779	728	626	480	386	320	276
	4,5	5	179	172	277	269	477	446	384	294	236	196	169	716	669	576	441	354	294	254
	6-9	5	141	134	216	209	340	318	273	210	169	140	121	510	477	410	315	254	210	182
15,001 - 20,000	1	6	230	223	358	348	701	655	563	432	347	288	249	1052	983	845	648	521	432	374
	2,3	6	230	223	358	348	670	626	538	413	332	275	238	1005	939	807	620	498	413	357
	4,5	6	219	212	342	332	614	574	494	379	304	253	218	921	861	741	569	456	380	327
	6-9	6	171	164	264	256	433	405	348	267	215	178	154	650	608	522	401	323	267	231
20,001 - 25,000	1	7	234	227	365	354	740	692	595	457	367	304	263	1110	1038	893	686	551	456	395
	2,3	7	234	227	365	354	707	661	568	436	350	291	251	1061	992	852	654	525	437	377
	4,5	7	223	216	347	337	648	606	521	400	321	267	230	972	909	782	600	482	401	345
	6-9	7	173	166	268	260	457	427	367	282	226	188	162	686	641	551	423	339	282	243
25,001 - 40,000	1	8	235	228	367	356	820	766	659	506	406	337	291	1230	1149	989	759	609	506	437
	2,3	8	235	228	367	356	782	731	629	482	387	322	278	1173	1097	944	723	581	483	417
	4,5	8	224	217	349	339	717	670	576	442	355	295	255	1076	1005	864	663	533	443	383
	6-9	8	175	168	270	262	504	471	405	311	250	207	179	756	707	608	467	375	311	269
40,001 - 65,000	1	10	273	265	426	414	1135	1061	912	700	562	467	403	1703	1592	1368	1050	843	701	605
	2,3	10	273	265	426	414	1083	1012	870	668	536	445	385	1625	1518	1305	1002	804	668	578
	4,5	10	260	252	406	394	990	925	796	611	490	407	352	1485	1388	1194	917	735	611	528
	6-9	10	202	195	313	304	690	645	555	426	342	284	245	1035	968	833	639	513	426	368
65,001 - 90,000	1	11	298	289	465	451	1184	1107	952	731	587	487	421	1776	1661	1428	1097	881	731	632
	2,3	11	298	289	465	451	1130	1056	908	697	560	465	401	1695	1584	1362	1046	840	698	602
	4,5	11	283	275	442	429	1033	965	830	637	511	425	367	1550	1448	1245	956	767	638	551
	6-9	11	218	211	340	330	719	672	578	444	356	296	255	1079	1008	867	666	534	444	383
Over 90,000	1	12	356	346	556	540	1229	1149	988	758	609	506	437	1844	1724	1482	1137	914	759	656
	2,3	12	356	346	556	540	1173	1096	943	723	581	482	416	1760	1644	1415	1085	872	723	624
	4,5	12	339	329	529	514	1071	1001	861	661	531	440	380	1607	1502	1292	992	797	660	570
	6-9	12	260	252	406	394	746	697	599	460	369	307	265	1119	1046	899	690	554	461	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 # #
\$ 500 Deductible # ##
\$1000 Deductible # ###
\$2000 Deductible # ###
\$3000 Deductible # ###
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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 11 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	82	75	124	117	218	204	175	135	108	90	78	327	306	263	203	162	135	117
	2,3	1	82	75	124	117	210	196	169	129	104	86	74	315	294	254	194	156	129	111
	4,5	1	79	72	119	112	195	182	157	120	96	80	69	293	273	236	180	144	120	104
	6-9	1	65	58	97	90	149	139	120	92	74	61	53	224	209	180	138	111	92	80
4,501 - 6,000	1	2	101	94	154	147	307	287	247	189	152	126	109	461	431	371	284	228	189	164
	2,3	2	101	94	154	147	295	276	237	182	146	121	105	443	414	356	273	219	182	158
	4,5	2	97	90	148	141	273	255	219	168	135	112	97	410	383	329	252	203	168	146
	6-9	2	78	71	118	111	201	188	162	124	100	83	71	302	282	243	186	150	125	107
6,001 - 8,000	1	3	131	124	200	193	382	357	307	236	189	157	136	573	536	461	354	284	236	204
	2,3	3	131	124	200	193	366	342	294	226	181	150	130	549	513	441	339	272	225	195
	4,5	3	125	118	191	184	337	315	271	208	167	139	120	506	473	407	312	251	209	180
	6-9	3	100	93	152	145	245	229	197	151	121	101	87	368	344	296	227	182	152	131
8,001 - 10,000	1	4	164	157	252	245	437	408	351	269	216	180	155	666	612	527	404	324	270	233
	2,3	4	164	157	252	245	417	390	335	257	207	172	148	626	585	503	386	311	258	222
	4,5	4	156	149	240	233	384	359	309	237	190	158	136	576	539	464	356	285	237	204
	6-9	4	123	116	189	182	278	260	224	172	138	114	99	417	390	336	258	207	171	149
10,001 - 15,000	1	5	193	186	300	291	546	510	439	337	270	224	194	819	765	659	506	405	336	291
	2,3	5	193	186	300	291	521	487	419	321	258	214	185	782	731	629	482	387	321	278
	4,5	5	184	177	285	277	479	448	385	296	237	197	170	719	672	578	444	356	296	255
	6-9	5	145	138	222	215	342	320	275	211	170	141	122	513	480	413	317	255	212	183
15,001 - 20,000	1	6	236	229	369	358	704	658	566	434	349	290	250	1056	987	849	651	524	435	375
	2,3	6	236	229	369	358	673	629	541	415	333	277	239	1010	944	812	623	500	416	359
	4,5	6	225	218	351	341	616	576	495	380	305	253	219	924	864	743	570	458	380	329
	6-9	6	175	168	271	263	435	407	350	269	216	179	155	653	611	525	404	324	269	233
20,001 - 25,000	1	7	240	233	375	364	744	695	598	459	368	306	264	1116	1043	897	689	552	459	396
	2,3	7	240	233	375	364	710	664	571	438	352	292	252	1065	996	857	657	528	438	378
	4,5	7	229	222	357	347	651	608	523	401	322	268	231	977	912	785	602	483	402	347
	6-9	7	178	171	275	267	459	429	369	283	227	189	163	689	644	554	425	341	284	245
25,001 - 40,000	1	8	241	234	377	366	823	769	661	508	408	338	292	1235	1154	992	762	612	507	438
	2,3	8	241	234	377	366	786	735	632	485	390	323	279	1179	1103	948	728	585	485	419
	4,5	8	230	223	359	349	720	673	579	444	357	296	256	1080	1010	869	666	536	444	384
	6-9	8	179	172	277	269	506	473	407	312	251	208	180	759	710	611	468	377	312	270
40,001 - 65,000	1	10	281	273	439	426	1141	1066	917	704	565	469	405	1712	1599	1376	1056	848	704	608
	2,3	10	281	273	439	426	1088	1017	875	671	539	447	386	1632	1526	1313	1007	809	671	579
	4,5	10	268	260	418	406	995	930	800	614	493	409	353	1493	1395	1200	921	740	614	530
	6-9	10	207	200	321	312	693	648	557	428	343	285	246	1040	972	836	642	515	428	369
65,001 - 90,000	1	11	306	297	478	464	1190	1112	956	734	589	489	423	1785	1668	1434	1101	884	734	635
	2,3	11	306	297	478	464	1136	1062	913	701	563	467	404	1704	1593	1370	1052	845	701	606
	4,5	11	291	283	455	442	1038	970	834	640	514	427	369	1557	1455	1251	960	771	641	554
	6-9	11	225	218	350	340	723	676	581	446	358	297	257	1085	1014	872	669	537	446	386
Over 90,000	1	12	367	356	573	556	1235	1154	992	762	612	508	439	1853	1731	1488	1143	918	762	659
	2,3	12	367	356	573	556	1178	1101	947	727	584	484	418	1767	1652	1421	1091	876	726	627
	4,5	12	349	339	545	529	1076	1006	865	664	533	443	382	1614	1509	1298	996	800	665	573
	6-9	12	268	260	418	406	749	700	602	462	371	308	266	1124	1050	903	693	557	462	399

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 # #
\$ 500 Deductible # ##
\$1000 Deductible # ###
\$2000 Deductible # ###
\$3000 Deductible # ###
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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.

R-44
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 12 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	90	83	137	130	271	253	218	167	134	111	96	407	380	327	251	201	167	144
	2.3	1	90	83	137	130	260	243	209	160	129	107	92	390	365	314	240	194	161	138
	4.5	1	86	79	131	124	241	225	194	149	119	99	86	362	338	291	224	179	149	129
	6-9	1	70	63	106	99	180	168	144	111	89	74	64	270	252	216	167	134	111	96
4,501 - 6,000	1	2	111	104	170	163	388	363	312	240	192	160	138	582	545	468	360	288	240	207
	2.3	2	111	104	170	163	372	348	299	230	184	153	132	568	522	449	345	276	230	198
	4.5	2	107	100	163	156	343	321	276	212	170	141	122	515	482	414	318	255	212	183
	6-9	2	86	79	130	123	249	233	200	154	123	103	89	374	350	300	231	185	155	134
6,001 - 8,000	1	3	145	138	222	215	487	455	391	300	241	200	173	731	683	587	450	362	300	260
	2.3	3	145	138	222	215	465	435	374	287	231	191	165	698	653	561	431	347	287	248
	4.5	3	138	131	212	205	428	400	344	264	212	176	152	642	600	516	396	318	264	228
	6-9	3	109	102	167	160	307	287	247	189	152	126	109	461	431	371	284	228	189	164
8,001 - 10,000	1	4	182	175	281	273	559	522	449	345	277	230	198	839	783	674	518	416	345	297
	2.3	4	182	175	281	273	534	499	429	329	264	220	190	801	749	644	494	396	330	285
	4.5	4	173	166	268	260	490	458	394	302	243	202	174	735	687	591	453	365	303	261
	6-9	4	136	129	209	202	350	327	281	216	173	144	124	525	491	422	324	260	216	186
10,001 - 15,000	1	5	214	207	334	324	702	656	564	433	348	289	249	1053	984	846	650	522	434	374
	2.3	5	214	207	334	324	671	627	539	414	332	276	238	1007	941	809	621	498	414	357
	4.5	5	205	198	318	309	614	574	494	379	304	253	218	921	861	741	569	456	380	327
	6-9	5	160	153	246	239	434	406	349	268	215	179	154	651	609	524	402	323	269	231
15,001 - 20,000	1	6	265	257	413	401	911	851	732	562	451	374	323	1367	1277	1098	843	677	561	485
	2.3	6	265	257	413	401	870	813	699	537	431	358	309	1305	1220	1049	806	647	537	464
	4.5	6	251	244	383	382	796	744	640	491	394	327	283	1194	1116	960	737	591	491	425
	6-9	6	195	188	303	294	557	521	448	344	276	229	198	836	782	672	516	414	344	297
20,001 - 25,000	1	7	268	260	419	407	963	900	774	594	477	396	342	1445	1350	1161	891	716	594	513
	2.3	7	268	260	419	407	919	859	739	567	455	378	326	1379	1289	1109	851	683	567	489
	4.5	7	255	248	400	388	841	786	676	519	417	346	299	1262	1179	1014	779	626	519	449
	6-9	7	198	191	307	298	589	550	473	363	292	242	209	884	825	710	545	438	363	314
25,001 - 40,000	1	8	270	262	422	410	1067	997	857	658	528	439	379	1601	1496	1286	987	792	659	569
	2.3	8	270	262	422	410	1019	952	819	628	505	419	362	1529	1428	1229	942	758	629	543
	4.5	8	258	250	402	390	932	871	749	575	462	383	331	1398	1307	1124	863	693	575	497
	6-9	8	200	193	310	301	651	608	523	401	322	268	231	977	912	785	602	483	402	347
40,001 - 65,000	1	10	314	305	491	477	1485	1388	1194	916	736	611	527	2228	2082	1791	1374	1104	917	791
	2.3	10	314	305	491	477	1417	1324	1139	874	702	583	503	2126	1986	1709	1311	1053	875	755
	4.5	10	300	291	468	454	1294	1209	1040	798	641	532	459	1941	1814	1560	1197	962	798	689
	6-9	10	230	223	359	349	897	838	721	553	444	369	318	1346	1257	1082	830	666	554	477
65,001 - 90,000	1	11	342	332	535	519	1550	1449	1246	956	768	638	551	2325	2174	1869	1434	1152	957	827
	2.3	11	342	332	535	519	1479	1382	1189	912	732	608	525	2219	2073	1784	1368	1098	912	788
	4.5	11	325	316	509	494	1350	1262	1085	833	669	555	480	2025	1893	1628	1250	1004	833	720
	6-9	11	250	243	391	380	935	874	752	577	463	385	332	1403	1311	1128	866	695	578	498
Over 90,000	1	12	411	399	642	623	1609	1504	1293	993	797	662	572	2414	2256	1940	1490	1196	993	858
	2.3	12	411	399	642	623	1534	1434	1233	946	760	631	545	2301	2151	1850	1419	1140	947	818
	4.5	12	391	380	611	593	1401	1309	1126	864	694	576	497	2102	1964	1689	1296	1041	864	746
	6-9	12	300	291	468	454	970	907	780	599	481	399	345	1455	1361	1170	899	722	599	518

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 # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible # ##
\$3000 Deductible # ##
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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-45
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 13 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	90	83	137	130	248	232	200	153	123	102	88	372	348	300	230	185	153	132
	2,3		90	83	137	130	239	223	192	147	118	98	85	369	335	288	221	177	147	128
	4,5		87	80	132	125	221	207	178	137	110	91	79	332	311	267	206	165	137	119
	6-9		70	63	106	99	167	156	134	103	83	69	59	251	234	201	155	125	104	89
4,501 - 6,000	1	2	112	105	171	164	353	330	284	218	175	145	125	530	495	426	327	263	218	188
	2,3		112	105	171	164	339	317	273	209	168	139	120	509	476	410	314	252	209	180
	4,5		107	100	164	157	312	292	251	193	155	128	111	468	438	377	290	233	192	167
	6-9		86	79	131	124	229	214	184	141	113	94	81	344	321	276	212	170	141	122
6,001 - 8,000	1	3	145	138	223	216	442	413	355	273	219	182	157	663	620	533	410	329	273	236
	2,3		145	138	223	216	423	395	340	261	209	174	150	635	593	510	392	314	261	225
	4,5		139	132	213	206	389	364	313	240	193	160	138	584	546	470	360	290	240	207
	6-9		110	103	168	161	280	262	225	173	139	115	100	420	393	338	260	209	173	150
8,001 - 10,000	1	4	183	176	283	275	505	472	406	312	250	208	179	758	708	609	468	375	312	269
	2,3		183	176	283	275	484	452	389	298	240	199	172	726	678	584	447	360	299	258
	4,5		175	168	270	262	445	416	358	275	220	183	158	668	624	537	413	330	275	237
	6-9		137	130	210	203	319	298	256	197	158	131	113	479	447	384	296	237	197	170
10,001 - 15,000	1	5	216	209	337	327	635	593	510	391	314	261	225	953	890	765	587	471	392	338
	2,3		216	209	337	327	607	567	488	374	301	249	215	911	851	732	561	452	374	323
	4,5		206	199	320	311	556	520	447	343	276	229	198	834	780	671	515	414	344	297
	6-9		161	154	248	241	395	369	317	244	196	162	140	593	554	476	366	294	243	210
15,001 - 20,000	1	6	266	258	415	403	822	768	660	507	407	338	292	1233	1152	990	761	611	507	438
	2,3		266	258	415	403	784	733	630	484	388	323	279	1176	1100	945	726	582	485	419
	4,5		253	246	396	384	718	671	577	443	356	295	255	1077	1007	866	665	534	443	383
	6-9		196	189	305	296	505	472	406	312	250	208	179	758	708	609	468	375	312	269
20,001 - 25,000	1	7	270	262	422	410	869	812	698	536	430	357	309	1304	1218	1047	804	645	536	464
	2,3		270	262	422	410	829	775	667	512	411	341	295	1244	1163	1001	768	617	512	443
	4,5		258	250	402	390	759	709	610	468	376	312	269	1139	1064	915	702	564	468	404
	6-9		199	192	309	300	533	498	428	329	264	219	189	800	747	642	494	396	329	284
25,001 - 40,000	1	8	272	264	425	413	962	899	773	593	476	396	342	1443	1349	1160	890	714	594	513
	2,3		272	264	425	413	918	858	738	566	455	378	326	1377	1287	1107	849	683	567	489
	4,5		260	252	405	393	840	785	675	518	416	345	298	1260	1178	1013	777	624	518	447
	6-9		201	194	312	303	589	550	473	363	292	242	209	884	825	710	545	438	363	314
40,001 - 65,000	1	10	316	307	494	480	1336	1249	1074	824	662	550	475	2004	1874	1611	1236	993	825	713
	2,3		316	307	494	480	1275	1192	1025	787	632	524	453	1913	1788	1538	1181	948	786	680
	4,5		301	292	471	457	1165	1089	937	719	577	479	414	1748	1634	1406	1079	866	719	621
	6-9		232	225	362	351	809	756	650	499	401	333	287	1214	1134	975	749	602	500	431
65,001 - 90,000	1	11	345	335	539	523	1395	1304	1121	861	691	574	496	2093	1956	1682	1292	1037	861	744
	2,3		345	335	539	523	1331	1244	1070	821	659	547	473	1997	1866	1605	1232	989	821	710
	4,5		329	319	513	498	1216	1136	977	750	602	500	432	1824	1704	1466	1125	903	750	648
	6-9		251	244	393	382	844	789	679	521	418	347	300	1266	1184	1019	782	627	521	450
Over 90,000	1	12	413	401	646	627	1448	1353	1164	893	717	595	514	2172	2030	1746	1340	1076	893	771
	2,3		413	401	646	627	1381	1291	1110	852	684	568	491	2072	1937	1665	1278	1026	852	737
	4,5		383	382	615	597	1262	1179	1014	778	625	519	448	1893	1769	1521	1167	938	779	672
	6-9		301	292	471	457	875	818	703	540	434	360	311	1313	1227	1055	810	651	540	467

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 # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible # ##
\$3000 Deductible # ##
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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 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	104	97	158	151	278	260	224	172	138	114	99	417	390	336	258	207	171	149
	2,3	1	104	97	158	151	268	250	215	165	133	110	95	402	375	323	248	200	165	143
	4,5	1	100	93	152	145	247	231	199	152	122	102	88	371	347	299	228	183	153	132
	6-9	1	80	73	121	114	184	172	148	114	91	76	65	276	258	222	171	137	114	98
4,501 - 6,000	1	2	129	122	198	191	399	373	321	246	198	164	142	599	560	482	369	297	246	213
	2,3	2	129	122	198	191	382	357	307	236	189	157	136	573	536	461	354	284	236	204
	4,5	2	124	117	190	183	352	329	283	217	174	145	125	528	494	425	326	261	218	188
	6-9	2	99	92	150	143	256	239	206	158	127	105	91	384	359	309	237	191	158	137
6,001 - 8,000	1	3	169	162	261	253	501	468	402	309	248	206	178	752	702	603	464	372	309	267
	2,3	3	169	162	261	253	478	447	384	295	237	197	170	717	671	576	443	356	296	255
	4,5	3	162	155	249	242	440	411	353	271	218	181	156	660	617	530	407	327	272	234
	6-9	3	127	120	195	188	315	294	253	194	156	129	112	473	441	380	291	234	194	168
8,001 - 10,000	1	4	214	207	333	323	574	536	461	354	284	236	204	861	804	692	531	426	354	306
	2,3	4	214	207	333	323	549	513	441	339	272	226	195	824	770	662	509	408	339	293
	4,5	4	204	197	317	308	504	471	405	311	250	207	179	756	707	608	467	375	311	269
	6-9	4	159	152	245	238	360	336	289	222	178	148	128	540	504	434	333	267	222	192
10,001 - 15,000	1	5	253	246	396	384	722	675	581	446	358	297	257	1083	1013	872	669	537	446	386
	2,3	5	253	246	396	384	690	645	555	426	342	284	245	1035	968	833	639	513	426	368
	4,5	5	241	234	377	366	632	591	508	390	313	260	225	948	887	762	585	470	390	338
	6-9	5	187	180	290	282	446	417	359	275	221	183	158	669	626	539	413	332	275	237
15,001 - 20,000	1	6	314	305	490	476	937	876	753	578	464	385	333	1406	1314	1130	867	696	578	500
	2,3	6	314	305	490	476	896	837	720	552	444	368	318	1344	1256	1080	828	666	552	477
	4,5	6	299	290	467	453	819	765	658	505	405	337	291	1229	1148	987	758	608	506	437
	6-9	6	230	223	358	348	574	536	461	354	284	236	204	861	804	692	531	426	354	306
20,001 - 25,000	1	7	318	309	497	483	991	926	796	611	491	407	352	1487	1389	1194	917	737	611	528
	2,3	7	318	309	497	483	946	884	760	583	469	389	336	1419	1326	1140	875	704	584	504
	4,5	7	303	294	474	460	866	809	696	534	429	356	307	1299	1214	1044	801	644	534	461
	6-9	7	233	226	364	353	606	566	487	374	300	249	215	909	849	731	561	450	374	323
25,001 - 40,000	1	8	321	312	502	487	1099	1027	883	678	544	452	390	1649	1541	1325	1017	816	678	585
	2,3	8	321	312	502	487	1049	980	843	647	519	431	372	1574	1470	1265	971	779	647	568
	4,5	8	305	296	477	463	959	896	771	591	475	394	340	1439	1344	1157	887	713	591	510
	6-9	8	235	228	367	356	669	625	538	413	331	275	238	1004	938	807	620	497	413	357
40,001 - 65,000	1	10	374	363	584	567	1530	1430	1230	944	758	629	543	2295	2145	1845	1416	1137	944	815
	2,3	10	374	363	584	567	1459	1364	1173	900	723	600	518	2189	2046	1760	1350	1085	900	777
	4,5	10	355	345	555	539	1332	1245	1071	822	660	548	473	1998	1868	1607	1233	990	822	710
	6-9	10	273	265	426	414	923	863	742	570	457	380	328	1385	1295	1113	855	686	570	492
65,001 - 90,000	1	11	408	396	637	618	1596	1492	1283	985	791	656	567	2394	2238	1925	1478	1187	984	851
	2,3	11	408	396	637	618	1524	1424	1225	940	755	627	541	2286	2136	1838	1410	1133	941	812
	4,5	11	387	376	606	588	1391	1300	1118	858	689	572	494	2067	1950	1677	1287	1034	858	741
	6-9	11	297	288	464	450	963	900	774	594	477	396	342	1445	1350	1161	891	716	594	513
Over 90,000	1	12	489	475	764	742	1657	1549	1332	1022	821	682	589	2486	2324	1998	1533	1232	1023	884
	2,3	12	489	475	764	742	1580	1477	1270	975	783	650	561	2370	2216	1905	1463	1175	975	842
	4,5	12	466	452	727	706	1443	1349	1160	890	715	594	513	2165	2024	1740	1335	1073	891	770
	6-9	12	356	346	556	540	999	934	803	616	485	411	355	1499	1401	1205	924	743	617	533

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 # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible # ##
\$3000 Deductible # ##
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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-47
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 15 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	91	84	139	132	243	227	195	150	120	100	86	365	341	293	225	180	150	129
	2,3	1	91	84	139	132	233	218	187	144	116	96	83	350	327	281	216	174	144	125
	4,5	1	88	81	133	126	217	203	175	134	108	89	77	326	305	263	201	162	134	116
	6-9	1	71	64	107	100	164	153	132	101	81	67	58	246	230	198	152	122	101	87
4,501 - 6,000	1	2	113	106	173	166	346	323	278	213	171	142	123	519	485	417	320	257	213	185
	2,3	2	113	106	173	166	332	310	267	205	164	136	118	498	465	401	308	246	204	177
	4,5	2	109	102	166	159	306	286	246	189	152	126	109	459	429	369	284	228	189	164
	6-9	2	87	80	132	125	224	209	180	138	111	92	79	336	314	270	207	167	138	119
6,001 - 8,000	1	3	147	140	225	218	431	403	347	266	214	177	153	647	605	521	399	321	266	230
	2,3	3	147	140	225	218	413	386	332	255	205	170	147	620	579	498	383	308	255	221
	4,5	3	141	134	216	209	380	355	305	234	188	156	135	570	533	458	351	282	234	203
	6-9	3	111	104	170	163	274	256	220	169	136	113	97	411	384	330	254	204	170	146
8,001 - 10,000	1	4	184	177	285	277	493	461	396	304	244	203	175	740	692	594	456	366	305	263
	2,3	4	184	177	285	277	473	442	380	292	234	194	168	710	663	570	438	351	291	252
	4,5	4	177	170	273	265	434	406	349	268	215	179	154	651	609	524	402	323	269	231
	6-9	4	138	131	212	205	311	291	250	192	154	128	111	467	437	375	288	231	192	167
10,001 - 15,000	1	5	218	211	340	330	620	579	498	382	307	255	220	930	869	747	573	461	383	330
	2,3	5	218	211	340	330	592	553	476	365	293	243	210	888	830	714	548	440	365	315
	4,5	5	209	202	324	315	544	508	437	335	269	224	193	816	762	656	503	404	336	290
	6-9	5	163	156	250	243	385	360	310	238	191	158	137	578	540	465	357	287	237	206
15,001 - 20,000	1	6	269	261	420	408	801	749	644	494	397	330	285	1202	1124	966	741	596	495	428
	2,3	6	269	261	420	408	765	715	615	472	379	315	272	1148	1073	923	708	569	473	408
	4,5	6	255	248	400	388	701	655	563	432	347	288	249	1052	983	845	648	521	432	374
	6-9	6	198	191	308	299	493	461	396	304	244	203	175	740	692	594	456	366	305	263
20,001 - 25,000	1	7	273	265	426	414	847	792	681	523	420	348	301	1271	1188	1022	785	630	522	452
	2,3	7	273	265	426	414	809	756	650	499	401	333	287	1214	1134	975	749	602	500	431
	4,5	7	260	252	406	394	740	692	595	457	367	304	263	1110	1038	893	686	551	456	395
	6-9	7	201	194	312	303	520	486	418	321	258	214	185	780	729	627	482	387	321	278
25,001 - 40,000	1	8	275	267	430	417	938	877	754	579	465	386	333	1407	1316	1131	869	698	579	500
	2,3	8	275	267	430	417	896	837	720	552	444	368	318	1344	1256	1080	828	666	552	477
	4,5	8	262	254	409	397	820	766	659	506	406	337	291	1230	1149	989	759	609	506	437
	6-9	8	203	196	315	306	574	536	461	354	284	236	204	861	804	692	531	426	354	306
40,001 - 65,000	1	10	319	310	500	485	1303	1218	1047	804	646	536	463	1955	1827	1571	1206	969	804	695
	2,3	10	319	310	500	485	1243	1162	999	767	616	511	442	1865	1743	1499	1151	924	767	663
	4,5	10	305	296	476	462	1135	1061	912	700	562	467	403	1703	1592	1368	1050	843	701	605
	6-9	10	234	227	366	355	790	738	635	487	391	325	280	1185	1107	953	731	587	488	420
65,001 - 90,000	1	11	349	339	545	529	1360	1271	1093	839	674	559	483	2040	1907	1640	1259	1011	839	725
	2,3	11	349	339	545	529	1298	1213	1043	801	643	534	461	1947	1820	1565	1202	965	801	692
	4,5	11	332	322	518	503	1186	1108	953	731	587	488	421	1779	1662	1430	1097	881	732	632
	6-9	11	254	247	398	386	823	769	661	508	408	338	292	1235	1154	992	762	612	507	438
Over 90,000	1	12	418	406	653	634	1411	1319	1134	871	699	580	501	2117	1979	1701	1307	1049	870	752
	2,3	12	418	406	653	634	1346	1258	1082	830	667	554	478	2019	1887	1623	1245	1001	831	717
	4,5	12	398	386	621	603	1229	1149	988	758	609	506	437	1844	1724	1482	1137	914	759	656
	6-9	12	305	296	476	462	854	798	686	527	423	351	303	1281	1197	1029	791	635	527	455

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 # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible # ##
\$3000 Deductible # ##
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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-48
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 16 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	114	107	174	167	291	272	234	180	144	120	103	437	408	351	270	216	180	155
	2,3	1	114	107	174	167	279	261	224	172	138	115	99	419	392	336	258	207	173	149
	4,5	1	109	102	166	159	258	241	207	159	128	106	92	387	362	311	239	192	159	138
	6-9	1	87	80	132	125	192	179	154	118	95	79	68	288	269	231	177	143	119	102
4,501 - 6,000	1	2	142	135	218	211	418	391	336	258	207	172	149	627	587	504	387	311	258	224
	2,3	2	142	135	218	211	401	375	323	248	199	165	143	602	563	485	372	299	248	215
	4,5	2	136	129	209	202	369	345	297	228	183	152	131	554	518	446	342	275	228	197
	6-9	2	108	101	165	158	268	250	215	165	133	110	95	402	375	323	248	200	165	143
6,001 - 8,000	1	3	187	180	289	281	525	491	422	324	260	216	187	788	737	633	486	390	324	281
	2,3	3	187	180	289	281	503	470	404	310	249	207	179	755	705	606	465	374	311	269
	4,5	3	179	172	276	268	462	432	372	285	229	190	164	693	648	558	428	344	285	246
	6-9	3	140	133	215	208	331	309	266	204	164	136	117	497	464	399	306	246	204	176
8,001 - 10,000	1	4	236	229	369	358	603	564	485	372	299	248	214	905	846	728	558	449	372	321
	2,3	4	236	229	369	358	578	540	464	356	286	238	205	867	810	696	534	429	357	308
	4,5	4	226	219	352	342	530	495	426	327	262	218	188	795	743	639	491	393	327	282
	6-9	4	176	169	272	264	377	352	303	232	187	155	134	566	528	455	348	281	233	201
10,001 - 15,000	1	5	282	274	441	428	760	710	611	469	376	312	270	1140	1065	917	704	564	468	405
	2,3	5	282	274	441	428	727	679	584	448	360	299	258	1091	1019	876	672	540	449	387
	4,5	5	268	260	419	407	666	622	535	411	330	274	236	999	933	803	617	495	411	354
	6-9	5	207	200	322	313	469	438	377	289	232	193	166	704	657	566	434	348	290	249
15,001 - 20,000	1	6	349	339	545	529	988	923	794	609	489	406	351	1482	1385	1191	914	734	609	527
	2,3	6	349	339	545	529	943	881	758	581	467	388	335	1415	1322	1137	872	701	582	503
	4,5	6	333	323	519	504	862	806	693	532	427	365	306	1293	1209	1040	798	641	533	459
	6-9	6	255	248	399	387	603	564	485	372	299	248	214	905	846	728	558	449	372	321
20,001 - 25,000	1	7	354	344	554	538	1044	976	839	644	517	429	371	1566	1464	1259	966	776	644	557
	2,3	7	354	344	554	538	997	932	802	615	494	410	354	1496	1398	1203	923	741	615	531
	4,5	7	338	328	527	512	912	852	733	562	452	375	324	1368	1278	1100	843	678	563	486
	6-9	7	259	251	404	392	637	595	512	393	315	262	226	956	893	768	590	473	393	339
25,001 - 40,000	1	8	357	347	558	542	1159	1083	931	715	574	477	412	1739	1625	1397	1073	861	716	618
	2,3	8	357	347	558	542	1105	1033	888	682	547	455	393	1658	1550	1332	1023	821	683	590
	4,5	8	340	330	531	516	1011	945	813	624	501	416	359	1517	1418	1220	936	752	624	539
	6-9	8	261	253	408	396	704	658	566	434	349	290	250	1056	987	849	651	524	435	375
40,001 - 65,000	1	10	416	404	650	631	1614	1508	1297	995	799	664	573	2421	2262	1946	1493	1199	996	860
	2,3	10	416	404	650	631	1539	1438	1237	949	762	633	546	2309	2157	1856	1424	1143	950	819
	4,5	10	397	385	619	601	1405	1313	1129	867	696	578	499	2108	1970	1694	1301	1044	867	749
	6-9	10	303	294	474	460	973	909	782	600	482	400	345	1460	1364	1173	900	723	600	518
65,001 - 90,000	1	11	453	440	709	688	1684	1574	1354	1039	834	693	598	2526	2361	2031	1559	1251	1040	897
	2,3	11	453	440	709	688	1607	1502	1292	991	796	661	571	2411	2253	1938	1487	1194	992	857
	4,5	11	432	419	675	655	1467	1371	1179	905	727	603	521	2201	2057	1769	1358	1091	905	782
	6-9	11	331	321	516	501	1014	948	815	626	502	417	360	1521	1422	1223	939	753	626	540
Over 90,000	1	12	545	529	852	827	1749	1635	1406	1079	867	719	621	2624	2453	2109	1619	1301	1079	932
	2,3	12	545	529	852	827	1668	1559	1341	1029	826	686	592	2502	2339	2012	1544	1239	1029	888
	4,5	12	519	504	811	787	1523	1423	1224	939	754	626	541	2285	2135	1836	1409	1131	939	812
	6-9	12	397	385	619	601	1053	984	846	649	522	433	374	1580	1476	1269	974	783	650	561

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 # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible # ##
\$3000 Deductible # ##
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

Any Deductible - Charge ###
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

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	207	200	322	313	683	638	549	421	338	281	242	1025	957	824	632	507	422	363
	2,3	1	207	200	322	313	653	610	525	403	323	268	232	980	915	788	605	485	402	348
	4,5	1	198	191	307	298	598	559	481	369	296	246	212	897	839	722	554	444	369	318
	6-9	1	155	148	238	231	424	396	341	261	210	174	150	636	594	512	392	315	261	225
4,501 - 6,000	1	2	266	258	415	403	1019	952	819	628	505	419	362	1529	1428	1229	942	758	629	543
	2,3	2	266	258	415	403	973	909	782	600	482	400	345	1460	1364	1173	900	723	600	518
	4,5	2	253	246	396	384	889	831	715	548	440	366	316	1334	1247	1073	822	660	549	474
	6-9	2	196	189	304	295	621	580	499	383	307	255	220	932	870	749	575	461	383	330
6,001 - 8,000	1	3	356	346	557	541	1299	1214	1044	801	643	534	461	1949	1821	1566	1202	965	801	692
	2,3	3	356	346	557	541	1239	1158	996	764	614	510	440	1859	1737	1494	1146	921	765	660
	4,5	3	340	330	530	515	1132	1058	910	698	561	466	402	1698	1587	1365	1047	842	699	603
	6-9	3	261	253	407	395	786	735	632	485	390	323	279	1179	1103	948	728	585	485	419
8,001 - 10,000	1	4	458	445	717	696	1503	1405	1208	927	745	618	534	2255	2108	1812	1391	1118	927	801
	2,3	4	458	445	717	696	1435	1341	1153	885	711	590	510	2153	2012	1730	1328	1067	885	765
	4,5	4	437	424	682	662	1310	1224	1053	808	649	539	465	1965	1836	1580	1212	974	809	698
	6-9	4	334	324	522	507	908	849	730	560	450	374	323	1362	1274	1095	840	675	561	485
10,001 - 15,000	1	5	550	534	859	834	1914	1789	1539	1181	948	787	680	2871	2684	2309	1772	1422	1181	1020
	2,3	5	550	534	859	834	1825	1706	1467	1126	904	751	648	2738	2559	2201	1689	1356	1127	972
	4,5	5	523	508	817	793	1665	1556	1338	1027	825	685	591	2498	2334	2007	1541	1238	1028	887
	6-9	5	400	388	624	606	1150	1075	925	710	570	473	409	1725	1613	1388	1065	855	710	614
15,001 - 20,000	1	6	684	664	1069	1038	2510	2346	2018	1548	1243	1032	891	3765	3519	3027	2322	1865	1548	1337
	2,3	6	684	664	1069	1038	2394	2237	1924	1476	1186	984	850	3591	3356	2896	2214	1779	1476	1275
	4,5	6	651	632	1017	987	2182	2039	1754	1346	1081	897	775	3273	3059	2631	2019	1622	1346	1163
	6-9	6	496	482	776	753	1502	1404	1207	927	744	618	534	2253	2106	1811	1391	1116	927	801
20,001 - 25,000	1	7	695	675	1086	1054	2660	2486	2138	1641	1318	1094	945	3990	3729	3207	2462	1977	1641	1418
	2,3	7	695	675	1086	1054	2536	2370	2038	1564	1256	1043	901	3804	3555	3057	2346	1884	1565	1352
	4,5	7	661	642	1033	1003	2312	2161	1858	1426	1145	951	821	3468	3242	2787	2139	1718	1427	1232
	6-9	7	504	489	787	764	1591	1487	1279	981	788	654	565	2387	2231	1919	1472	1182	981	848
25,001 - 40,000	1	8	700	680	1094	1062	2959	2765	2378	1825	1465	1217	1051	4439	4148	3567	2738	2198	1826	1577
	2,3	8	700	680	1094	1062	2819	2635	2286	1739	1397	1159	1001	4229	3953	3399	2609	2096	1739	1502
	4,5	8	665	646	1040	1010	2571	2403	2067	1586	1274	1057	913	3857	3605	3101	2379	1911	1586	1370
	6-9	8	508	493	794	771	1767	1651	1420	1090	875	726	627	2651	2477	2130	1635	1313	1089	941
40,001 - 65,000	1	10	818	794	1278	1241	4152	3880	3337	2561	2056	1707	1474	6228	5820	5006	3842	3084	2561	2211
	2,3	10	818	794	1278	1241	3957	3698	3180	2441	1960	1627	1405	5936	5547	4770	3662	2940	2441	2108
	4,5	10	778	755	1215	1180	3605	3369	2897	2224	1786	1482	1280	5408	5054	4346	3336	2679	2223	1920
	6-9	10	592	575	926	899	2472	2310	1987	1525	1224	1016	878	3708	3465	2981	2288	1836	1524	1317
65,001 - 90,000	1	11	893	867	1396	1355	4339	4055	3487	2676	2149	1784	1541	6509	6083	5231	4014	3224	2676	2312
	2,3	11	893	867	1396	1355	4134	3864	3323	2550	2048	1700	1468	6201	5796	4985	3825	3072	2550	2202
	4,5	11	849	824	1327	1288	3766	3520	3027	2323	1866	1549	1338	5649	5280	4541	3485	2799	2324	2007
	6-9	11	647	628	1010	981	2582	2413	2075	1593	1279	1062	917	3873	3620	3113	2390	1919	1593	1376
Over 90,000	1	12	1075	1044	1681	1632	4507	4212	3622	2780	2232	1853	1601	6761	6318	5433	4170	3348	2780	2402
	2,3	12	1075	1044	1681	1632	4294	4013	3451	2649	2127	1766	1525	6441	6020	5177	3974	3191	2649	2288
	4,5	12	1023	993	1598	1551	3912	3656	3144	2413	1938	1609	1389	5868	5484	4716	3620	2907	2414	2084
	6-9	12	779	756	1216	1181	2681	2506	2155	1654	1328	1103	952	4022	3759	3233	2481	1992	1655	1428

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 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible # ##
\$ 500 Deductible # ##
\$1000 Deductible # ##
\$2000 Deductible #####
\$3000 Deductible #####
\$4000 Deductible #####
\$5000 Deductible #####

LIMITED COLLISION

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

No Deductible - Adc \$33
to the \$300 Ded Limited Collision Rate.

R-50
C.A.R.
10/1/2003

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 27 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	61	54	91	84	178	166	143	110	88	73	63	267	249	215	165	132	110	95
	2,3		61	54	91	84	171	160	138	106	85	70	61	257	240	207	159	128	105	92
	4,5		59	52	88	81	159	149	128	98	79	66	57	239	224	192	147	119	99	86
	6-9		49	42	73	66	125	117	101	77	62	51	44	188	176	152	116	93	77	66
4,501 - 6,000	1	2	74	67	111	104	245	229	197	151	121	101	87	368	344	296	227	182	152	131
	2,3		74	67	111	104	235	220	189	145	117	97	84	353	330	284	218	176	146	126
	4,5		71	64	107	100	218	204	175	135	108	90	78	327	306	263	203	162	135	117
	6-9		58	51	87	80	165	154	132	102	82	68	59	248	231	198	153	123	102	89
6,001 - 8,000	1	3	93	86	141	134	302	282	243	186	149	124	107	453	423	365	279	224	186	161
	2,3		93	86	141	134	289	270	232	178	143	119	103	434	405	348	267	215	179	155
	4,5		90	83	136	129	268	250	215	165	133	110	95	402	375	323	248	200	165	143
	6-9		72	65	109	102	198	185	159	122	98	81	70	297	278	239	183	147	122	105
8,001 - 10,000	1	4	115	108	175	168	342	320	275	211	170	141	122	513	480	413	317	255	212	183
	2,3		115	108	175	168	328	307	264	203	163	135	117	492	461	396	305	245	203	176
	4,5		110	103	168	161	304	284	244	187	151	125	108	456	426	366	281	227	188	162
	6-9		88	81	134	127	223	208	179	137	110	92	79	335	312	269	206	165	138	119
10,001 - 15,000	1	5	134	127	206	199	426	398	342	263	211	175	151	639	597	513	395	317	263	227
	2,3		134	127	206	199	408	381	328	251	202	168	145	612	572	492	377	303	252	218
	4,5		129	122	197	190	376	351	302	232	186	154	133	564	527	453	348	279	231	200
	6-9		102	95	156	149	272	254	218	168	135	112	97	408	381	327	252	203	168	146
15,001 - 20,000	1	6	163	156	251	244	546	510	439	337	270	224	194	819	765	659	506	405	336	291
	2,3		163	156	251	244	522	488	420	322	259	215	185	783	732	630	483	389	323	278
	4,5		155	148	239	232	479	448	385	296	237	197	170	719	672	578	444	356	296	255
	6-9		123	116	188	181	342	320	275	211	170	141	122	513	480	413	317	255	212	183
20,001 - 25,000	1	7	165	158	254	247	577	539	464	356	286	237	205	866	809	696	534	429	356	308
	2,3		165	158	254	247	551	515	443	340	273	227	196	827	773	665	510	410	341	294
	4,5		158	151	243	236	506	473	407	312	251	208	180	759	710	611	468	377	312	270
	6-9		124	117	190	183	361	337	290	222	179	148	128	542	506	435	333	269	222	192
25,001 - 40,000	1	8	166	159	256	249	637	595	512	393	315	262	226	956	893	768	590	473	393	339
	2,3		166	159	256	249	609	569	489	376	302	250	216	914	854	734	564	453	375	324
	4,5		159	152	244	237	559	522	449	345	277	230	198	839	783	674	518	416	345	297
	6-9		125	118	192	185	396	370	318	244	196	163	141	594	555	477	366	294	245	212
40,001 - 65,000	1	10	191	184	297	288	877	820	705	541	435	361	312	1316	1230	1058	812	653	542	468
	2,3		191	184	297	288	838	783	673	517	415	345	298	1257	1175	1010	776	623	518	447
	4,5		183	176	283	275	767	717	617	473	380	315	272	1151	1076	926	710	570	473	408
	6-9		143	136	220	213	538	503	433	332	267	221	191	807	755	650	498	401	332	287
65,001 - 90,000	1	11	207	200	322	313	915	855	735	564	453	376	325	1373	1283	1103	846	680	564	488
	2,3		207	200	322	313	874	817	703	539	433	359	310	1311	1226	1055	809	650	539	465
	4,5		198	191	308	299	799	747	642	493	396	329	284	1199	1121	963	740	594	494	426
	6-9		155	148	238	231	561	524	451	346	278	231	199	842	786	677	519	417	347	299
Over 90,000	1	12	246	239	385	374	949	887	763	585	470	390	337	1424	1331	1145	878	705	585	506
	2,3		246	239	385	374	906	847	728	559	449	373	322	1359	1271	1092	839	674	560	483
	4,5		235	228	367	356	829	775	667	512	411	341	295	1244	1163	1001	768	617	512	443
	6-9		183	176	283	275	581	543	467	358	288	239	206	872	815	701	537	432	359	309

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 # #
\$ 500 Deductible # ##
\$1000 Deductible # ###
\$2000 Deductible # ###
\$3000 Deductible # ###
\$4000 Deductible # ##
\$5000 Deductible # ##

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

\$1000 Ded. - Charge this % of \$500 Ded. Premiur 95%
\$2000 Ded. - Charge this % of \$500 Ded. Premiur 89%
\$3000 Ded. - Charge this % of \$500 Ded. Premiur 85%
\$4000 Ded. - Charge this % of \$500 Ded. Premiur 82%
\$5000 Ded. - Charge this % of \$500 Ded. Premiur 80%

LIMITED COLLISION

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

No Deductible - Adc \$7
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)	\$1,890	1.82	Comprehensive
Property Damage (\$5,000)	858	1.13	Fire, Theft and CAC (incl. MM&V)
*Medical Payments (\$500)	160	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	1890	1.82	13 Houston	1545	2.75	25 New Orleans	1545	2.33	37 Tulsa	1545	2.11
	858	1.13		702	1.30		702	1.13		702	1.16
	160	4.00		146	3.75		146	3.38		146	3.39
	-- 201			-- 213			-- 225			-- 237	
02 Balt.- Wash	1890	2.45	14 Indianapolis	1545	1.76	26 N.Y. City	1831	1.83	40 Pacific	1545	1.92
	858	0.95		702	1.01		829	0.98		702	0.97
	146	3.32		146	3.16		160	3.32		146	3.55
	-- 202			-- 214			-- 226			-- 240	
03 Boston	1545	1.60	15 Jacksonville	1890	1.73	27 Okla. City	1545	2.11	41 Mountain	1545	2.08
	702	0.90		858	1.06		702	1.16		702	1.01
	146	3.32		160	3.90		146	3.39		146	3.38
	-- 203			-- 215			-- 227			-- 241	
04 Buffalo	1545	1.83	16 Kansas City	1431	2.14	28 Omaha	1545	1.89	42 Midwest	1545	2.03
	702	0.98		650	1.21		702	1.01		702	1.06
	146	3.32		146	3.16		146	3.16		146	3.16
	-- 204			-- 216			-- 228			-- 242	
05 Charlotte	1890	1.53	17 Little Rock	1431	2.51	29 Phoenix	1545	2.24	43 Southwest	1545	2.73
	858	0.93		650	1.03		702	0.97		702	1.27
	160	3.71		146	4.00		146	3.55		146	3.69
	-- 205			-- 217			-- 229			-- 243	
06 Chicago	1545	1.98	18 Los Angeles	1431	1.93	30 Philadelphia	1890	1.60	44 North Central	1545	1.77
	702	1.08		650	1.08		858	0.95		702	1.01
	146	3.16		146	3.55		160	3.32		146	3.22
	-- 206			-- 218			-- 230			-- 244	
07 Cincinnati	1545	1.84	19 Louisville	1545	1.62	31 Pittsburgh	1545	1.60	45 Mideast	1545	1.76
	702	0.99		702	0.99		702	0.95		702	1.11
	146	3.16		146	3.16		146	3.32		146	3.28
	-- 207			-- 219			-- 231			-- 245	
08 Cleveland	1545	1.84	20 Memphis	1431	1.95	32 Portland	1545	1.87	46 Gulf	1545	2.28
	702	0.99		650	1.25		702	0.92		702	1.08
	146	3.16		146	3.37		146	3.55		146	3.46
	-- 208			-- 220			-- 232			-- 246	
09 Dallas Fort Worth	1545	2.80	21 Miami	1890	1.73	33 Richmond	1890	1.81	47 South East	1890	1.72
	702	1.35		858	1.06		858	1.03		858	1.04
	146	3.80		160	3.90		160	3.17		160	3.75
	-- 209			-- 221			-- 233			-- 247	
10 Denver	1545	2.04	22 Milwaukee	1545	1.63	34 St. Louis	1545	2.14	48 Eastern	1545	1.79
	702	1.09		702	0.98		702	1.22		702	0.97
	146	3.16		146	3.16		146	3.16		146	3.32
	-- 210			-- 222			-- 234			-- 248	
11 Detroit	1545	1.76	23 Minn-St. Paul	1545	1.89	35 Salt Lake City	1545	2.26	49 New England	1545	1.60
	702	1.01		702	0.99		702	0.91		702	0.90
	146	3.46		146	3.16		146	3.55		146	3.32
	-- 211			-- 223			-- 235			-- 249	
12 Hartford	1890	1.72	24 Nashville	1545	1.95	36 San. Fran	1890	1.93			
	858	0.99		702	1.25		858	0.98			
	160	3.32		146	3.37		160	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	1890	1.61	13 Houston	1890	2.63	25 New Orleans	1377	2.13	37 Tulsa	1377	1.90
	858	1.05		858	1.23		621	1.05		621	1.08
	160	4.00		160	3.70		146	3.38		146	3.39
	-- 901			-- 913			-- 925			-- 937	
02 Balt.- Wash	1890	2.24	14 Indianapolis	1377	1.56	26 N.Y. City	1831	1.63	40 Pacific	1377	1.72
	858	0.87		621	0.93		829	0.90		621	0.89
	160	3.32		118	3.16		160	3.32		118	3.55
	-- 902			-- 914			-- 926			-- 940	
03 Boston	1545	1.81	15 Jacksonville	1890	1.53	27 Okla. City	1377	1.90	41 Mountain	1204	1.87
	702	0.98		858	0.98		621	1.08		544	0.93
	146	3.32		160	3.90		146	3.39		108	3.38
	-- 903			-- 915			-- 927			-- 941	
04 Buffalo	1377	1.63	16 Kansas City	1431	1.94	28 Omaha	1545	1.68	42 Midwest	1204	1.83
	621	0.90		650	1.14		702	0.93		544	0.98
	118	3.32		146	3.16		146	3.16		108	3.38
	-- 904			-- 916			-- 928			-- 942	
05 Charlotte	1890	1.33	17 Little Rock	1431	2.30	29 Phoenix	1377	2.04	43 Southwest	1204	2.53
	858	0.85		650	0.95		621	0.89		544	1.19
	160	3.71		146	4.00		146	3.55		108	3.69
	-- 905			-- 917			-- 929			-- 943	
06 Chicago	1377	1.78	18 Los Angeles	1431	1.73	30 Philadelphia	1890	1.39	44 North Central	1431	1.56
	621	1.00		650	1.00		858	0.87		650	0.93
	146	3.16		146	3.55		160	3.32		108	3.22
	-- 906			-- 918			-- 930			-- 944	
07 Cincinnati	1377	1.63	19 Louisville	1545	1.41	31 Pittsburgh	1377	1.39	45 Mideast	1377	1.56
	621	0.91		702	0.91		621	0.87		621	1.03
	118	3.16		146	3.16		146	3.55		118	3.28
	-- 907			-- 919			-- 931			-- 945	
08 Cleveland	1377	1.63	20 Memphis	1431	1.74	32 Portland	1377	1.66	46 Gulf	1545	2.07
	621	0.91		650	1.17		621	0.84		702	1.00
	118	3.16		146	3.37		146	3.55		118	3.46
	-- 908			-- 920			-- 932			-- 946	
09 Dallas Fort Worth	1377	2.63	21 Miami	1890	1.53	33 Richmond	1890	1.60	47 South East	1377	1.51
	621	1.23		858	0.98		858	0.95		621	0.96
	146	3.70		160	3.90		160	3.17		118	3.75
	-- 909			-- 921			-- 933			-- 947	
10 Denver	1545	1.83	22 Milwaukee	1377	1.43	34 St. Louis	1377	1.94	48 Eastern	1545	1.59
	702	1.01		621	0.90		621	1.14		702	0.89
	146	3.16		146	3.16		146	3.16		118	3.32
	-- 910			-- 922			-- 934			-- 948	
11 Detroit	1545	1.56	23 Minn-St. Paul	1377	1.69	35 Salt Lake City	1545	2.05	49 New England	1377	1.60
	702	0.93		621	0.91		702	0.83		621	0.90
	146	3.46		146	3.16		146	3.55		118	3.32
	-- 911			-- 923			-- 935			-- 949	
12 Hartford	1890	1.51	24 Nashville	1377	1.74	36 San. Fran	1890	1.73			
	858	0.91		621	1.17		858	0.90			
	160	3.32		146	3.37		160	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	48	41	28	15	70	59	43	21
	4	9	8	41	34	24	14	59	50	36	20
	5	8	5	36	28	20	12	53	44	31	17
	6-9	5	4	29	24	17	9	47	40	28	15
\$4501 - 6,000	1,2,3	17	17	62	54	44	30	95	85	66	48
	4	16	15	53	48	38	27	80	70	56	41
	5	14	14	48	42	34	23	70	62	50	36
	6-9	12	10	42	36	28	20	61	54	44	30
\$6001 - 8,000	1,2,3	26	24	80	72	60	48	119	108	91	70
	4	21	20	66	61	51	42	102	92	79	61
	5	18	17	59	53	47	36	90	83	68	53
	6-9	17	16	51	48	41	30	78	70	59	48
\$8001 - 10,000	1,2,3	35	34	99	90	80	66	149	136	119	101
	4	28	28	85	78	66	56	124	117	102	87
	5	26	24	74	68	59	50	110	103	90	74
	6-9	21	21	62	59	51	44	94	88	78	65
\$10,001 - 15,000	1,2,3	50	49	131	124	113	100	197	187	168	150
	4	43	42	112	105	94	86	167	158	145	129
	5	40	36	99	92	86	74	149	139	127	112
	6-9	31	31	86	80	73	64	129	121	108	99
\$15,001 - 20,000	1,2,3	74	73	179	170	158	147	266	256	239	220
	4	62	60	152	146	136	124	227	217	203	189
	5	54	53	133	129	119	108	201	193	179	163
	6-9	48	47	116	110	104	94	173	167	155	144
\$20,001 - 25,000	1,2,3	94	93	224	217	205	193	337	326	309	288
	4	81	80	192	187	175	163	286	278	263	247
	5	70	70	168	162	155	145	254	246	232	217
	6-9	61	60	147	143	134	124	220	211	202	190
\$25,001 - 40,000	1,2,3	139	138	318	311	300	286	477	466	450	430
	4	119	117	269	263	255	244	405	397	384	366
	5	105	104	239	233	224	216	358	351	337	324
	6-9	90	90	206	202	195	187	310	305	293	280
\$40,001 - 65,000	1,2,3	228	227	506	500	488	474	760	748	729	712
	4	195	194	430	424	414	403	645	635	620	607
	5	172	170	379	373	366	356	568	562	548	533
	6-9	150	149	329	324	316	308	493	487	475	462
\$65,001 - 90,000	1,2,3	341	339	742	733	721	709	1110	1101	1082	1062
	4	291	288	629	621	614	605	944	933	921	904
	5	256	255	555	549	543	531	831	825	812	798
	6-9	221	221	479	476	468	461	721	714	703	692
Over 90,000	1,2,3	452	451	975	966	955	943	1463	1454	1434	1415
	4	386	385	827	822	813	802	1241	1233	1220	1204
	5	339	339	729	724	718	707	1097	1087	1076	1060
	6-9	294	293	633	629	620	613	951	944	931	919

R-58
 CAR
 10/1/2003

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	0.027	0.024	0.016	0.012	0.005	0.005	0.044	0.041	0.024	0.018	0.009	0.009	0.066	0.061	0.036	0.027
\$2000	0.005	0.005	0.031	0.029	0.017	0.015	0.009	0.009	0.053	0.049	0.029	0.023	0.016	0.016	0.081	0.074	0.048	0.036
\$3000	0.008	0.008	0.040	0.036	0.021	0.017	0.014	0.014	0.060	0.054	0.036	0.027	0.020	0.018	0.094	0.088	0.054	0.043
\$4000	0.009	0.009	0.044	0.041	0.026	0.018	0.016	0.016	0.070	0.065	0.043	0.031	0.026	0.024	0.108	0.101	0.065	0.050
\$5000	0.012	0.012	0.050	0.047	0.029	0.023	0.020	0.018	0.081	0.074	0.049	0.038	0.029	0.028	0.123	0.113	0.074	0.056
\$6000	0.015	0.015	0.056	0.051	0.034	0.026	0.023	0.021	0.090	0.083	0.054	0.043	0.035	0.034	0.138	0.127	0.085	0.064
\$7000	0.016	0.016	0.060	0.054	0.036	0.027	0.027	0.026	0.099	0.090	0.059	0.046	0.041	0.040	0.153	0.139	0.092	0.070
\$8000	0.018	0.017	0.065	0.060	0.041	0.030	0.029	0.028	0.106	0.099	0.066	0.051	0.046	0.044	0.163	0.152	0.102	0.079
\$9000	0.020	0.018	0.073	0.066	0.044	0.034	0.034	0.031	0.117	0.107	0.072	0.054	0.051	0.049	0.180	0.165	0.110	0.086
\$10000	0.023	0.021	0.078	0.070	0.049	0.038	0.036	0.035	0.127	0.117	0.079	0.060	0.054	0.053	0.194	0.179	0.121	0.092
\$11000	0.024	0.023	0.085	0.078	0.051	0.041	0.040	0.038	0.136	0.124	0.086	0.065	0.060	0.057	0.208	0.192	0.130	0.100
\$12000	0.027	0.026	0.090	0.083	0.054	0.043	0.044	0.043	0.145	0.132	0.090	0.069	0.065	0.062	0.222	0.204	0.138	0.106
\$13000	0.028	0.027	0.094	0.088	0.059	0.046	0.047	0.046	0.154	0.143	0.095	0.073	0.070	0.068	0.236	0.217	0.149	0.113
\$14000	0.029	0.028	0.101	0.092	0.062	0.049	0.049	0.048	0.160	0.150	0.102	0.079	0.075	0.073	0.250	0.231	0.158	0.121
\$15000	0.031	0.030	0.106	0.099	0.066	0.051	0.053	0.050	0.173	0.158	0.108	0.085	0.081	0.079	0.263	0.242	0.167	0.129
\$16000	0.035	0.034	0.112	0.103	0.070	0.053	0.054	0.053	0.181	0.167	0.114	0.088	0.087	0.083	0.280	0.257	0.176	0.134
\$17000	0.036	0.035	0.118	0.108	0.074	0.056	0.059	0.056	0.192	0.176	0.121	0.092	0.091	0.088	0.293	0.269	0.184	0.143
\$18000	0.040	0.038	0.123	0.113	0.078	0.059	0.062	0.060	0.201	0.183	0.127	0.099	0.095	0.092	0.307	0.283	0.194	0.150
\$19000	0.041	0.040	0.127	0.117	0.081	0.061	0.065	0.062	0.208	0.192	0.132	0.102	0.102	0.099	0.322	0.297	0.203	0.155
\$20000	0.043	0.042	0.133	0.123	0.087	0.065	0.069	0.066	0.219	0.201	0.138	0.106	0.105	0.102	0.335	0.308	0.211	0.160

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

Each Addl \$1000	0.001	0.001	0.004	0.004	0.003	0.002	0.002	0.002	0.009	0.008	0.005	0.004	0.004	0.004	0.014	0.013	0.008	0.005
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Commercial Automobile Insurance Manual

PRIVATE PASSENGER TYPES

Rating Procedures

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

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

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

where

B, incr denotes the Optional Bodily Injury Liability rate,

A-1 denotes the Compulsory Bodily Injury rate,

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

ILF denotes the appropriate Increased Limits Factor.

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

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

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

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

Commonwealth Automobile Reinsurers

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	\$32	\$37	\$41	\$41
\$300 Ded. - Non-Fleet	38	43	49	48
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$39	\$46	\$46	\$48
\$300 Ded. - Non-Fleet	46	55	54	57
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$55	\$44	\$48	\$54
\$300 Ded. - Non-Fleet	65	52	57	64
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$56	\$54	\$55	\$48
\$300 Ded. - Non-Fleet	66	64	65	57
	Territory 17-26	Territory 27		
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$161	\$ 31		
\$300 Ded. - Non-Fleet	191	37		

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

\$1,000 Ded. - Charge 87% of \$500 Ded. premium.

\$2,000 Ded. - Charge 68% of \$500 Ded. premium.

Collision Waiver of Deductible Charges^¾

Fleet Non-Fleet

\$ 300 Ded. - \$15 \$17

\$ 500 Ded. - 23 27

\$1,000 Ded. - 40 47

\$2,000 Ded. - 63 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 \$17 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	\$ 3	\$ 4	\$ 3
\$300 Ded. - Non-Fleet	3	3	4	3
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 3	\$ 4	\$ 4	\$ 4
\$300 Ded. - Non-Fleet	3	4	4	4
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 5	\$ 4	\$ 4	\$ 5
\$300 Ded. - Non-Fleet	5	4	4	5
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 5	\$ 5	\$ 5	\$ 4
\$300 Ded. - Non-Fleet	5	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 87% of \$500 Ded. premium.

\$2,000 Ded. - Charge 68% 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	\$ 7	\$ 7	\$ 8	\$ 8
\$300 Ded. - Non-Fleet	11	11	12	12
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 8	\$ 9	\$ 9	\$ 10
\$300 Ded. - Non-Fleet	12	13	13	15
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 9	\$ 9	\$ 10	\$ 10
\$300 Ded. - Non-Fleet	13	13	15	15
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 9	\$ 10	\$ 12	\$ 11
\$300 Ded. - Non-Fleet	13	16	18	17
	Territory 17-26	Territory 27		
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 31	\$ 6		
\$300 Ded. - Non-Fleet	46	10		

Comprehensive Deductibles: \$1,000, \$2,000^¾
\$1,000 Ded. - Charge 94% of \$500 Ded. premium.
\$2,000 Ded. - Charge 86% of \$500 Ded. premium.

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

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

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 1

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	68	100/300	210	5000	186
20/50	73	250/500	314	10000	218
25/50	76	500/500	400	25000	234
35/80	104	500/1000	405	50000	240
50/100	130	1000/1000	454	100000	242
				500000	251

<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	291	291	291	291	291	269	256	227
4,501 - 6,000	02		363	358	358	358	358	358	328	311	273
6,001 - 8,000	03		411	405	405	405	405	405	370	350	306
8,001 - 10,000	04		423	416	416	416	416	416	380	360	314
10,001 - 15,000	05		483	475	475	475	475	475	432	409	354
15,001 - 20,000	06		523	514	514	514	514	514	467	441	381
20,001 - 25,000	07		527	518	518	518	518	518	470	444	384
25,001 - 40,000	08		575	565	565	565	565	565	512	483	416
40,001 - 65,000	10		742	729	729	729	729	729	658	620	529
65,001 - 90,000	11		802	788	788	788	788	788	710	668	570
90,001 and Over	12		825	811	811	811	811	811	731	688	586

<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		28	27	27	27	27	27	25	24	21
4,501 - 6,000	02		35	34	34	34	34	34	31	29	25
6,001 - 8,000	03		39	39	39	39	39	39	35	33	29
8,001 - 10,000	04		41	40	40	40	40	40	36	34	29
10,001 - 15,000	05		47	46	46	46	46	46	41	39	34
15,001 - 20,000	06		51	50	50	50	50	50	45	42	36
20,001 - 25,000	07		51	50	50	50	50	50	45	43	37
25,001 - 40,000	08		56	55	55	55	55	55	50	47	40
40,001 - 65,000	10		73	72	72	72	72	72	64	61	51
65,001 - 90,000	11		79	78	78	78	78	78	70	65	55
90,001 and Over	12		81	80	80	80	80	80	72	67	57

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		105	105	105	105	104	103	102	101	96
4,501 - 6,000	02		109	109	109	109	108	107	106	105	99
6,001 - 8,000	03		120	120	120	120	119	118	117	116	109
8,001 - 10,000	04		147	147	147	147	146	145	143	142	133
10,001 - 15,000	05		159	159	159	159	158	157	155	154	144
15,001 - 20,000	06		169	169	169	169	167	166	165	163	153
20,001 - 25,000	07		170	170	170	170	169	167	166	164	154
25,001 - 40,000	08		176	176	176	176	174	173	171	170	159
40,001 - 65,000	10		248	248	248	248	246	244	242	239	224
65,001 - 90,000	11		373	373	373	373	370	366	363	359	334
90,001 and Over	12		485	485	485	485	481	476	472	467	435

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49

<u>Towing & Labor (Rule 63)</u>		250/500		500/500	
\$25 per Disablement:	4	250/500	13	250/500	129
\$50 per Disablement:	8	500/500	16	500/500	330
\$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	255	5000	225
20/50	88	250/500	380	10000	263
25/50	91	500/500	484	25000	284
35/80	126	500/1000	490	50000	290
50/100	157	1000/1000	550	100000	293
				500000	304

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		324	319	319	319	319	319	293	279	246
4,501 - 6,000	02		401	394	394	394	394	394	360	342	298
6,001 - 8,000	03		455	447	447	447	447	447	408	386	335
8,001 - 10,000	04		468	461	461	461	461	461	420	397	344
10,001 - 15,000	05		536	527	527	527	527	527	478	452	390
15,001 - 20,000	06		581	571	571	571	571	571	518	489	420
20,001 - 25,000	07		586	576	576	576	576	576	522	492	424
25,001 - 40,000	08		640	629	629	629	629	629	569	536	460
40,001 - 65,000	10		830	815	815	815	815	815	735	691	589
65,001 - 90,000	11		897	881	881	881	881	881	794	746	634
90,001 and Over	12		924	908	908	908	908	908	817	768	652

<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	30	30	27	26	22
4,501 - 6,000	02		38	37	37	37	37	37	34	32	28
6,001 - 8,000	03		43	42	42	42	42	42	38	36	31
8,001 - 10,000	04		45	44	44	44	44	44	40	37	32
10,001 - 15,000	05		51	50	50	50	50	50	46	43	37
15,001 - 20,000	06		56	55	55	55	55	55	49	47	40
20,001 - 25,000	07		56	55	55	55	55	55	50	47	40
25,001 - 40,000	08		62	61	61	61	61	61	55	51	44
40,001 - 65,000	10		81	79	79	79	79	79	71	67	57
65,001 - 90,000	11		87	86	86	86	86	86	77	72	61
90,001 and Over	12		90	88	88	88	88	88	79	74	63

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		105	105	105	105	104	104	103	102	96
4,501 - 6,000	02		109	109	109	109	109	108	107	106	100
6,001 - 8,000	03		120	120	120	120	120	119	118	117	110
8,001 - 10,000	04		148	148	148	148	147	146	144	143	134
10,001 - 15,000	05		161	161	161	161	159	158	156	155	145
15,001 - 20,000	06		170	170	170	170	169	167	166	164	154
20,001 - 25,000	07		172	172	172	172	170	169	167	166	155
25,001 - 40,000	08		177	177	177	177	176	174	172	171	160
40,001 - 65,000	10		250	250	250	250	248	246	244	241	225
65,001 - 90,000	11		376	376	376	376	372	369	365	362	337
90,001 and Over	12		489	489	489	489	485	480	475	471	438

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49
		250/500	13	250/500	129
		500/500	16	500/500	330

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	87	100/300	270	5000	237
20/50	94	250/500	402	10000	277
25/50	97	500/500	512	25000	299
35/80	133	500/1000	519	50000	306
50/100	167	1000/1000	582	100000	308
				500000	320

<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		355	350	350	350	350	350	321	305	268
4,501 - 6,000	02		442	435	435	435	435	435	396	375	326
6,001 - 8,000	03		503	495	495	495	495	495	450	425	368
8,001 - 10,000	04		518	510	510	510	510	510	463	438	378
10,001 - 15,000	05		595	585	585	585	585	585	530	500	430
15,001 - 20,000	06		646	635	635	635	635	635	574	541	464
20,001 - 25,000	07		651	640	640	640	640	640	579	545	468
25,001 - 40,000	08		713	700	700	700	700	700	632	595	509
40,001 - 65,000	10		927	910	910	910	910	910	820	770	654
65,001 - 90,000	11		1003	985	985	985	985	985	886	832	706
90,001 and Over	12		1034	1015	1015	1015	1015	1015	913	857	727

<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	33	33	30	28	24
4,501 - 6,000	02		42	41	41	41	41	41	37	35	30
6,001 - 8,000	03		48	47	47	47	47	47	43	40	34
8,001 - 10,000	04		49	49	49	49	49	49	44	41	35
10,001 - 15,000	05		57	56	56	56	56	56	51	48	41
15,001 - 20,000	06		62	61	61	61	61	61	55	52	44
20,001 - 25,000	07		63	62	62	62	62	62	55	52	44
25,001 - 40,000	08		69	67	67	67	67	67	61	57	49
40,001 - 65,000	10		90	88	88	88	88	88	79	74	63
65,001 - 90,000	11		98	96	96	96	96	96	86	81	68
90,001 and Over	12		101	99	99	99	99	99	89	83	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		118	118	118	118	117	116	115	114	107
4,501 - 6,000	02		122	122	122	122	121	120	119	118	111
6,001 - 8,000	03		135	135	135	135	134	133	132	131	123
8,001 - 10,000	04		167	167	167	167	165	164	162	161	151
10,001 - 15,000	05		181	181	181	181	179	178	176	175	163
15,001 - 20,000	06		192	192	192	192	190	189	187	185	173
20,001 - 25,000	07		194	194	194	194	192	190	189	187	175
25,001 - 40,000	08		200	200	200	200	198	196	195	193	180
40,001 - 65,000	10		284	284	284	284	281	279	276	273	255
65,001 - 90,000	11		428	428	428	428	424	420	416	412	384
90,001 and Over	12		558	558	558	558	553	547	542	537	499

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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 4

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	91	100/300	282	5000	248
20/50	98	250/500	421	10000	290
25/50	101	500/500	535	25000	312
35/80	140	500/1000	542	50000	320
50/100	174	1000/1000	608	100000	322
				500000	335

<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		351	345	345	345	345	345	317	301	265
4,501 - 6,000	02		436	429	429	429	429	429	391	371	322
6,001 - 8,000	03		496	488	488	488	488	488	444	420	363
8,001 - 10,000	04		511	503	503	503	503	503	457	432	374
10,001 - 15,000	05		587	577	577	577	577	577	523	493	424
15,001 - 20,000	06		637	626	626	626	626	626	567	534	458
20,001 - 25,000	07		642	631	631	631	631	631	571	538	462
25,001 - 40,000	08		703	690	690	690	690	690	624	587	503
40,001 - 65,000	10		913	897	897	897	897	897	808	759	645
65,001 - 90,000	11		989	971	971	971	971	971	873	820	696
90,001 and Over	12		1019	1001	1001	1001	1001	1001	900	845	716

<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	33	33	30	28	24
4,501 - 6,000	02		42	41	41	41	41	41	37	35	30
6,001 - 8,000	03		48	47	47	47	47	47	43	40	34
8,001 - 10,000	04		49	49	49	49	49	49	44	41	35
10,001 - 15,000	05		57	56	56	56	56	56	51	48	41
15,001 - 20,000	06		62	61	61	61	61	61	55	52	44
20,001 - 25,000	07		63	62	62	62	62	62	55	52	44
25,001 - 40,000	08		69	67	67	67	67	67	61	57	49
40,001 - 65,000	10		90	88	88	88	88	88	79	74	63
65,001 - 90,000	11		98	96	96	96	96	96	86	81	68
90,001 and Over	12		101	99	99	99	99	99	89	83	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		111	111	111	111	110	109	108	107	101
4,501 - 6,000	02		115	115	115	115	114	113	112	111	105
6,001 - 8,000	03		127	127	127	127	126	125	124	123	115
8,001 - 10,000	04		156	156	156	156	155	154	152	151	142
10,001 - 15,000	05		170	170	170	170	168	167	165	164	153
15,001 - 20,000	06		180	180	180	180	178	177	175	174	163
20,001 - 25,000	07		181	181	181	181	180	178	177	175	164
25,001 - 40,000	08		187	187	187	187	186	184	182	181	169
40,001 - 65,000	10		265	265	265	265	263	260	258	256	239
65,001 - 90,000	11		399	399	399	399	395	392	388	384	358
90,001 and Over	12		520	520	520	520	515	510	505	500	465

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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 5

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	89	100/300	275	5000	242
20/50	96	250/500	410	10000	283
25/50	99	500/500	522	25000	305
35/80	136	500/1000	528	50000	312
50/100	170	1000/1000	593	100000	315
				500000	327

<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		339	333	333	333	333	333	333	306	291	256
4,501 - 6,000	02		420	413	413	413	413	413	413	377	357	311
6,001 - 8,000	03		477	470	470	470	470	470	470	427	404	350
8,001 - 10,000	04		492	484	484	484	484	484	484	440	416	360
10,001 - 15,000	05		564	554	554	554	554	554	554	503	474	409
15,001 - 20,000	06		612	601	601	601	601	601	601	544	513	441
20,001 - 25,000	07		616	606	606	606	606	606	606	549	517	444
25,001 - 40,000	08		674	662	662	662	662	662	662	599	564	483
40,001 - 65,000	10		875	860	860	860	860	860	860	775	728	620
65,001 - 90,000	11		947	930	930	930	930	930	930	837	786	668
90,001 and Over	12		976	958	958	958	958	958	958	862	810	687

<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	31	31	31	31	31	31	29	27	24
4,501 - 6,000	02		40	40	40	40	40	40	40	36	34	29
6,001 - 8,000	03		46	45	45	45	45	45	45	41	39	33
8,001 - 10,000	04		47	47	47	47	47	47	47	42	40	34
10,001 - 15,000	05		55	54	54	54	54	54	54	49	46	39
15,001 - 20,000	06		60	59	59	59	59	59	59	53	50	42
20,001 - 25,000	07		60	59	59	59	59	59	59	53	50	43
25,001 - 40,000	08		66	65	65	65	65	65	65	58	55	47
40,001 - 65,000	10		86	85	85	85	85	85	85	76	71	60
65,001 - 90,000	11		94	92	92	92	92	92	92	82	77	65
90,001 and Over	12		96	95	95	95	95	95	95	85	80	67

<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		114	114	114	114	113	112	111	110	104
4,501 - 6,000	02		119	119	119	119	118	117	116	115	108
6,001 - 8,000	03		131	131	131	131	130	129	128	127	119
8,001 - 10,000	04		162	162	162	162	160	159	157	156	146
10,001 - 15,000	05		175	175	175	175	174	172	171	169	158
15,001 - 20,000	06		186	186	186	186	184	183	181	179	168
20,001 - 25,000	07		187	187	187	187	186	184	183	181	169
25,001 - 40,000	08		194	194	194	194	192	190	188	187	175
40,001 - 65,000	10		275	275	275	275	272	270	267	265	247
65,001 - 90,000	11		414	414	414	414	410	406	402	398	371
90,001 and Over	12		539	539	539	539	534	529	524	518	482

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49
		250/500	13	250/500	129
		500/500	16	500/500	330
<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 -- FLEET
Territory 6

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B. Increased Limits				Property Damage Liability	
20/40	98	100/300	304	5000	269
20/50	106	250/500	454	10000	315
25/50	109	500/500	578	25000	339
35/80	151	500/1000	586	50000	347
50/100	188	1000/1000	657	100000	350
				500000	363

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE									
			1	2	3	4	5	6	7	8	9	
0 - 4,500	01		387	381	381	381	381	381	381	348	331	289
4,501 - 6,000	02		484	476	476	476	476	476	476	433	409	355
6,001 - 8,000	03		552	543	543	543	543	543	543	493	465	401
8,001 - 10,000	04		569	560	560	560	560	560	560	508	479	413
10,001 - 15,000	05		655	644	644	644	644	644	644	582	549	470
15,001 - 20,000	06		712	700	700	700	700	700	700	632	595	509
20,001 - 25,000	07		718	705	705	705	705	705	705	637	600	513
25,001 - 40,000	08		786	772	772	772	772	772	772	697	656	559
40,001 - 65,000	10		1026	1007	1007	1007	1007	1007	1007	906	851	722
65,001 - 90,000	11		1111	1091	1091	1091	1091	1091	1091	980	920	779
90,001 and Over	12		1145	1125	1125	1125	1125	1125	1125	1010	948	802

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE									
			1	2	3	4	5	6	7	8	9	
0 - 4,500	01		37	36	36	36	36	36	36	33	31	27
4,501 - 6,000	02		47	46	46	46	46	46	46	41	39	34
6,001 - 8,000	03		54	53	53	53	53	53	53	48	45	38
8,001 - 10,000	04		55	54	54	54	54	54	54	49	46	39
10,001 - 15,000	05		64	63	63	63	63	63	63	57	53	45
15,001 - 20,000	06		70	68	68	68	68	68	68	62	58	49
20,001 - 25,000	07		70	69	69	69	69	69	69	62	58	50
25,001 - 40,000	08		77	76	76	76	76	76	76	68	64	54
40,001 - 65,000	10		101	100	100	100	100	100	100	89	84	71
65,001 - 90,000	11		110	108	108	108	108	108	108	97	91	77
90,001 and Over	12		114	112	112	112	112	112	112	100	94	79

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		123	123	123	123	122	121	120	119	112
4,501 - 6,000	02		128	128	128	128	127	126	125	124	116
6,001 - 8,000	03		141	141	141	141	140	139	138	137	128
8,001 - 10,000	04		175	175	175	175	173	172	170	169	158
10,001 - 15,000	05		190	190	190	190	188	187	185	183	172
15,001 - 20,000	06		202	202	202	202	200	198	196	195	182
20,001 - 25,000	07		203	203	203	203	202	200	198	196	183
25,001 - 40,000	08		210	210	210	210	208	206	204	203	189
40,001 - 65,000	10		299	299	299	299	296	293	291	288	269
65,001 - 90,000	11		451	451	451	451	447	443	438	434	404
90,001 and Over	12		589	589	589	589	583	577	572	566	526

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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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307

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B. Increased Limits				Property Damage Liability	
20/40	109	100/300	338	5000	298
20/50	117	250/500	504	10000	349
25/50	121	500/500	641	25000	375
35/80	167	500/1000	650	50000	384
50/100	209	1000/1000	729	100000	387
				500000	402

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		383	377	377	377	377	377	377	345	327	286
4,501 - 6,000	02		478	470	470	470	470	470	470	428	405	351
6,001 - 8,000	03		545	537	537	537	537	537	537	487	460	397
8,001 - 10,000	04		563	553	553	553	553	553	553	502	474	408
10,001 - 15,000	05		647	636	636	636	636	636	636	575	542	465
15,001 - 20,000	06		703	691	691	691	691	691	691	624	588	503
20,001 - 25,000	07		709	697	697	697	697	697	697	629	592	507
25,001 - 40,000	08		776	763	763	763	763	763	763	688	647	553
40,001 - 65,000	10		1012	994	994	994	994	994	994	894	840	712
65,001 - 90,000	11		1097	1077	1077	1077	1077	1077	1077	968	908	769
90,001 and Over	12		1130	1110	1110	1110	1110	1110	1110	997	936	792

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	36	36	36	32	31	27
4,501 - 6,000	02		46	45	45	45	45	45	45	41	38	33
6,001 - 8,000	03		53	52	52	52	52	52	52	47	44	38
8,001 - 10,000	04		54	53	53	53	53	53	53	48	45	39
10,001 - 15,000	05		63	62	62	62	62	62	62	56	52	44
15,001 - 20,000	06		68	67	67	67	67	67	67	61	57	48
20,001 - 25,000	07		69	68	68	68	68	68	68	61	57	49
25,001 - 40,000	08		76	74	74	74	74	74	74	67	63	53
40,001 - 65,000	10		100	98	98	98	98	98	98	88	82	69
65,001 - 90,000	11		108	106	106	106	106	106	106	95	89	75
90,001 and Over	12		111	109	109	109	109	109	109	98	92	77

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		125	125	125	125	124	123	122	121	114
4,501 - 6,000	02		130	130	130	130	129	128	127	126	118
6,001 - 8,000	03		144	144	144	144	143	141	140	139	130
8,001 - 10,000	04		178	178	178	178	176	175	173	172	161
10,001 - 15,000	05		193	193	193	193	192	190	188	187	175
15,001 - 20,000	06		205	205	205	205	203	202	200	198	185
20,001 - 25,000	07		207	207	207	207	205	203	202	200	187
25,001 - 40,000	08		214	214	214	214	212	210	208	206	193
40,001 - 65,000	10		305	305	305	305	302	299	296	293	274
65,001 - 90,000	11		460	460	460	460	456	451	447	443	412
90,001 and Over	12		600	600	600	600	594	589	583	577	537

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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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305

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B. Increased Limits				Property Damage Liability	
20/40	108	100/300	335	5000	295
20/50	116	250/500	500	10000	345
25/50	120	500/500	637	25000	372
35/80	166	500/1000	645	50000	381
50/100	207	1000/1000	723	100000	384
				500000	398

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		397	390	390	390	390	390	390	357	339	296
4,501 - 6,000	02		497	489	489	489	489	489	489	444	420	363
6,001 - 8,000	03		567	558	558	558	558	558	558	506	478	411
8,001 - 10,000	04		585	575	575	575	575	575	575	522	492	423
10,001 - 15,000	05		673	662	662	662	662	662	662	598	564	483
15,001 - 20,000	06		732	720	720	720	720	720	720	650	612	523
20,001 - 25,000	07		738	725	725	725	725	725	725	655	616	527
25,001 - 40,000	08		809	795	795	795	795	795	795	717	674	575
40,001 - 65,000	10		1056	1037	1037	1037	1037	1037	1037	933	876	742
65,001 - 90,000	11		1145	1124	1124	1124	1124	1124	1124	1010	947	802
90,001 and Over	12		1180	1158	1158	1158	1158	1158	1158	1040	976	825

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	37	37	37	33	32	27
4,501 - 6,000	02		47	47	47	47	47	47	47	42	40	34
6,001 - 8,000	03		54	54	54	54	54	54	54	48	46	39
8,001 - 10,000	04		56	55	55	55	55	55	55	50	47	40
10,001 - 15,000	05		65	64	64	64	64	64	64	58	54	46
15,001 - 20,000	06		71	70	70	70	70	70	70	63	59	50
20,001 - 25,000	07		72	70	70	70	70	70	70	63	59	50
25,001 - 40,000	08		79	77	77	77	77	77	77	69	65	55
40,001 - 65,000	10		103	101	101	101	101	101	101	91	85	72
65,001 - 90,000	11		112	110	110	110	110	110	110	99	92	78
90,001 and Over	12		116	114	114	114	114	114	114	102	95	80

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		134	134	134	134	133	132	130	129	122
4,501 - 6,000	02		139	139	139	139	138	137	136	135	127
6,001 - 8,000	03		154	154	154	154	153	152	150	149	140
8,001 - 10,000	04		191	191	191	191	190	188	186	185	173
10,001 - 15,000	05		208	208	208	208	206	204	203	201	188
15,001 - 20,000	06		221	221	221	221	219	217	215	213	199
20,001 - 25,000	07		223	223	223	223	221	219	217	215	201
25,001 - 40,000	08		230	230	230	230	228	226	224	222	208
40,001 - 65,000	10		329	329	329	329	326	323	320	317	295
65,001 - 90,000	11		498	498	498	498	493	488	483	479	445
90,001 and Over	12		650	650	650	650	644	637	631	625	581

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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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B. Increased Limits				Property Damage Liability	
20/40	113	100/300	351	5000	309
20/50	122	250/500	524	10000	362
25/50	126	500/500	667	25000	389
35/80	174	500/1000	676	50000	399
50/100	217	1000/1000	758	100000	402
				500000	417

Symbol	Code	Age:	COLLISION \$500 DEDUCTIBLE								
Cost New			1	2	3	4	5	6	7	8	9
0 - 4,500	01		445	437	437	437	437	437	399	377	328
4,501 - 6,000	02		560	550	550	550	550	550	499	471	406
6,001 - 8,000	03		641	630	630	630	630	630	570	538	461
8,001 - 10,000	04		662	650	650	650	650	650	588	554	475
10,001 - 15,000	05		764	750	750	750	750	750	677	637	544
15,001 - 20,000	06		831	817	817	817	817	817	736	692	590
20,001 - 25,000	07		838	823	823	823	823	823	742	698	594
25,001 - 40,000	08		920	903	903	903	903	903	813	764	650
40,001 - 65,000	10		1205	1183	1183	1183	1183	1183	1062	997	843
65,001 - 90,000	11		1307	1283	1283	1283	1283	1283	1151	1079	911
90,001 and Over	12		1347	1323	1323	1323	1323	1323	1186	1112	939

Symbol	Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New			1	2	3	4	5	6	7	8	9
0 - 4,500	01		42	42	42	42	42	42	38	36	31
4,501 - 6,000	02		54	53	53	53	53	53	48	45	38
6,001 - 8,000	03		62	61	61	61	61	61	55	52	44
8,001 - 10,000	04		64	63	63	63	63	63	57	53	45
10,001 - 15,000	05		74	73	73	73	73	73	66	62	52
15,001 - 20,000	06		81	80	80	80	80	80	72	67	57
20,001 - 25,000	07		82	80	80	80	80	80	72	68	57
25,001 - 40,000	08		90	88	88	88	88	88	79	74	63
40,001 - 65,000	10		119	116	116	116	116	116	104	98	82
65,001 - 90,000	11		129	126	126	126	126	126	113	106	89
90,001 and Over	12		133	130	130	130	130	130	117	109	92

Symbol	Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New			1	2	3	4	5	6	7	8	9
0 - 4,500	01		123	123	123	123	122	121	120	119	112
4,501 - 6,000	02		128	128	128	128	127	126	125	124	116
6,001 - 8,000	03		141	141	141	141	140	139	138	137	128
8,001 - 10,000	04		175	175	175	175	173	172	170	169	158
10,001 - 15,000	05		190	190	190	190	188	187	185	183	172
15,001 - 20,000	06		202	202	202	202	200	198	196	195	182
20,001 - 25,000	07		203	203	203	203	202	200	198	196	183
25,001 - 40,000	08		210	210	210	210	208	206	204	203	189
40,001 - 65,000	10		299	299	299	299	296	293	291	288	269
65,001 - 90,000	11		451	451	451	451	447	443	438	434	404
90,001 and Over	12		589	589	589	589	583	577	572	566	526

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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
333

A-2
32

B, Increased Limits				Property Damage Liability	
20/40	118	100/300	366	5000	322
20/50	127	250/500	546	10000	377
25/50	132	500/500	695	25000	406
35/80	181	500/1000	704	50000	415
50/100	226	1000/1000	790	100000	419
				500000	435

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE									
			1	2	3	4	5	6	7	8	9	
0 - 4,500	01		372	366	366	366	366	366	366	335	318	279
4,501 - 6,000	02		464	456	456	456	456	456	456	415	393	341
6,001 - 8,000	03		528	520	520	520	520	520	520	472	446	385
8,001 - 10,000	04		545	536	536	536	536	536	536	486	459	396
10,001 - 15,000	05		626	615	615	615	615	615	615	557	525	451
15,001 - 20,000	06		680	669	669	669	669	669	669	604	569	487
20,001 - 25,000	07		686	674	674	674	674	674	674	609	574	491
25,001 - 40,000	08		751	738	738	738	738	738	738	666	627	535
40,001 - 65,000	10		978	961	961	961	961	961	961	865	812	689
65,001 - 90,000	11		1059	1040	1040	1040	1040	1040	1040	935	878	744
90,001 and Over	12		1092	1072	1072	1072	1072	1072	1072	963	904	766

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE									
			1	2	3	4	5	6	7	8	9	
0 - 4,500	01		35	34	34	34	34	34	34	31	30	26
4,501 - 6,000	02		44	43	43	43	43	43	43	39	37	32
6,001 - 8,000	03		51	50	50	50	50	50	50	45	42	36
8,001 - 10,000	04		52	51	51	51	51	51	51	47	44	37
10,001 - 15,000	05		60	59	59	59	59	59	59	54	50	43
15,001 - 20,000	06		66	65	65	65	65	65	65	58	55	47
20,001 - 25,000	07		66	65	65	65	65	65	65	59	55	47
25,001 - 40,000	08		73	72	72	72	72	72	72	64	61	51
40,001 - 65,000	10		96	94	94	94	94	94	94	84	79	67
65,001 - 90,000	11		104	102	102	102	102	102	102	91	86	72
90,001 and Over	12		107	105	105	105	105	105	105	94	88	74

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		120	120	120	120	119	118	117	116	109
4,501 - 6,000	02		125	125	125	125	124	123	122	121	114
6,001 - 8,000	03		138	138	138	138	137	136	135	134	125
8,001 - 10,000	04		171	171	171	171	169	168	166	165	154
10,001 - 15,000	05		185	185	185	185	184	182	181	179	168
15,001 - 20,000	06		197	197	197	197	195	193	192	190	178
20,001 - 25,000	07		198	198	198	198	197	195	193	191	179
25,001 - 40,000	08		205	205	205	205	203	201	199	198	185
40,001 - 65,000	10		291	291	291	291	289	286	283	281	262
65,001 - 90,000	11		440	440	440	440	436	431	427	423	394
90,001 and Over	12		573	573	573	573	568	562	557	551	513

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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

A-1
331

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32

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	118	100/300	365	5000	321
20/50	127	250/500	545	10000	376
25/50	131	500/500	693	25000	404
35/80	181	500/1000	702	50000	414
50/100	226	1000/1000	787	100000	417
				500000	433

<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		399	393	393	393	393	393	359	341	297
4,501 - 6,000	02		500	492	492	492	492	492	447	423	366
6,001 - 8,000	03		571	562	562	562	562	562	509	481	414
8,001 - 10,000	04		589	579	579	579	579	579	525	495	426
10,001 - 15,000	05		678	666	666	666	666	666	602	567	486
15,001 - 20,000	06		737	725	725	725	725	725	654	616	526
20,001 - 25,000	07		743	730	730	730	730	730	659	620	530
25,001 - 40,000	08		815	800	800	800	800	800	722	679	579
40,001 - 65,000	10		1064	1045	1045	1045	1045	1045	939	882	747
65,001 - 90,000	11		1153	1132	1132	1132	1132	1132	1017	954	807
90,001 and Over	12		1188	1167	1167	1167	1167	1167	1048	983	831

<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	37	37	37	37	37	34	32	28
4,501 - 6,000	02		48	47	47	47	47	47	43	40	35
6,001 - 8,000	03		55	54	54	54	54	54	49	46	40
8,001 - 10,000	04		57	56	56	56	56	56	51	48	41
10,001 - 15,000	05		66	65	65	65	65	65	59	55	47
15,001 - 20,000	06		72	71	71	71	71	71	64	60	51
20,001 - 25,000	07		73	72	72	72	72	72	64	60	51
25,001 - 40,000	08		80	79	79	79	79	79	71	66	56
40,001 - 65,000	10		105	103	103	103	103	103	93	87	73
65,001 - 90,000	11		114	112	112	112	112	112	101	94	79
90,001 and Over	12		118	116	116	116	116	116	104	97	82

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		139	139	139	139	137	136	135	134	126
4,501 - 6,000	02		144	144	144	144	143	142	141	140	131
6,001 - 8,000	03		160	160	160	160	159	157	156	154	145
8,001 - 10,000	04		199	199	199	199	197	195	193	192	179
10,001 - 15,000	05		216	216	216	216	214	212	210	208	195
15,001 - 20,000	06		230	230	230	230	227	226	223	221	207
20,001 - 25,000	07		232	232	232	232	229	227	225	223	208
25,001 - 40,000	08		239	239	239	239	237	235	233	231	215
40,001 - 65,000	10		342	342	342	342	339	335	332	329	307
65,001 - 90,000	11		518	518	518	518	513	508	503	498	463
90,001 and Over	12		677	677	677	677	670	664	657	651	605

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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

A-1
408

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B, Increased Limits				Property Damage Liability	
20/40	145	100/300	449	5000	395
20/50	156	250/500	670	10000	462
25/50	162	500/500	853	25000	498
35/80	222	500/1000	864	50000	510
50/100	278	1000/1000	969	100000	514
				500000	533

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE									
			1	2	3	4	5	6	7	8	9	
0 - 4,500	01		440	433	433	433	433	433	433	395	374	325
4,501 - 6,000	02		554	545	545	545	545	545	545	494	467	402
6,001 - 8,000	03		634	624	624	624	624	624	624	565	532	457
8,001 - 10,000	04		655	644	644	644	644	644	644	582	549	471
10,001 - 15,000	05		755	742	742	742	742	742	742	670	630	538
15,001 - 20,000	06		823	808	808	808	808	808	808	728	685	584
20,001 - 25,000	07		829	815	815	815	815	815	815	734	690	588
25,001 - 40,000	08		910	894	894	894	894	894	894	805	756	643
40,001 - 65,000	10		1192	1170	1170	1170	1170	1170	1170	1051	986	834
65,001 - 90,000	11		1292	1269	1269	1269	1269	1269	1269	1138	1067	901
90,001 and Over	12		1332	1308	1308	1308	1308	1308	1308	1173	1100	928

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE									
			1	2	3	4	5	6	7	8	9	
0 - 4,500	01		42	41	41	41	41	41	41	37	35	30
4,501 - 6,000	02		53	52	52	52	52	52	52	47	44	38
6,001 - 8,000	03		61	60	60	60	60	60	60	54	51	43
8,001 - 10,000	04		63	62	62	62	62	62	62	56	53	45
10,001 - 15,000	05		73	72	72	72	72	72	72	65	61	52
15,001 - 20,000	06		80	78	78	78	78	78	78	71	66	56
20,001 - 25,000	07		81	79	79	79	79	79	79	71	67	57
25,001 - 40,000	08		89	87	87	87	87	87	87	78	73	62
40,001 - 65,000	10		117	115	115	115	115	115	115	103	96	81
65,001 - 90,000	11		127	124	124	124	124	124	124	111	104	88
90,001 and Over	12		131	128	128	128	128	128	128	115	108	90

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		137	137	137	137	136	135	134	133	125
4,501 - 6,000	02		143	143	143	143	142	140	139	138	130
6,001 - 8,000	03		158	158	158	158	157	156	154	153	143
8,001 - 10,000	04		197	197	197	197	195	193	191	190	177
10,001 - 15,000	05		214	214	214	214	212	210	208	206	193
15,001 - 20,000	06		227	227	227	227	225	223	221	219	205
20,001 - 25,000	07		229	229	229	229	227	225	223	221	206
25,001 - 40,000	08		237	237	237	237	235	233	230	228	213
40,001 - 65,000	10		338	338	338	338	335	332	329	326	303
65,001 - 90,000	11		512	512	512	512	507	503	498	493	458
90,001 and Over	12		669	669	669	669	663	656	650	643	598

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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

A-1
395

A-2
36

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	140	100/300	434	5000	382
20/50	151	250/500	648	10000	447
25/50	156	500/500	825	25000	481
35/80	215	500/1000	836	50000	493
50/100	268	1000/1000	937	100000	497
				500000	516

<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		449	441	441	441	441	441	402	381	331
4,501 - 6,000	02		565	556	556	556	556	556	504	476	410
6,001 - 8,000	03		648	637	637	637	637	637	576	543	466
8,001 - 10,000	04		669	657	657	657	657	657	594	560	480
10,001 - 15,000	05		772	758	758	758	758	758	684	644	549
15,001 - 20,000	06		840	825	825	825	825	825	744	700	596
20,001 - 25,000	07		847	832	832	832	832	832	750	705	600
25,001 - 40,000	08		930	913	913	913	913	913	822	772	656
40,001 - 65,000	10		1218	1196	1196	1196	1196	1196	1074	1007	852
65,001 - 90,000	11		1321	1297	1297	1297	1297	1297	1164	1091	921
90,001 and Over	12		1362	1338	1338	1338	1338	1338	1199	1125	949

<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		43	42	42	42	42	42	38	36	31
4,501 - 6,000	02		55	54	54	54	54	54	49	46	39
6,001 - 8,000	03		63	62	62	62	62	62	56	52	45
8,001 - 10,000	04		65	64	64	64	64	64	58	54	46
10,001 - 15,000	05		76	74	74	74	74	74	67	63	53
15,001 - 20,000	06		82	81	81	81	81	81	73	68	58
20,001 - 25,000	07		83	82	82	82	82	82	73	69	58
25,001 - 40,000	08		91	90	90	90	90	90	81	76	64
40,001 - 65,000	10		121	118	118	118	118	118	106	99	84
65,001 - 90,000	11		131	128	128	128	128	128	115	108	91
90,001 and Over	12		135	133	133	133	133	133	119	111	93

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		120	120	120	120	119	118	117	116	109
4,501 - 6,000	02		125	125	125	125	124	123	122	121	114
6,001 - 8,000	03		138	138	138	138	137	136	135	134	125
8,001 - 10,000	04		171	171	171	171	169	168	166	165	154
10,001 - 15,000	05		185	185	185	185	184	182	181	179	168
15,001 - 20,000	06		197	197	197	197	195	193	192	190	178
20,001 - 25,000	07		198	198	198	198	197	195	193	191	179
25,001 - 40,000	08		205	205	205	205	203	201	199	198	185
40,001 - 65,000	10		291	291	291	291	289	286	283	281	262
65,001 - 90,000	11		440	440	440	440	436	431	427	423	394
90,001 and Over	12		573	573	573	573	568	562	557	551	513

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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

A-1
419

A-2
38

B. Increased Limits				Property Damage Liability	
20/40	149	100/300	461	5000	405
20/50	160	250/500	689	10000	474
25/50	166	500/500	876	25000	510
35/80	229	500/1000	887	50000	522
50/100	285	1000/1000	995	100000	527
				500000	547

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE									
			1	2	3	4	5	6	7	8	9	
0 - 4,500	01		436	429	429	429	429	429	429	391	370	322
4,501 - 6,000	02		548	539	539	539	539	539	539	489	462	398
6,001 - 8,000	03		628	617	617	617	617	617	617	559	527	452
8,001 - 10,000	04		648	637	637	637	637	637	637	576	543	466
10,001 - 15,000	05		747	734	734	734	734	734	734	663	624	533
15,001 - 20,000	06		814	799	799	799	799	799	799	721	678	578
20,001 - 25,000	07		820	806	806	806	806	806	806	727	683	582
25,001 - 40,000	08		900	884	884	884	884	884	884	796	748	636
40,001 - 65,000	10		1178	1157	1157	1157	1157	1157	1157	1039	975	825
65,001 - 90,000	11		1278	1254	1254	1254	1254	1254	1254	1126	1055	892
90,001 and Over	12		1317	1293	1293	1293	1293	1293	1293	1160	1088	918

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE									
			1	2	3	4	5	6	7	8	9	
0 - 4,500	01		42	41	41	41	41	41	41	37	35	30
4,501 - 6,000	02		53	52	52	52	52	52	52	47	44	38
6,001 - 8,000	03		61	60	60	60	60	60	60	54	51	43
8,001 - 10,000	04		63	62	62	62	62	62	62	56	53	45
10,001 - 15,000	05		73	72	72	72	72	72	72	65	61	52
15,001 - 20,000	06		80	78	78	78	78	78	78	71	66	56
20,001 - 25,000	07		81	79	79	79	79	79	79	71	67	57
25,001 - 40,000	08		89	87	87	87	87	87	87	78	73	62
40,001 - 65,000	10		117	115	115	115	115	115	115	103	96	81
65,001 - 90,000	11		127	124	124	124	124	124	124	111	104	88
90,001 and Over	12		131	128	128	128	128	128	128	115	108	90

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		141	141	141	141	139	138	137	136	128
4,501 - 6,000	02		147	147	147	147	145	144	143	142	133
6,001 - 8,000	03		162	162	162	162	161	160	158	157	147
8,001 - 10,000	04		202	202	202	202	200	198	196	195	182
10,001 - 15,000	05		219	219	219	219	217	215	214	212	198
15,001 - 20,000	06		233	233	233	233	231	229	227	225	210
20,001 - 25,000	07		235	235	235	235	233	231	229	227	212
25,001 - 40,000	08		243	243	243	243	241	239	236	234	219
40,001 - 65,000	10		347	347	347	347	344	341	338	334	312
65,001 - 90,000	11		527	527	527	527	522	517	512	507	471
90,001 and Over	12		688	688	688	688	682	675	668	662	615

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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	145	100/300	449	5000	394
20/50	156	250/500	669	10000	461
25/50	162	500/500	852	25000	496
35/80	222	500/1000	863	50000	508
50/100	277	1000/1000	967	100000	512
				500000	532

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE									
			1	2	3	4	5	6	7	8	9	
0 - 4,500	01		445	438	438	438	438	438	438	399	378	329
4,501 - 6,000	02		561	551	551	551	551	551	551	500	472	407
6,001 - 8,000	03		642	631	631	631	631	631	631	571	539	462
8,001 - 10,000	04		663	651	651	651	651	651	651	589	555	476
10,001 - 15,000	05		765	751	751	751	751	751	751	678	638	545
15,001 - 20,000	06		833	818	818	818	818	818	818	737	693	591
20,001 - 25,000	07		839	825	825	825	825	825	825	743	699	595
25,001 - 40,000	08		921	905	905	905	905	905	905	815	765	651
40,001 - 65,000	10		1207	1185	1185	1185	1185	1185	1185	1064	998	844
65,001 - 90,000	11		1309	1285	1285	1285	1285	1285	1285	1153	1081	913
90,001 and Over	12		1350	1325	1325	1325	1325	1325	1325	1188	1114	940

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE									
			1	2	3	4	5	6	7	8	9	
0 - 4,500	01		42	42	42	42	42	42	42	38	36	31
4,501 - 6,000	02		54	53	53	53	53	53	53	48	45	38
6,001 - 8,000	03		62	61	61	61	61	61	61	55	52	44
8,001 - 10,000	04		64	63	63	63	63	63	63	57	53	45
10,001 - 15,000	05		74	73	73	73	73	73	73	66	62	52
15,001 - 20,000	06		81	80	80	80	80	80	80	72	67	57
20,001 - 25,000	07		82	80	80	80	80	80	80	72	68	57
25,001 - 40,000	08		90	88	88	88	88	88	88	79	74	63
40,001 - 65,000	10		119	116	116	116	116	116	116	104	98	82
65,001 - 90,000	11		129	126	126	126	126	126	126	113	106	89
90,001 and Over	12		133	130	130	130	130	130	130	117	109	92

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		160	160	160	160	159	158	156	155	145
4,501 - 6,000	02		167	167	167	167	166	164	163	161	151
6,001 - 8,000	03		186	186	186	186	184	182	181	179	168
8,001 - 10,000	04		232	232	232	232	229	227	225	223	209
10,001 - 15,000	05		252	252	252	252	250	248	245	243	227
15,001 - 20,000	06		268	268	268	268	266	264	261	258	241
20,001 - 25,000	07		271	271	271	271	268	266	263	261	243
25,001 - 40,000	08		280	280	280	280	277	275	272	269	252
40,001 - 65,000	10		402	402	402	402	398	394	390	386	360
65,001 - 90,000	11		611	611	611	611	605	599	593	587	546
90,001 and Over	12		799	799	799	799	791	784	776	768	714

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	215	100/300	667	5000	586
20/50	231	250/500	996	10000	686
25/50	240	500/500	1267	25000	738
35/80	330	500/1000	1284	50000	756
50/100	412	1000/1000	1440	100000	762
				500000	791

<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		402	395	395	395	395	395	361	343	299
4,501 - 6,000	02		503	495	495	495	495	495	450	425	368
6,001 - 8,000	03		575	565	565	565	565	565	513	484	416
8,001 - 10,000	04		593	583	583	583	583	583	528	499	429
10,001 - 15,000	05		683	671	671	671	671	671	606	571	489
15,001 - 20,000	06		743	730	730	730	730	730	659	620	530
20,001 - 25,000	07		748	735	735	735	735	735	664	625	534
25,001 - 40,000	08		821	806	806	806	806	806	727	683	582
40,001 - 65,000	10		1072	1052	1052	1052	1052	1052	946	888	752
65,001 - 90,000	11		1161	1140	1140	1140	1140	1140	1024	961	813
90,001 and Over	12		1197	1175	1175	1175	1175	1175	1055	990	837

<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	37	37	37	37	37	34	32	28
4,501 - 6,000	02		48	47	47	47	47	47	43	40	35
6,001 - 8,000	03		55	54	54	54	54	54	49	46	40
8,001 - 10,000	04		57	56	56	56	56	56	51	48	41
10,001 - 15,000	05		66	65	65	65	65	65	59	55	47
15,001 - 20,000	06		72	71	71	71	71	71	64	60	51
20,001 - 25,000	07		73	72	72	72	72	72	64	60	51
25,001 - 40,000	08		80	79	79	79	79	79	71	66	56
40,001 - 65,000	10		105	103	103	103	103	103	93	87	73
65,001 - 90,000	11		114	112	112	112	112	112	101	94	79
90,001 and Over	12		118	116	116	116	116	116	104	97	82

<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		151	151	151	151	150	149	148	146	137
4,501 - 6,000	02		158	158	158	158	157	155	154	153	143
6,001 - 8,000	03		175	175	175	175	174	172	171	169	158
8,001 - 10,000	04		218	218	218	218	216	214	212	210	197
10,001 - 15,000	05		238	238	238	238	235	233	231	229	214
15,001 - 20,000	06		253	253	253	253	250	248	246	243	227
20,001 - 25,000	07		255	255	255	255	252	250	248	245	229
25,001 - 40,000	08		263	263	263	263	261	259	256	254	237
40,001 - 65,000	10		377	377	377	377	374	370	367	363	338
65,001 - 90,000	11		573	573	573	573	568	562	557	551	512
90,001 and Over	12		750	750	750	750	742	735	728	720	670

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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

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1209

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<u>B. Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	429	100/300	1330	5000	1165
20/50	462	250/500	1985	10000	1363
25/50	478	500/500	2526	25000	1468
35/80	658	500/1000	2558	50000	1503
50/100	822	1000/1000	2870	100000	1515
				500000	1573

<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		1138	1117	1117	1117	1117	1117	1004	941	797
4,501 - 6,000	02		1475	1448	1448	1448	1448	1448	1298	1216	1025
6,001 - 8,000	03		1713	1681	1681	1681	1681	1681	1506	1411	1187
8,001 - 10,000	04		1773	1740	1740	1740	1740	1740	1559	1459	1228
10,001 - 15,000	05		2071	2032	2032	2032	2032	2032	1818	1701	1428
15,001 - 20,000	06		2269	2227	2227	2227	2227	2227	1991	1862	1563
20,001 - 25,000	07		2289	2246	2246	2246	2246	2246	2009	1878	1576
25,001 - 40,000	08		2529	2480	2480	2480	2480	2480	2217	2073	1738
40,001 - 65,000	10		3362	3298	3298	3298	3298	3298	2945	2752	2303
65,001 - 90,000	11		3660	3590	3590	3590	3590	3590	3204	2994	2503
90,001 and Over	12		3779	3707	3707	3707	3707	3707	3307	3091	2583

<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		112	110	110	110	110	110	99	92	78
4,501 - 6,000	02		146	143	143	143	143	143	128	120	101
6,001 - 8,000	03		170	167	167	167	167	167	149	140	117
8,001 - 10,000	04		176	173	173	173	173	173	154	145	121
10,001 - 15,000	05		206	202	202	202	202	202	181	169	141
15,001 - 20,000	06		226	222	222	222	222	222	198	185	155
20,001 - 25,000	07		228	224	224	224	224	224	200	187	156
25,001 - 40,000	08		252	247	247	247	247	247	221	206	173
40,001 - 65,000	10		336	329	329	329	329	329	294	275	229
65,001 - 90,000	11		366	359	359	359	359	359	320	299	249
90,001 and Over	12		378	371	371	371	371	371	330	309	258

<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		371	371	371	371	367	364	360	357	333
4,501 - 6,000	02		388	388	388	388	385	381	377	374	348
6,001 - 8,000	03		435	435	435	435	431	427	423	419	389
8,001 - 10,000	04		551	551	551	551	546	541	535	530	493
10,001 - 15,000	05		603	603	603	603	597	592	586	580	539
15,001 - 20,000	06		644	644	644	644	638	632	625	619	575
20,001 - 25,000	07		650	650	650	650	643	637	631	625	581
25,001 - 40,000	08		673	673	673	673	667	660	653	647	602
40,001 - 65,000	10		981	981	981	981	972	962	952	942	876
65,001 - 90,000	11		1509	1509	1509	1509	1494	1480	1465	1450	1346
90,001 and Over	12		1986	1986	1986	1986	1966	1946	1927	1907	1770

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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	63	100/300	196	5000	173
20/50	68	250/500	292	10000	202
25/50	70	500/500	371	25000	218
35/80	97	500/1000	376	50000	223
50/100	121	1000/1000	422	100000	225
				500000	234

<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		290	285	285	285	285	285	285	263	251	223
4,501 - 6,000	02		355	350	350	350	350	350	350	321	305	268
6,001 - 8,000	03		402	395	395	395	395	395	395	361	343	299
8,001 - 10,000	04		413	407	407	407	407	407	407	372	352	307
10,001 - 15,000	05		471	464	464	464	464	464	464	422	399	346
15,001 - 20,000	06		510	502	502	502	502	502	502	456	431	372
20,001 - 25,000	07		514	505	505	505	505	505	505	459	434	375
25,001 - 40,000	08		560	551	551	551	551	551	551	500	472	406
40,001 - 65,000	10		723	710	710	710	710	710	710	642	604	516
65,001 - 90,000	11		781	767	767	767	767	767	767	692	651	556
90,001 and Over	12		804	790	790	790	790	790	790	712	670	571

<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	27	27	27	24	23	20
4,501 - 6,000	02		34	33	33	33	33	33	33	30	29	25
6,001 - 8,000	03		38	38	38	38	38	38	38	34	32	28
8,001 - 10,000	04		40	39	39	39	39	39	39	35	33	29
10,001 - 15,000	05		45	45	45	45	45	45	45	40	38	33
15,001 - 20,000	06		49	49	49	49	49	49	49	44	41	35
20,001 - 25,000	07		50	49	49	49	49	49	49	44	42	36
25,001 - 40,000	08		55	54	54	54	54	54	54	48	46	39
40,001 - 65,000	10		71	70	70	70	70	70	70	63	59	50
65,001 - 90,000	11		77	76	76	76	76	76	76	68	64	54
90,001 and Over	12		79	78	78	78	78	78	78	70	66	56

<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	93	92	87
4,501 - 6,000	02		99	99	99	99	98	97	97	96	96	90
6,001 - 8,000	03		108	108	108	108	108	107	107	106	105	99
8,001 - 10,000	04		133	133	133	133	132	130	130	129	128	121
10,001 - 15,000	05		144	144	144	144	142	141	141	140	139	130
15,001 - 20,000	06		152	152	152	152	151	149	149	148	147	138
20,001 - 25,000	07		153	153	153	153	152	151	151	149	148	139
25,001 - 40,000	08		158	158	158	158	157	155	155	154	153	143
40,001 - 65,000	10		222	222	222	222	220	218	218	216	214	200
65,001 - 90,000	11		333	333	333	333	329	326	326	323	320	298
90,001 and Over	12		432	432	432	432	428	424	424	420	416	387

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	65	100/300	201	5000	178
20/50	70	250/500	301	10000	208
25/50	72	500/500	382	25000	224
35/80	100	500/1000	387	50000	230
50/100	125	1000/1000	435	100000	231
				500000	240

<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		325	320	320	320	320	320	294	280	247
4,501 - 6,000	02		401	395	395	395	395	395	361	342	299
6,001 - 8,000	03		455	448	448	448	448	448	408	387	336
8,001 - 10,000	04		469	462	462	462	462	462	420	398	345
10,001 - 15,000	05		537	528	528	528	528	528	479	453	391
15,001 - 20,000	06		582	573	573	573	573	573	519	490	421
20,001 - 25,000	07		587	577	577	577	577	577	523	493	424
25,001 - 40,000	08		641	630	630	630	630	630	570	538	461
40,001 - 65,000	10		831	817	817	817	817	817	736	693	590
65,001 - 90,000	11		899	883	883	883	883	883	795	748	636
90,001 and Over	12		926	910	910	910	910	910	819	770	654

<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		28	27	27	27	27	27	25	24	21
4,501 - 6,000	02		35	34	34	34	34	34	31	29	25
6,001 - 8,000	03		39	39	39	39	39	39	35	33	29
8,001 - 10,000	04		41	40	40	40	40	40	36	34	29
10,001 - 15,000	05		47	46	46	46	46	46	41	39	34
15,001 - 20,000	06		51	50	50	50	50	50	45	42	36
20,001 - 25,000	07		51	50	50	50	50	50	45	43	37
25,001 - 40,000	08		56	55	55	55	55	55	50	47	40
40,001 - 65,000	10		73	72	72	72	72	72	64	61	51
65,001 - 90,000	11		79	78	78	78	78	78	70	65	55
90,001 and Over	12		81	80	80	80	80	80	72	67	57

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		139	139	139	139	138	137	136	135	126
4,501 - 6,000	02		145	145	145	145	144	143	141	140	132
6,001 - 8,000	03		161	161	161	161	159	158	157	155	145
8,001 - 10,000	04		200	200	200	200	198	196	194	193	180
10,001 - 15,000	05		217	217	217	217	215	213	211	209	196
15,001 - 20,000	06		231	231	231	231	229	227	225	222	208
20,001 - 25,000	07		233	233	233	233	231	228	227	224	210
25,001 - 40,000	08		241	241	241	241	238	236	234	232	217
40,001 - 65,000	10		344	344	344	344	341	337	334	331	308
65,001 - 90,000	11		521	521	521	521	516	511	506	501	466
90,001 and Over	12		681	681	681	681	674	667	661	654	608

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49
		250/500	13	250/500	129
		500/500	16	500/500	330

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 2

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	79	100/300	244	5000	215
20/50	85	250/500	364	10000	252
25/50	88	500/500	463	25000	271
35/80	121	500/1000	469	50000	277
50/100	151	1000/1000	526	100000	280
				500000	290

<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		357	351	351	351	351	351	322	306	269
4,501 - 6,000	02		444	437	437	437	437	437	398	377	328
6,001 - 8,000	03		506	498	498	498	498	498	452	428	370
8,001 - 10,000	04		521	513	513	513	513	513	466	440	380
10,001 - 15,000	05		598	588	588	588	588	588	533	503	432
15,001 - 20,000	06		650	639	639	639	639	639	578	544	467
20,001 - 25,000	07		655	644	644	644	644	644	582	548	470
25,001 - 40,000	08		717	704	704	704	704	704	636	599	512
40,001 - 65,000	10		932	916	916	916	916	916	825	775	658
65,001 - 90,000	11		1010	991	991	991	991	991	892	837	710
90,001 and Over	12		1040	1022	1022	1022	1022	1022	918	862	731

<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	30	30	27	26	22
4,501 - 6,000	02		38	37	37	37	37	37	34	32	28
6,001 - 8,000	03		43	42	42	42	42	42	38	36	31
8,001 - 10,000	04		45	44	44	44	44	44	40	37	32
10,001 - 15,000	05		51	50	50	50	50	50	46	43	37
15,001 - 20,000	06		56	55	55	55	55	55	49	47	40
20,001 - 25,000	07		56	55	55	55	55	55	50	47	40
25,001 - 40,000	08		62	61	61	61	61	61	55	51	44
40,001 - 65,000	10		81	79	79	79	79	79	71	67	57
65,001 - 90,000	11		87	86	86	86	86	86	77	72	61
90,001 and Over	12		90	88	88	88	88	88	79	74	63

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		140	140	140	140	139	138	136	135	127
4,501 - 6,000	02		146	146	146	146	145	143	142	141	132
6,001 - 8,000	03		161	161	161	161	160	159	157	156	146
8,001 - 10,000	04		201	201	201	201	199	197	195	194	181
10,001 - 15,000	05		218	218	218	218	216	214	212	210	197
15,001 - 20,000	06		232	232	232	232	230	228	226	224	209
20,001 - 25,000	07		234	234	234	234	232	230	228	226	211
25,001 - 40,000	08		242	242	242	242	240	237	235	233	218
40,001 - 65,000	10		346	346	346	346	342	339	336	333	310
65,001 - 90,000	11		524	524	524	524	519	514	509	504	469
90,001 and Over	12		684	684	684	684	678	671	665	658	612

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49
		250/500	13	250/500	129
		500/500	16	500/500	330
<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	83	100/300	257	5000	228
20/50	89	250/500	384	10000	267
25/50	93	500/500	489	25000	287
35/80	127	500/1000	495	50000	294
50/100	159	1000/1000	555	100000	296
				500000	308

<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		393	387	387	387	387	387	354	336	293
4,501 - 6,000	02		492	484	484	484	484	484	440	416	360
6,001 - 8,000	03		562	552	552	552	552	552	501	473	407
8,001 - 10,000	04		579	569	569	569	569	569	516	487	419
10,001 - 15,000	05		667	655	655	655	655	655	592	558	478
15,001 - 20,000	06		725	712	712	712	712	712	643	605	518
20,001 - 25,000	07		730	718	718	718	718	718	648	610	522
25,001 - 40,000	08		801	786	786	786	786	786	709	667	569
40,001 - 65,000	10		1045	1026	1026	1026	1026	1026	923	866	734
65,001 - 90,000	11		1132	1112	1112	1112	1112	1112	999	937	793
90,001 and Over	12		1167	1146	1146	1146	1146	1146	1029	966	817

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		33	33	33	33	33	33	30	28	24
4,501 - 6,000	02		42	41	41	41	41	41	37	35	30
6,001 - 8,000	03		48	47	47	47	47	47	43	40	34
8,001 - 10,000	04		49	49	49	49	49	49	44	41	35
10,001 - 15,000	05		57	56	56	56	56	56	51	48	41
15,001 - 20,000	06		62	61	61	61	61	61	55	52	44
20,001 - 25,000	07		63	62	62	62	62	62	55	52	44
25,001 - 40,000	08		69	67	67	67	67	67	61	57	49
40,001 - 65,000	10		90	88	88	88	88	88	79	74	63
65,001 - 90,000	11		98	96	96	96	96	96	86	81	68
90,001 and Over	12		101	99	99	99	99	99	89	83	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		158	158	158	158	156	155	154	152	143
4,501 - 6,000	02		164	164	164	164	163	161	160	159	149
6,001 - 8,000	03		182	182	182	182	181	179	178	176	165
8,001 - 10,000	04		227	227	227	227	225	223	221	219	205
10,001 - 15,000	05		248	248	248	248	245	243	241	239	223
15,001 - 20,000	06		263	263	263	263	261	259	256	254	237
20,001 - 25,000	07		266	266	266	266	263	261	259	256	239
25,001 - 40,000	08		275	275	275	275	272	270	267	265	247
40,001 - 65,000	10		394	394	394	394	391	387	383	379	353
65,001 - 90,000	11		599	599	599	599	593	588	582	576	536
90,001 and Over	12		784	784	784	784	776	769	761	754	700

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49
		250/500	13	250/500	129
		500/500	16	500/500	330
<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 4

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	87	100/300	270	5000	238
20/50	94	250/500	402	10000	278
25/50	97	500/500	512	25000	300
35/80	133	500/1000	519	50000	307
50/100	167	1000/1000	582	100000	309
				500000	321

<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		388	382	382	382	382	382	350	332	290
4,501 - 6,000	02		485	478	478	478	478	478	434	411	356
6,001 - 8,000	03		554	545	545	545	545	545	494	467	402
8,001 - 10,000	04		571	562	562	562	562	562	510	481	414
10,001 - 15,000	05		657	646	646	646	646	646	584	551	472
15,001 - 20,000	06		715	702	702	702	702	702	634	597	511
20,001 - 25,000	07		720	708	708	708	708	708	639	602	515
25,001 - 40,000	08		789	775	775	775	775	775	699	658	561
40,001 - 65,000	10		1030	1011	1011	1011	1011	1011	909	854	724
65,001 - 90,000	11		1116	1095	1095	1095	1095	1095	984	923	782
90,001 and Over	12		1150	1129	1129	1129	1129	1129	1014	952	805

<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	33	33	30	28	24
4,501 - 6,000	02		42	41	41	41	41	41	37	35	30
6,001 - 8,000	03		48	47	47	47	47	47	43	40	34
8,001 - 10,000	04		49	49	49	49	49	49	44	41	35
10,001 - 15,000	05		57	56	56	56	56	56	51	48	41
15,001 - 20,000	06		62	61	61	61	61	61	55	52	44
20,001 - 25,000	07		63	62	62	62	62	62	55	52	44
25,001 - 40,000	08		69	67	67	67	67	67	61	57	49
40,001 - 65,000	10		90	88	88	88	88	88	79	74	63
65,001 - 90,000	11		98	96	96	96	96	96	86	81	68
90,001 and Over	12		101	99	99	99	99	99	89	83	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		148	148	148	148	147	146	144	143	134
4,501 - 6,000	02		154	154	154	154	153	152	150	149	140
6,001 - 8,000	03		171	171	171	171	170	168	167	165	155
8,001 - 10,000	04		213	213	213	213	211	209	207	205	192
10,001 - 15,000	05		232	232	232	232	230	228	226	223	209
15,001 - 20,000	06		247	247	247	247	244	242	240	238	222
20,001 - 25,000	07		249	249	249	249	246	244	242	240	224
25,001 - 40,000	08		257	257	257	257	255	252	250	248	231
40,001 - 65,000	10		368	368	368	368	365	361	358	354	330
65,001 - 90,000	11		559	559	559	559	553	548	543	537	500
90,001 and Over	12		730	730	730	730	723	716	709	702	652

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49
		250/500	13	250/500	129
		500/500	16	500/500	330
<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	263	5000	232
20/50	91	250/500	392	10000	271
25/50	95	500/500	498	25000	292
35/80	130	500/1000	505	50000	299
50/100	163	1000/1000	566	100000	302
				500000	313

<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		374	368	368	368	368	368	368	337	320	280
4,501 - 6,000	02		467	459	459	459	459	459	459	418	396	343
6,001 - 8,000	03		532	524	524	524	524	524	524	475	449	388
8,001 - 10,000	04		549	540	540	540	540	540	540	490	463	399
10,001 - 15,000	05		631	620	620	620	620	620	620	561	529	454
15,001 - 20,000	06		685	674	674	674	674	674	674	609	573	491
20,001 - 25,000	07		691	679	679	679	679	679	679	614	578	495
25,001 - 40,000	08		757	743	743	743	743	743	743	671	631	539
40,001 - 65,000	10		986	968	968	968	968	968	968	871	818	694
65,001 - 90,000	11		1068	1048	1048	1048	1048	1048	1048	942	885	750
90,001 and Over	12		1100	1081	1081	1081	1081	1081	1081	971	911	772

<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		32	31	31	31	31	31	31	29	27	24
4,501 - 6,000	02		40	40	40	40	40	40	40	36	34	29
6,001 - 8,000	03		46	45	45	45	45	45	45	41	39	33
8,001 - 10,000	04		47	47	47	47	47	47	47	42	40	34
10,001 - 15,000	05		55	54	54	54	54	54	54	49	46	39
15,001 - 20,000	06		60	59	59	59	59	59	59	53	50	42
20,001 - 25,000	07		60	59	59	59	59	59	59	53	50	43
25,001 - 40,000	08		66	65	65	65	65	65	65	58	55	47
40,001 - 65,000	10		86	85	85	85	85	85	85	76	71	60
65,001 - 90,000	11		94	92	92	92	92	92	92	82	77	65
90,001 and Over	12		96	95	95	95	95	95	95	85	80	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		152	152	152	152	151	150	148	147	138
4,501 - 6,000	02		159	159	159	159	157	156	155	153	144
6,001 - 8,000	03		176	176	176	176	174	173	171	170	159
8,001 - 10,000	04		219	219	219	219	217	215	213	211	198
10,001 - 15,000	05		239	239	239	239	237	234	232	230	215
15,001 - 20,000	06		254	254	254	254	251	249	247	245	228
20,001 - 25,000	07		256	256	256	256	254	251	249	247	230
25,001 - 40,000	08		265	265	265	265	262	260	257	255	238
40,001 - 65,000	10		379	379	379	379	376	372	369	365	340
65,001 - 90,000	11		576	576	576	576	570	565	559	554	515
90,001 and Over	12		753	753	753	753	746	739	732	724	673

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49

<u>Towing & Labor (Rule 63)</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
\$25 per Disablement:	4	250/500	13	250/500	129
\$50 per Disablement:	8	500/500	16	500/500	330
\$100 per Disablement:	16				

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

A-1
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A-2
65

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	94	100/300	291	5000	257
20/50	101	250/500	435	10000	301
25/50	105	500/500	554	25000	324
35/80	144	500/1000	561	50000	332
50/100	180	1000/1000	629	100000	334
				500000	347

<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		429	422	422	422	422	422	422	385	364	317
4,501 - 6,000	02		539	530	530	530	530	530	530	481	454	392
6,001 - 8,000	03		616	606	606	606	606	606	606	549	518	445
8,001 - 10,000	04		636	625	625	625	625	625	625	566	534	458
10,001 - 15,000	05		733	721	721	721	721	721	721	651	613	524
15,001 - 20,000	06		798	784	784	784	784	784	784	707	665	567
20,001 - 25,000	07		805	791	791	791	791	791	791	713	670	572
25,001 - 40,000	08		883	867	867	867	867	867	867	781	734	625
40,001 - 65,000	10		1155	1134	1134	1134	1134	1134	1134	1019	956	809
65,001 - 90,000	11		1253	1230	1230	1230	1230	1230	1230	1104	1035	875
90,001 and Over	12		1292	1268	1268	1268	1268	1268	1268	1138	1067	901

<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		37	36	36	36	36	36	36	33	31	27
4,501 - 6,000	02		47	46	46	46	46	46	46	41	39	34
6,001 - 8,000	03		54	53	53	53	53	53	53	48	45	38
8,001 - 10,000	04		55	54	54	54	54	54	54	49	46	39
10,001 - 15,000	05		64	63	63	63	63	63	63	57	53	45
15,001 - 20,000	06		70	68	68	68	68	68	68	62	58	49
20,001 - 25,000	07		70	69	69	69	69	69	69	62	58	50
25,001 - 40,000	08		77	76	76	76	76	76	76	68	64	54
40,001 - 65,000	10		101	100	100	100	100	100	100	89	84	71
65,001 - 90,000	11		110	108	108	108	108	108	108	97	91	77
90,001 and Over	12		114	112	112	112	112	112	112	100	94	79

<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		166	166	166	166	164	163	161	160	150
4,501 - 6,000	02		173	173	173	173	171	170	168	167	156
6,001 - 8,000	03		192	192	192	192	190	189	187	185	173
8,001 - 10,000	04		240	240	240	240	238	236	233	231	216
10,001 - 15,000	05		261	261	261	261	259	257	254	252	235
15,001 - 20,000	06		278	278	278	278	275	273	270	268	250
20,001 - 25,000	07		280	280	280	280	278	275	273	270	252
25,001 - 40,000	08		290	290	290	290	287	285	282	279	261
40,001 - 65,000	10		417	417	417	417	413	409	405	401	373
65,001 - 90,000	11		634	634	634	634	628	622	616	610	567
90,001 and Over	12		830	830	830	830	822	814	806	798	741

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49
		250/500	13	250/500	129
		500/500	16	500/500	330

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 7**

A-1
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72

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	104	100/300	323	5000	285
20/50	112	250/500	482	10000	333
25/50	116	500/500	613	25000	359
35/80	160	500/1000	621	50000	368
50/100	200	1000/1000	697	100000	371
				500000	385

<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		424	417	417	417	417	417	381	361	314
4,501 - 6,000	02		533	524	524	524	524	524	476	450	388
6,001 - 8,000	03		610	600	600	600	600	600	543	512	440
8,001 - 10,000	04		629	619	619	619	619	619	560	528	453
10,001 - 15,000	05		725	713	713	713	713	713	644	606	518
15,001 - 20,000	06		790	776	776	776	776	776	700	658	561
20,001 - 25,000	07		796	782	782	782	782	782	705	663	566
25,001 - 40,000	08		873	857	857	857	857	857	773	726	618
40,001 - 65,000	10		1142	1121	1121	1121	1121	1121	1008	945	800
65,001 - 90,000	11		1238	1216	1216	1216	1216	1216	1091	1023	865
90,001 and Over	12		1277	1253	1253	1253	1253	1253	1124	1055	891

<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	36	36	32	31	27
4,501 - 6,000	02		46	45	45	45	45	45	41	38	33
6,001 - 8,000	03		53	52	52	52	52	52	47	44	38
8,001 - 10,000	04		54	53	53	53	53	53	48	45	39
10,001 - 15,000	05		63	62	62	62	62	62	56	52	44
15,001 - 20,000	06		68	67	67	67	67	67	61	57	48
20,001 - 25,000	07		69	68	68	68	68	68	61	57	49
25,001 - 40,000	08		76	74	74	74	74	74	67	63	53
40,001 - 65,000	10		100	98	98	98	98	98	88	82	69
65,001 - 90,000	11		108	106	106	106	106	106	95	89	75
90,001 and Over	12		111	109	109	109	109	109	98	92	77

<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		168	168	168	168	167	166	164	163	152
4,501 - 6,000	02		176	176	176	176	174	173	171	170	159
6,001 - 8,000	03		195	195	195	195	194	192	190	188	176
8,001 - 10,000	04		244	244	244	244	242	240	237	235	220
10,001 - 15,000	05		266	266	266	266	263	261	259	256	239
15,001 - 20,000	06		283	283	283	283	280	278	275	272	254
20,001 - 25,000	07		285	285	285	285	283	280	278	275	256
25,001 - 40,000	08		295	295	295	295	292	290	287	284	265
40,001 - 65,000	10		424	424	424	424	420	416	412	408	380
65,001 - 90,000	11		646	646	646	646	639	633	627	621	577
90,001 and Over	12		845	845	845	845	837	829	821	812	755

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49

<u>Towing & Labor (Rule 63)</u>		<u>250/500</u>		<u>500/500</u>	
\$25 per Disablement:	4	500/500	13	500/500	129
\$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**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	103	100/300	320	5000	283
20/50	111	250/500	478	10000	331
25/50	115	500/500	609	25000	357
35/80	158	500/1000	617	50000	365
50/100	198	1000/1000	692	100000	368
				500000	382

<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		440	433	433	433	433	433	395	374	325
4,501 - 6,000	02		554	545	545	545	545	545	494	467	402
6,001 - 8,000	03		634	624	624	624	624	624	565	532	457
8,001 - 10,000	04		655	644	644	644	644	644	582	549	471
10,001 - 15,000	05		755	742	742	742	742	742	670	630	538
15,001 - 20,000	06		823	808	808	808	808	808	728	685	584
20,001 - 25,000	07		829	815	815	815	815	815	734	690	588
25,001 - 40,000	08		910	894	894	894	894	894	805	756	643
40,001 - 65,000	10		1192	1170	1170	1170	1170	1170	1051	986	834
65,001 - 90,000	11		1292	1269	1269	1269	1269	1269	1138	1067	901
90,001 and Over	12		1332	1308	1308	1308	1308	1308	1173	1100	928

<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		37	37	37	37	37	37	33	32	27
4,501 - 6,000	02		47	47	47	47	47	47	42	40	34
6,001 - 8,000	03		54	54	54	54	54	54	48	46	39
8,001 - 10,000	04		56	55	55	55	55	55	50	47	40
10,001 - 15,000	05		65	64	64	64	64	64	58	54	46
15,001 - 20,000	06		71	70	70	70	70	70	63	59	50
20,001 - 25,000	07		72	70	70	70	70	70	63	59	50
25,001 - 40,000	08		79	77	77	77	77	77	69	65	55
40,001 - 65,000	10		103	101	101	101	101	101	91	85	72
65,001 - 90,000	11		112	110	110	110	110	110	99	92	78
90,001 and Over	12		116	114	114	114	114	114	102	95	80

<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		181	181	181	181	180	178	177	175	164
4,501 - 6,000	02		189	189	189	189	188	186	184	183	171
6,001 - 8,000	03		211	211	211	211	209	207	205	203	190
8,001 - 10,000	04		264	264	264	264	261	259	256	254	237
10,001 - 15,000	05		287	287	287	287	285	282	279	277	258
15,001 - 20,000	06		306	306	306	306	303	300	297	295	275
20,001 - 25,000	07		309	309	309	309	306	303	300	297	277
25,001 - 40,000	08		319	319	319	319	316	313	310	307	287
40,001 - 65,000	10		460	460	460	460	455	451	447	442	412
65,001 - 90,000	11		701	701	701	701	694	687	680	674	626
90,001 and Over	12		918	918	918	918	909	900	891	882	819

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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 9**

A-1
305

A-2
74

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	108	100/300	335	5000	296
20/50	116	250/500	500	10000	346
25/50	120	500/500	637	25000	373
35/80	166	500/1000	645	50000	382
50/100	207	1000/1000	723	100000	385
				500000	400

<u>Cost New</u>	<u>Symbol</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
<u>Code</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		494	486	486	486	486	486	442	418	362
4,501 - 6,000	02		625	615	615	615	615	615	556	525	450
6,001 - 8,000	03		718	706	706	706	706	706	637	600	513
8,001 - 10,000	04		741	728	728	728	728	728	658	619	529
10,001 - 15,000	05		857	842	842	842	842	842	759	713	607
15,001 - 20,000	06		934	918	918	918	918	918	826	776	659
20,001 - 25,000	07		942	925	925	925	925	925	833	782	665
25,001 - 40,000	08		1035	1016	1016	1016	1016	1016	914	858	728
40,001 - 65,000	10		1359	1334	1334	1334	1334	1334	1197	1122	947
65,001 - 90,000	11		1475	1448	1448	1448	1448	1448	1298	1216	1025
90,001 and Over	12		1521	1493	1493	1493	1493	1493	1338	1254	1056

<u>Cost New</u>	<u>Symbol</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
<u>Code</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		42	42	42	42	42	42	38	36	31
4,501 - 6,000	02		54	53	53	53	53	53	48	45	38
6,001 - 8,000	03		62	61	61	61	61	61	55	52	44
8,001 - 10,000	04		64	63	63	63	63	63	57	53	45
10,001 - 15,000	05		74	73	73	73	73	73	66	62	52
15,001 - 20,000	06		81	80	80	80	80	80	72	67	57
20,001 - 25,000	07		82	80	80	80	80	80	72	68	57
25,001 - 40,000	08		90	88	88	88	88	88	79	74	63
40,001 - 65,000	10		119	116	116	116	116	116	104	98	82
65,001 - 90,000	11		129	126	126	126	126	126	113	106	89
90,001 and Over	12		133	130	130	130	130	130	117	109	92

<u>Cost New</u>	<u>Symbol</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
<u>Code</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		165	165	165	165	164	162	161	159	149
4,501 - 6,000	02		172	172	172	172	171	169	168	166	156
6,001 - 8,000	03		191	191	191	191	190	188	186	185	173
8,001 - 10,000	04		239	239	239	239	237	234	232	230	215
10,001 - 15,000	05		260	260	260	260	258	255	253	251	234
15,001 - 20,000	06		277	277	277	277	274	272	269	267	249
20,001 - 25,000	07		279	279	279	279	277	274	272	269	251
25,001 - 40,000	08		289	289	289	289	286	283	281	278	259
40,001 - 65,000	10		415	415	415	415	411	407	403	399	372
65,001 - 90,000	11		631	631	631	631	625	619	613	607	564
90,001 and Over	12		826	826	826	826	818	810	802	794	738

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49
		250/500	13	250/500	129
		500/500	16	500/500	330

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 10**

A-1
317

A-2
78

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	113	100/300	350	5000	308
20/50	122	250/500	522	10000	360
25/50	126	500/500	663	25000	388
35/80	173	500/1000	672	50000	397
50/100	216	1000/1000	754	100000	400
				500000	416

<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		411	404	404	404	404	404	404	369	350	305
4,501 - 6,000	02		515	507	507	507	507	507	507	460	435	376
6,001 - 8,000	03		589	579	579	579	579	579	579	525	495	426
8,001 - 10,000	04		608	597	597	597	597	597	597	541	511	439
10,001 - 15,000	05		700	688	688	688	688	688	688	622	585	501
15,001 - 20,000	06		762	748	748	748	748	748	748	675	635	542
20,001 - 25,000	07		768	754	754	754	754	754	754	681	640	547
25,001 - 40,000	08		842	827	827	827	827	827	827	745	701	597
40,001 - 65,000	10		1100	1080	1080	1080	1080	1080	1080	971	911	772
65,001 - 90,000	11		1192	1171	1171	1171	1171	1171	1171	1051	986	834
90,001 and Over	12		1229	1207	1207	1207	1207	1207	1207	1083	1016	859

<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	34	34	34	34	34	34	31	30	26
4,501 - 6,000	02		44	43	43	43	43	43	43	39	37	32
6,001 - 8,000	03		51	50	50	50	50	50	50	45	42	36
8,001 - 10,000	04		52	51	51	51	51	51	51	47	44	37
10,001 - 15,000	05		60	59	59	59	59	59	59	54	50	43
15,001 - 20,000	06		66	65	65	65	65	65	65	58	55	47
20,001 - 25,000	07		66	65	65	65	65	65	65	59	55	47
25,001 - 40,000	08		73	72	72	72	72	72	72	64	61	51
40,001 - 65,000	10		96	94	94	94	94	94	94	84	79	67
65,001 - 90,000	11		104	102	102	102	102	102	102	91	86	72
90,001 and Over	12		107	105	105	105	105	105	105	94	88	74

<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		162	162	162	162	160	159	157	156	146
4,501 - 6,000	02		169	169	169	169	167	166	164	163	153
6,001 - 8,000	03		187	187	187	187	186	184	182	181	169
8,001 - 10,000	04		234	234	234	234	232	229	227	225	210
10,001 - 15,000	05		255	255	255	255	252	250	248	245	229
15,001 - 20,000	06		271	271	271	271	268	266	263	261	243
20,001 - 25,000	07		273	273	273	273	271	268	266	263	245
25,001 - 40,000	08		282	282	282	282	280	277	274	272	254
40,001 - 65,000	10		405	405	405	405	402	398	394	390	363
65,001 - 90,000	11		617	617	617	617	611	605	599	593	551
90,001 and Over	12		807	807	807	807	799	791	783	776	721

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49
		250/500	13	250/500	129
		500/500	16	500/500	330

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 11**

A-1
317

A-2
77

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	112	100/300	348	5000	307
20/50	121	250/500	520	10000	359
25/50	125	500/500	661	25000	387
35/80	172	500/1000	670	50000	396
50/100	215	1000/1000	751	100000	399
				500000	414

<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		443	435	435	435	435	435	397	376	327
4,501 - 6,000	02		557	548	548	548	548	548	497	469	404
6,001 - 8,000	03		638	628	628	628	628	628	568	536	459
8,001 - 10,000	04		659	647	647	647	647	647	586	552	473
10,001 - 15,000	05		760	747	747	747	747	747	674	634	541
15,001 - 20,000	06		828	813	813	813	813	813	733	689	587
20,001 - 25,000	07		834	820	820	820	820	820	739	694	592
25,001 - 40,000	08		916	899	899	899	899	899	810	761	647
40,001 - 65,000	10		1199	1177	1177	1177	1177	1177	1057	992	839
65,001 - 90,000	11		1301	1277	1277	1277	1277	1277	1146	1074	907
90,001 and Over	12		1341	1316	1316	1316	1316	1316	1181	1107	934

<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	37	37	37	37	37	34	32	28
4,501 - 6,000	02		48	47	47	47	47	47	43	40	35
6,001 - 8,000	03		55	54	54	54	54	54	49	46	40
8,001 - 10,000	04		57	56	56	56	56	56	51	48	41
10,001 - 15,000	05		66	65	65	65	65	65	59	55	47
15,001 - 20,000	06		72	71	71	71	71	71	64	60	51
20,001 - 25,000	07		73	72	72	72	72	72	64	60	51
25,001 - 40,000	08		80	79	79	79	79	79	71	66	56
40,001 - 65,000	10		105	103	103	103	103	103	93	87	73
65,001 - 90,000	11		114	112	112	112	112	112	101	94	79
90,001 and Over	12		118	116	116	116	116	116	104	97	82

<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		188	188	188	188	187	185	183	182	170
4,501 - 6,000	02		196	196	196	196	195	193	191	190	177
6,001 - 8,000	03		219	219	219	219	217	215	213	211	197
8,001 - 10,000	04		274	274	274	274	271	269	266	264	246
10,001 - 15,000	05		299	299	299	299	296	293	290	288	268
15,001 - 20,000	06		318	318	318	318	315	312	309	306	285
20,001 - 25,000	07		321	321	321	321	318	315	312	309	288
25,001 - 40,000	08		332	332	332	332	329	326	322	319	298
40,001 - 65,000	10		478	478	478	478	474	469	465	460	428
65,001 - 90,000	11		730	730	730	730	722	716	708	701	652
90,001 and Over	12		956	956	956	956	947	937	928	919	853

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49
<u>Towing & Labor (Rule 63)</u>		250/500	13	250/500	129
\$25 per Disablement:	4	500/500	16	500/500	330
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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

A-1
389

A-2
95

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	138	100/300	428	5000	377
20/50	149	250/500	639	10000	441
25/50	154	500/500	813	25000	475
35/80	212	500/1000	823	50000	486
50/100	264	1000/1000	923	100000	490
				500000	509

<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		489	481	481	481	481	481	481	438	414	358
4,501 - 6,000	02		619	608	608	608	608	608	608	551	519	446
6,001 - 8,000	03		710	698	698	698	698	698	698	631	594	508
8,001 - 10,000	04		733	721	721	721	721	721	721	651	613	524
10,001 - 15,000	05		848	833	833	833	833	833	833	751	706	601
15,001 - 20,000	06		924	908	908	908	908	908	908	817	768	652
20,001 - 25,000	07		932	915	915	915	915	915	915	824	774	658
25,001 - 40,000	08		1024	1005	1005	1005	1005	1005	1005	904	849	720
40,001 - 65,000	10		1344	1319	1319	1319	1319	1319	1319	1184	1110	937
65,001 - 90,000	11		1459	1432	1432	1432	1432	1432	1432	1283	1203	1014
90,001 and Over	12		1504	1476	1476	1476	1476	1476	1476	1323	1240	1045

<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		42	41	41	41	41	41	41	37	35	30
4,501 - 6,000	02		53	52	52	52	52	52	52	47	44	38
6,001 - 8,000	03		61	60	60	60	60	60	60	54	51	43
8,001 - 10,000	04		63	62	62	62	62	62	62	56	53	45
10,001 - 15,000	05		73	72	72	72	72	72	72	65	61	52
15,001 - 20,000	06		80	78	78	78	78	78	78	71	66	56
20,001 - 25,000	07		81	79	79	79	79	79	79	71	67	57
25,001 - 40,000	08		89	87	87	87	87	87	87	78	73	62
40,001 - 65,000	10		117	115	115	115	115	115	115	103	96	81
65,001 - 90,000	11		127	124	124	124	124	124	124	111	104	88
90,001 and Over	12		131	128	128	128	128	128	128	115	108	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		185	185	185	185	184	182	181	179	168
4,501 - 6,000	02		194	194	194	194	192	190	188	187	175
6,001 - 8,000	03		215	215	215	215	213	212	210	208	194
8,001 - 10,000	04		270	270	270	270	267	265	262	260	243
10,001 - 15,000	05		294	294	294	294	291	289	286	283	264
15,001 - 20,000	06		313	313	313	313	310	307	304	301	281
20,001 - 25,000	07		316	316	316	316	313	310	307	304	284
25,001 - 40,000	08		327	327	327	327	324	321	318	315	293
40,001 - 65,000	10		471	471	471	471	466	462	457	453	422
65,001 - 90,000	11		718	718	718	718	711	704	697	690	641
90,001 and Over	12		941	941	941	941	932	922	913	904	840

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49

<u>Towing & Labor (Rule 63)</u>		250/500		500/500	
\$25 per Disablement:	4	500/500	13	500/500	129
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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

A-1
376

A-2
92

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	134	100/300	415	5000	365
20/50	144	250/500	619	10000	427
25/50	149	500/500	787	25000	460
35/80	205	500/1000	797	50000	471
50/100	256	1000/1000	894	100000	475
				500000	493

<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		499	491	491	491	491	491	491	446	422	365
4,501 - 6,000	02		632	621	621	621	621	621	621	562	530	455
6,001 - 8,000	03		725	713	713	713	713	713	713	644	606	518
8,001 - 10,000	04		749	736	736	736	736	736	736	665	626	534
10,001 - 15,000	05		866	851	851	851	851	851	851	767	721	613
15,001 - 20,000	06		944	928	928	928	928	928	928	835	784	666
20,001 - 25,000	07		952	935	935	935	935	935	935	842	790	672
25,001 - 40,000	08		1046	1027	1027	1027	1027	1027	1027	924	867	735
40,001 - 65,000	10		1375	1349	1349	1349	1349	1349	1349	1210	1135	958
65,001 - 90,000	11		1492	1464	1464	1464	1464	1464	1464	1312	1230	1036
90,001 and Over	12		1539	1510	1510	1510	1510	1510	1510	1353	1268	1068

<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		43	42	42	42	42	42	42	38	36	31
4,501 - 6,000	02		55	54	54	54	54	54	54	49	46	39
6,001 - 8,000	03		63	62	62	62	62	62	62	56	52	45
8,001 - 10,000	04		65	64	64	64	64	64	64	58	54	46
10,001 - 15,000	05		76	74	74	74	74	74	74	67	63	53
15,001 - 20,000	06		82	81	81	81	81	81	81	73	68	58
20,001 - 25,000	07		83	82	82	82	82	82	82	73	69	58
25,001 - 40,000	08		91	90	90	90	90	90	90	81	76	64
40,001 - 65,000	10		121	118	118	118	118	118	118	106	99	84
65,001 - 90,000	11		131	128	128	128	128	128	128	115	108	91
90,001 and Over	12		135	133	133	133	133	133	133	119	111	93

<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		162	162	162	162	160	159	157	156	146
4,501 - 6,000	02		169	169	169	169	167	166	164	163	153
6,001 - 8,000	03		187	187	187	187	186	184	182	181	169
8,001 - 10,000	04		234	234	234	234	232	229	227	225	210
10,001 - 15,000	05		255	255	255	255	252	250	248	245	229
15,001 - 20,000	06		271	271	271	271	268	266	263	261	243
20,001 - 25,000	07		273	273	273	273	271	268	266	263	245
25,001 - 40,000	08		282	282	282	282	280	277	274	272	254
40,001 - 65,000	10		405	405	405	405	402	398	394	390	363
65,001 - 90,000	11		617	617	617	617	611	605	599	593	551
90,001 and Over	12		807	807	807	807	799	791	783	776	721

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49
		250/500	13	250/500	129
		500/500	16	500/500	330

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
400

A-2
97

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	142	100/300	440	5000	387
20/50	153	250/500	657	10000	453
25/50	158	500/500	836	25000	488
35/80	218	500/1000	847	50000	499
50/100	272	1000/1000	950	100000	503
				500000	522

<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		484	476	476	476	476	476	476	433	410	355
4,501 - 6,000	02		612	602	602	602	602	602	602	545	514	442
6,001 - 8,000	03		703	691	691	691	691	691	691	624	588	503
8,001 - 10,000	04		725	713	713	713	713	713	713	644	606	518
10,001 - 15,000	05		839	824	824	824	824	824	824	742	698	595
15,001 - 20,000	06		914	898	898	898	898	898	898	808	759	646
20,001 - 25,000	07		921	905	905	905	905	905	905	815	765	651
25,001 - 40,000	08		1012	994	994	994	994	994	994	894	839	712
40,001 - 65,000	10		1329	1304	1304	1304	1304	1304	1304	1171	1097	927
65,001 - 90,000	11		1442	1415	1415	1415	1415	1415	1415	1269	1189	1003
90,001 and Over	12		1487	1460	1460	1460	1460	1460	1460	1308	1226	1033

<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		42	41	41	41	41	41	41	37	35	30
4,501 - 6,000	02		53	52	52	52	52	52	52	47	44	38
6,001 - 8,000	03		61	60	60	60	60	60	60	54	51	43
8,001 - 10,000	04		63	62	62	62	62	62	62	56	53	45
10,001 - 15,000	05		73	72	72	72	72	72	72	65	61	52
15,001 - 20,000	06		80	78	78	78	78	78	78	71	66	56
20,001 - 25,000	07		81	79	79	79	79	79	79	71	67	57
25,001 - 40,000	08		89	87	87	87	87	87	87	78	73	62
40,001 - 65,000	10		117	115	115	115	115	115	115	103	96	81
65,001 - 90,000	11		127	124	124	124	124	124	124	111	104	88
90,001 and Over	12		131	128	128	128	128	128	128	115	108	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		191	191	191	191	189	188	186	184	172
4,501 - 6,000	02		199	199	199	199	198	196	194	192	180
6,001 - 8,000	03		222	222	222	222	220	218	216	214	200
8,001 - 10,000	04		278	278	278	278	275	273	270	268	250
10,001 - 15,000	05		303	303	303	303	300	298	295	292	272
15,001 - 20,000	06		323	323	323	323	320	317	314	311	290
20,001 - 25,000	07		326	326	326	326	323	319	317	314	292
25,001 - 40,000	08		337	337	337	337	334	331	327	324	302
40,001 - 65,000	10		486	486	486	486	481	476	472	467	435
65,001 - 90,000	11		741	741	741	741	734	727	720	713	662
90,001 and Over	12		972	972	972	972	962	952	943	934	867

Medical Payments

5000	5
10000	7
15000	9
20000	10
25000	12

U1, Uninsured

20/40	7
20/50	8
25/50	9
35/80	10
50/100	11
100/300	12
250/500	13
500/500	16

U2, Underinsured

20/40	0
20/50	1
25/50	4
35/80	14
50/100	23
100/300	49
250/500	129
500/500	330

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 15**

A-1
389

A-2
95

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	138	100/300	428	5000	376
20/50	149	250/500	639	10000	440
25/50	154	500/500	813	25000	474
35/80	212	500/1000	823	50000	485
50/100	264	1000/1000	923	100000	489
				500000	508

<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		495	487	487	487	487	487	487	443	419	363
4,501 - 6,000	02		627	616	616	616	616	616	616	558	526	451
6,001 - 8,000	03		720	707	707	707	707	707	707	639	602	514
8,001 - 10,000	04		743	730	730	730	730	730	730	660	621	530
10,001 - 15,000	05		859	844	844	844	844	844	844	761	715	609
15,001 - 20,000	06		937	920	920	920	920	920	920	828	778	661
20,001 - 25,000	07		944	928	928	928	928	928	928	835	784	666
25,001 - 40,000	08		1038	1019	1019	1019	1019	1019	1019	916	860	729
40,001 - 65,000	10		1363	1338	1338	1338	1338	1338	1338	1200	1125	950
65,001 - 90,000	11		1479	1452	1452	1452	1452	1452	1452	1302	1219	1028
90,001 and Over	12		1526	1498	1498	1498	1498	1498	1498	1342	1257	1059

<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		42	42	42	42	42	42	42	38	36	31
4,501 - 6,000	02		54	53	53	53	53	53	53	48	45	38
6,001 - 8,000	03		62	61	61	61	61	61	61	55	52	44
8,001 - 10,000	04		64	63	63	63	63	63	63	57	53	45
10,001 - 15,000	05		74	73	73	73	73	73	73	66	62	52
15,001 - 20,000	06		81	80	80	80	80	80	80	72	67	57
20,001 - 25,000	07		82	80	80	80	80	80	80	72	68	57
25,001 - 40,000	08		90	88	88	88	88	88	88	79	74	63
40,001 - 65,000	10		119	116	116	116	116	116	116	104	98	82
65,001 - 90,000	11		129	126	126	126	126	126	126	113	106	89
90,001 and Over	12		133	130	130	130	130	130	130	117	109	92

<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		219	219	219	219	217	215	213	211	197
4,501 - 6,000	02		229	229	229	229	227	224	222	220	206
6,001 - 8,000	03		255	255	255	255	252	250	248	246	229
8,001 - 10,000	04		320	320	320	320	317	314	311	308	287
10,001 - 15,000	05		350	350	350	350	346	343	340	337	314
15,001 - 20,000	06		373	373	373	373	369	366	362	358	334
20,001 - 25,000	07		376	376	376	376	372	369	365	362	337
25,001 - 40,000	08		389	389	389	389	385	382	378	374	349
40,001 - 65,000	10		562	562	562	562	557	552	546	541	503
65,001 - 90,000	11		860	860	860	860	852	843	835	827	768
90,001 and Over	12		1128	1128	1128	1128	1117	1106	1095	1084	1007

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49
<u>Towing & Labor (Rule 63)</u>		250/500	13	250/500	129
\$25 per Disablement:	4	500/500	16	500/500	330
\$50 per Disablement:	8				
\$100 per Disablement:	16				

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

A-1
578

A-2
140

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	205	100/300	636	5000	559
20/50	221	250/500	949	10000	654
25/50	228	500/500	1207	25000	704
35/80	315	500/1000	1223	50000	721
50/100	393	1000/1000	1372	100000	727
				500000	755

<u>Cost New</u>	<u>Symbol</u> <u>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		446	438	438	438	438	438	400	378	329
4,501 - 6,000	02		561	552	552	552	552	552	501	473	407
6,001 - 8,000	03		643	632	632	632	632	632	572	539	463
8,001 - 10,000	04		664	652	652	652	652	652	590	556	477
10,001 - 15,000	05		766	752	752	752	752	752	679	639	545
15,001 - 20,000	06		834	819	819	819	819	819	738	694	591
20,001 - 25,000	07		841	826	826	826	826	826	744	700	596
25,001 - 40,000	08		923	906	906	906	906	906	816	766	652
40,001 - 65,000	10		1209	1187	1187	1187	1187	1187	1066	1000	845
65,001 - 90,000	11		1311	1287	1287	1287	1287	1287	1155	1082	914
90,001 and Over	12		1352	1327	1327	1327	1327	1327	1190	1116	942

<u>Cost New</u>	<u>Symbol</u> <u>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	37	37	37	37	37	34	32	28
4,501 - 6,000	02		48	47	47	47	47	47	43	40	35
6,001 - 8,000	03		55	54	54	54	54	54	49	46	40
8,001 - 10,000	04		57	56	56	56	56	56	51	48	41
10,001 - 15,000	05		66	65	65	65	65	65	59	55	47
15,001 - 20,000	06		72	71	71	71	71	71	64	60	51
20,001 - 25,000	07		73	72	72	72	72	72	64	60	51
25,001 - 40,000	08		80	79	79	79	79	79	71	66	56
40,001 - 65,000	10		105	103	103	103	103	103	93	87	73
65,001 - 90,000	11		114	112	112	112	112	112	101	94	79
90,001 and Over	12		118	116	116	116	116	116	104	97	82

<u>Cost New</u>	<u>Symbol</u> <u>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		206	206	206	206	204	202	200	198	186
4,501 - 6,000	02		215	215	215	215	213	211	209	207	194
6,001 - 8,000	03		239	239	239	239	237	235	233	231	216
8,001 - 10,000	04		301	301	301	301	298	295	292	290	270
10,001 - 15,000	05		328	328	328	328	325	322	319	316	294
15,001 - 20,000	06		350	350	350	350	346	343	340	336	313
20,001 - 25,000	07		353	353	353	353	349	346	343	339	316
25,001 - 40,000	08		365	365	365	365	361	358	354	351	327
40,001 - 65,000	10		527	527	527	527	522	517	512	507	471
65,001 - 90,000	11		805	805	805	805	797	789	781	774	719
90,001 and Over	12		1056	1056	1056	1056	1045	1035	1025	1014	942

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49

<u>Towing & Labor (Rule 63)</u>		250/500		500/500	
\$25 per Disablement:	4	500/500	13	500/500	129
\$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**

A-1
1150

A-2
278

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	408	100/300	1265	5000	1110
20/50	439	250/500	1888	10000	1299
25/50	455	500/500	2402	25000	1399
35/80	626	500/1000	2433	50000	1432
50/100	782	1000/1000	2729	100000	1443
				500000	1499

<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		1284	1259	1259	1259	1259	1259	1131	1060	896
4,501 - 6,000	02		1667	1636	1636	1636	1636	1636	1466	1372	1155
6,001 - 8,000	03		1938	1902	1902	1902	1902	1902	1703	1594	1339
8,001 - 10,000	04		2007	1969	1969	1969	1969	1969	1763	1650	1386
10,001 - 15,000	05		2346	2301	2301	2301	2301	2301	2058	1925	1614
15,001 - 20,000	06		2572	2523	2523	2523	2523	2523	2255	2109	1767
20,001 - 25,000	07		2594	2545	2545	2545	2545	2545	2275	2126	1783
25,001 - 40,000	08		2867	2811	2811	2811	2811	2811	2512	2348	1967
40,001 - 65,000	10		3816	3742	3742	3742	3742	3742	3341	3122	2610
65,001 - 90,000	11		4155	4075	4075	4075	4075	4075	3636	3397	2838
90,001 and Over	12		4290	4208	4208	4208	4208	4208	3753	3507	2929

<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		112	110	110	110	110	110	99	92	78
4,501 - 6,000	02		146	143	143	143	143	143	128	120	101
6,001 - 8,000	03		170	167	167	167	167	167	149	140	117
8,001 - 10,000	04		176	173	173	173	173	173	154	145	121
10,001 - 15,000	05		206	202	202	202	202	202	181	169	141
15,001 - 20,000	06		226	222	222	222	222	222	198	185	155
20,001 - 25,000	07		228	224	224	224	224	224	200	187	156
25,001 - 40,000	08		252	247	247	247	247	247	221	206	173
40,001 - 65,000	10		336	329	329	329	329	329	294	275	229
65,001 - 90,000	11		366	359	359	359	359	359	320	299	249
90,001 and Over	12		378	371	371	371	371	371	330	309	258

<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		518	518	518	518	513	508	503	498	463
4,501 - 6,000	02		542	542	542	542	537	532	527	522	485
6,001 - 8,000	03		608	608	608	608	603	597	591	585	544
8,001 - 10,000	04		774	774	774	774	766	759	751	744	691
10,001 - 15,000	05		848	848	848	848	840	831	823	815	757
15,001 - 20,000	06		906	906	906	906	897	888	879	870	808
20,001 - 25,000	07		914	914	914	914	905	896	887	878	816
25,001 - 40,000	08		947	947	947	947	938	929	919	910	845
40,001 - 65,000	10		1384	1384	1384	1384	1371	1357	1344	1330	1235
65,001 - 90,000	11		2135	2135	2135	2135	2114	2093	2072	2051	1903
90,001 and Over	12		2812	2812	2812	2812	2784	2756	2729	2701	2505

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49

<u>Towing & Labor (Rule 63)</u>		250/500		500/500	
\$25 per Disablement:	4	500/500	13	500/500	129
\$50 per Disablement:	8				
\$100 per Disablement:	16				

R-98
C.A.R.
10/1/2003

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

A-1
170

A-2
42

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	61	100/300	188	5000	166
20/50	66	250/500	280	10000	194
25/50	68	500/500	357	25000	209
35/80	93	500/1000	361	50000	214
50/100	116	1000/1000	405	100000	216
				500000	224

<u>Cost New</u>	<u>Symbol</u> <u>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		318	314	314	314	314	314	314	289	275	243
4,501 - 6,000	02		393	387	387	387	387	387	387	354	336	293
6,001 - 8,000	03		446	439	439	439	439	439	439	400	379	329
8,001 - 10,000	04		459	452	452	452	452	452	452	412	390	338
10,001 - 15,000	05		526	517	517	517	517	517	517	469	443	383
15,001 - 20,000	06		570	560	560	560	560	560	560	508	479	413
20,001 - 25,000	07		574	565	565	565	565	565	565	512	483	416
25,001 - 40,000	08		627	616	616	616	616	616	616	558	526	452
40,001 - 65,000	10		812	798	798	798	798	798	798	720	677	577
65,001 - 90,000	11		879	863	863	863	863	863	863	777	731	622
90,001 and Over	12		905	889	889	889	889	889	889	800	752	639

<u>Cost New</u>	<u>Symbol</u> <u>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	27	27	27	24	23	20
4,501 - 6,000	02		34	33	33	33	33	33	33	30	29	25
6,001 - 8,000	03		38	38	38	38	38	38	38	34	32	28
8,001 - 10,000	04		40	39	39	39	39	39	39	35	33	29
10,001 - 15,000	05		45	45	45	45	45	45	45	40	38	33
15,001 - 20,000	06		49	49	49	49	49	49	49	44	41	35
20,001 - 25,000	07		50	49	49	49	49	49	49	44	42	36
25,001 - 40,000	08		55	54	54	54	54	54	54	48	46	39
40,001 - 65,000	10		71	70	70	70	70	70	70	63	59	50
65,001 - 90,000	11		77	76	76	76	76	76	76	68	64	54
90,001 and Over	12		79	78	78	78	78	78	78	70	66	56

<u>Cost New</u>	<u>Symbol</u> <u>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		126	126	126	126	125	124	123	122	114
4,501 - 6,000	02		131	131	131	131	130	129	128	127	119
6,001 - 8,000	03		145	145	145	145	143	142	141	140	131
8,001 - 10,000	04		179	179	179	179	177	176	174	173	162
10,001 - 15,000	05		195	195	195	195	193	191	189	188	176
15,001 - 20,000	06		207	207	207	207	205	203	201	199	186
20,001 - 25,000	07		208	208	208	208	206	204	203	201	188
25,001 - 40,000	08		215	215	215	215	213	211	209	207	194
40,001 - 65,000	10		306	306	306	306	304	301	298	295	275
65,001 - 90,000	11		463	463	463	463	459	454	450	445	414
90,001 and Over	12		604	604	604	604	598	592	587	581	540

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	5	20/40	7	20/40	0
10000	7	20/50	8	20/50	1
15000	9	25/50	9	25/50	4
20000	10	35/80	10	35/80	14
25000	12	50/100	11	50/100	23
		100/300	12	100/300	49
		250/500	13	250/500	129
		500/500	16	500/500	330

Towing & Labor (Rule 63)
 \$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 80% of the \$2,000 Ded. Collision rate.

\$4,000 Ded. Collision - charge 67% of the \$2,000 Ded. Collision rate.

\$5,000 Ded. Collision - charge 58% of the \$2,000 Ded. Collision rate.

OTHER PUBLIC VEHICLES—BUSES

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

TAXIS

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

Comprehensive - charge five times the Private Passenger Type rate.

LIMOUSINES/CAR SERVICE

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

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

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

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

Commonwealth Automobile Reinsurers

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	1969	822	824	852	880	1047	1215	1885	2807	796	931	1003	1027
2	1969	822	824	852	880	1047	1215	1885	2807	796	931	1003	1027
3	1969	822	824	852	880	1047	1215	1885	2807	796	931	1003	1027
4	1969	822	824	852	880	1047	1215	1885	2807	796	931	1003	1027
5	1969	822	824	852	880	1047	1215	1885	2807	796	931	1003	1027
6	1969	822	824	852	880	1047	1215	1885	2807	796	931	1003	1027
7	1969	822	824	852	880	1047	1215	1885	2807	796	931	1003	1027
8	1969	822	824	852	880	1047	1215	1885	2807	796	931	1003	1027
9	3218	1351	1346	1392	1437	1711	1985	3080	4586	1360	1591	1714	1754
10	3218	1351	1346	1392	1437	1711	1985	3080	4586	1360	1591	1714	1754
11	3218	1351	1346	1392	1437	1711	1985	3080	4586	1360	1591	1714	1754
12	3218	1351	1346	1392	1437	1711	1985	3080	4586	1360	1591	1714	1754
13	3842	1615	1608	1663	1717	2044	2371	3679	5478	1641	1920	2068	2117
14	3842	1615	1608	1663	1717	2044	2371	3679	5478	1641	1920	2068	2117
15	3842	1615	1608	1663	1717	2044	2371	3679	5478	1641	1920	2068	2117
16	3842	1615	1608	1663	1717	2044	2371	3679	5478	1641	1920	2068	2117
17-26	3199	1343	1339	1384	1430	1702	1974	3063	4561	1351	1581	1702	1743
27	1969	822	824	852	880	1047	1215	1885	2807	796	931	1003	1027

All Territories		
Limit	U-1	U-2
	Uninsured	Underinsured
20/40	175	0
20/50	179	1
25/50	182	4
35/80	194	13
50/100	203	22
100/300	224	47
250/500	266	124

**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	1111	353	455	486	580	737	862	1238	1739	2272	2303	3008	198	232	242	246	248	251
2	1111	353	455	486	580	737	862	1238	1739	2272	2303	3008	198	232	242	246	248	251
3	1111	353	455	486	580	737	862	1238	1739	2272	2303	3008	198	232	242	246	248	251
4	1111	353	455	486	580	737	862	1238	1739	2272	2303	3008	198	232	242	246	248	251
5	1111	353	455	486	580	737	862	1238	1739	2272	2303	3008	198	232	242	246	248	251
6	1111	353	455	486	580	737	862	1238	1739	2272	2303	3008	198	232	242	246	248	251
7	1111	353	455	486	580	737	862	1238	1739	2272	2303	3008	198	232	242	246	248	251
8	1111	353	455	486	580	737	862	1238	1739	2272	2303	3008	198	232	242	246	248	251
9	1111	353	455	486	580	737	862	1238	1739	2272	2303	3008	198	232	242	246	248	251
10	1127	358	464	496	591	750	878	1260	1769	2310	2341	3057	200	234	244	248	250	254
11	1127	358	464	496	591	750	878	1260	1769	2310	2341	3057	200	234	244	248	250	254
12	1167	371	484	517	616	781	913	1310	1838	2399	2432	3175	207	242	253	257	259	263
13	1285	412	536	572	682	864	1009	1447	2029	2648	2685	3504	234	274	285	290	293	297
14	1285	412	536	572	682	864	1009	1447	2029	2648	2685	3504	234	274	285	290	293	297
15	1285	412	536	572	682	864	1009	1447	2029	2648	2685	3504	234	274	285	290	293	297
16	1572	510	661	706	840	1063	1242	1778	2492	3251	3296	4301	282	330	344	350	353	358
17-26	1734	565	733	782	930	1177	1374	1967	2756	3595	3644	4754	311	364	379	386	389	395
27	1111	353	455	486	580	737	862	1238	1739	2272	2303	3008	198	232	242	246	248	251

All Territories		
Limit	U-1	U-2
	Uninsured	Underinsured
20/40	7	0
20/50	8	1
25/50	9	4
35/80	10	13
50/100	11	21
100/300	12	46
250/500	13	120
500/500	16	309

R-109
C.A.R.
10/1/2003

**COMMONWEALTH AUTOMOBILE REINSURERS
COMMERCIAL AUTOMOBILE INSURANCE MANUAL**

**PUBLIC VEHICLE
MEDICAL PAYMENTS RATES**

	Limit Per Person		
	\$1,000	\$2,000	\$5,000
Taxicabs	47	56	82
Limos & Car Servit	6	7	11

**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	375	71	225	237	243	309	369	555	795	993	1005	1119	216	253	270	276	279	289
2	375	71	225	237	243	309	369	555	795	993	1005	1119	216	253	270	276	279	289
3	394	88	194	206	212	276	335	517	753	947	958	1070	222	260	278	284	286	297
4	475	90	235	249	256	334	405	626	910	1144	1158	1293	270	316	338	346	348	362
5	488	101	205	219	226	302	371	586	863	1092	1106	1238	273	319	341	349	352	366
6	534	103	230	245	253	337	413	650	956	1208	1223	1368	304	356	380	389	392	407
7	545	101	222	237	245	329	406	644	951	1204	1219	1365	333	390	416	426	430	446
8	536	99	236	251	259	344	421	661	969	1224	1240	1386	351	411	439	449	453	470
9	639	134	206	223	231	324	409	671	1009	1288	1305	1465	355	415	444	454	458	476
10	710	135	226	245	254	357	451	741	1115	1424	1443	1621	394	461	493	504	508	528
11	710	135	226	245	254	357	451	741	1115	1424	1443	1621	394	461	493	504	508	528
12	786	149	237	257	268	380	483	800	1209	1546	1567	1761	462	541	578	591	596	619
13	786	149	237	257	268	380	483	800	1209	1546	1567	1761	462	541	578	591	596	619
14	786	149	237	257	268	380	483	800	1209	1546	1567	1761	462	541	578	591	596	619
15	786	149	237	257	268	380	483	800	1209	1546	1567	1761	462	541	578	591	596	619
16	786	149	237	257	268	380	483	800	1209	1546	1567	1761	462	541	578	591	596	619
17-26	1680	319	240	278	298	509	701	1296	2064	2698	2736	3101	971	1136	1214	1243	1253	1301
27	375	71	225	237	243	309	369	555	795	993	1005	1119	216	253	270	276	279	289

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
\$1,000	7			
\$2,000	8	20/40	7	0
\$5,000	13	20/50	8	1
		25/50	9	4
		35/80	10	14
		50/100	11	23
		100/300	12	49
		250/500	13	129
		500/500	16	330

**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	477	97	246	260	304	405	492	716	1012	1265	1280	1417	415	486	519	531	535	556
2	477	97	246	260	304	405	492	716	1012	1265	1280	1417	415	486	519	531	535	556
3	492	103	217	231	274	373	458	678	969	1217	1231	1366	427	500	534	547	551	572
4	548	119	243	259	306	417	512	757	1081	1358	1374	1524	495	579	619	634	639	663
5	569	121	208	224	270	379	472	713	1032	1304	1319	1467	537	628	671	687	693	720
6	682	139	249	268	323	454	566	854	1236	1562	1580	1757	572	669	715	732	738	766
7	712	143	225	244	300	431	544	834	1218	1546	1565	1743	568	665	710	727	733	761
8	688	99	340	361	422	566	690	1008	1430	1789	1810	2005	600	702	750	768	774	804
9	714	105	289	309	369	510	630	941	1352	1703	1723	1914	657	769	821	841	848	880
10	847	120	343	367	438	605	748	1117	1604	2021	2045	2271	702	821	878	899	906	941
11	847	120	343	367	438	605	748	1117	1604	2021	2045	2271	702	821	878	899	906	941
12	1029	211	251	277	353	533	686	1083	1608	2056	2081	2325	816	955	1020	1044	1053	1093
13	1029	211	251	277	353	533	686	1083	1608	2056	2081	2325	816	955	1020	1044	1053	1093
14	1029	211	251	277	353	533	686	1083	1608	2056	2081	2325	816	955	1020	1044	1053	1093
15	1029	211	251	277	353	533	686	1083	1608	2056	2081	2325	816	955	1020	1044	1053	1093
16	1029	211	251	277	353	533	686	1083	1608	2056	2081	2325	816	955	1020	1044	1053	1093
17-26	2177	448	249	298	443	783	1074	1826	2821	3670	3718	4179	1702	1991	2128	2179	2196	2281
27	470	97	243	257	300	400	485	706	999	1248	1263	1398	415	486	519	531	535	556

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
\$1,000	33			
\$2,000	38	20/40	7	0
\$5,000	57	20/50	8	1
		25/50	9	4
		35/80	10	14
		50/100	11	23
		100/300	12	49
		250/500	13	129
		500/500	16	330

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	482	242	207	221	262	359	441	655	937	1178	1192	1323	359	420	449	460	463	481
2	482	242	207	221	262	359	441	655	937	1178	1192	1323	359	420	449	460	463	481
3	482	242	207	221	262	359	441	655	937	1178	1192	1323	359	420	449	460	463	481
4	482	242	207	221	262	359	441	655	937	1178	1192	1323	359	420	449	460	463	481
5	482	242	207	221	262	359	441	655	937	1178	1192	1323	359	420	449	460	463	481
6	672	341	207	225	277	400	506	778	1139	1446	1464	1631	501	586	626	641	646	671
7	672	341	207	225	277	400	506	778	1139	1446	1464	1631	501	586	626	641	646	671
8	894	453	229	251	319	476	611	959	1419	1812	1835	2048	571	668	714	731	737	765
9	894	453	229	251	319	476	611	959	1419	1812	1835	2048	571	668	714	731	737	765
10	894	453	229	251	319	476	611	959	1419	1812	1835	2048	571	668	714	731	737	765
11	894	453	229	251	319	476	611	959	1419	1812	1835	2048	571	668	714	731	737	765
12	894	453	229	251	319	476	611	959	1419	1812	1835	2048	571	668	714	731	737	765
13	894	453	229	251	319	476	611	959	1419	1812	1835	2048	571	668	714	731	737	765
14	894	453	229	251	319	476	611	959	1419	1812	1835	2048	571	668	714	731	737	765
15	894	453	229	251	319	476	611	959	1419	1812	1835	2048	571	668	714	731	737	765
16	894	453	229	251	319	476	611	959	1419	1812	1835	2048	571	668	714	731	737	765
17-26	894	453	229	251	319	476	611	959	1419	1812	1835	2048	571	668	714	731	737	765
27	482	242	207	221	262	359	441	655	937	1178	1192	1323	359	420	449	460	463	481

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
\$1,000	33			
\$2,000	38	20/40	7	0
\$5,000	57	20/50	8	1
		25/50	9	4
		35/80	10	14
		50/100	11	23
		100/300	12	49
		250/500	13	129
		500/500	16	330

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	517	93	137	150	189	202	281	359	562	830	1,059	1,072	1,196	493	577	616	631	636	661
2	517	93	137	150	189	202	281	359	562	830	1,059	1,072	1,196	493	577	616	631	636	661
3	504	34	167	180	221	234	315	395	603	878	1,113	1,127	1,254	517	605	646	662	667	693
4	504	34	167	180	221	234	315	395	603	878	1,113	1,127	1,254	517	605	646	662	667	693
5	504	34	167	180	221	234	315	395	603	878	1,113	1,127	1,254	517	605	646	662	667	693
6	809	139	219	240	301	322	445	569	887	1,309	1,668	1,689	1,884	754	882	943	965	973	1010
7	809	52	272	294	358	380	510	640	975	1,418	1,796	1,818	2,023	829	970	1036	1061	1069	1111
8	809	52	272	294	358	380	510	640	975	1418	1796	1818	2023	829	970	1036	1061	1069	1111
9	809	52	272	294	358	380	510	640	975	1418	1796	1818	2023	829	970	1036	1061	1069	1111
10	1166	208	317	347	436	465	643	821	1,281	1889	2408	2438	2719	1075	1258	1344	1376	1387	1441
11	973	56	317	343	420	446	601	756	1,156	1684	2136	2162	2407	976	1142	1220	1249	1259	1308
12	957	56	325	351	428	453	607	761	1,158	1684	2133	2158	2402	983	1150	1229	1258	1268	1317
13	1197	216	334	365	456	487	671	855	1,329	1957	2493	2523	2814	1106	1294	1383	1416	1427	1482
14	1031	65	350	378	460	488	654	820	1,248	1814	2297	2325	2587	1053	1232	1316	1348	1358	1411
15	1131	69	389	419	511	541	723	906	1,377	2000	2532	2563	2851	1159	1356	1449	1484	1495	1553
16	1273	76	443	477	580	615	821	1,026	1,558	2262	2863	2897	3223	1307	1529	1634	1673	1686	1751
17	1785	107	587	634	777	824	1,109	1,393	2,129	3101	3932	3979	4430	1769	2070	2211	2264	2282	2370
18-22	1930	347	537	586	734	784	1,080	1,376	2,141	3,152	4,015	4,065	4,534	1769	2070	2211	2264	2282	2370
23	1785	107	587	634	777	824	1,109	1,393	2,129	3101	3932	3979	4430	1769	2070	2211	2264	2282	2370
24-26	1930	347	537	586	734	784	1,080	1,376	2,141	3,152	4,015	4,065	4,534	1769	2070	2211	2264	2282	2370
27	562	98	152	166	209	223	309	395	616	909	1,159	1,173	1,309	536	627	670	686	691	718

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
5000	2			
10000	4			
		20/40	7	0
		20/50	8	1
		25/50	9	4
		35/80	10	14
		50/100	11	23
		100/300	12	49
		250/500	13	129
		500/500	16	330

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	32	21	43	31	123	113	94	75
	2,3		32	21	43	31	110	103	85	65
	4,5		30	18	40	30	89	83	69	54
	6-9		30	18	34	24	78	75	59	48
4,501- 6,000	1	2	50	38	71	59	241	221	184	140
	2,3		49	37	68	56	218	201	167	129
	4,5		43	31	59	49	175	161	134	103
	6-9		40	30	52	40	151	140	117	89
6,001- 8,000	1	3	62	50	94	83	332	303	254	194
	2,3		59	49	90	78	302	279	231	177
	4,5		52	40	75	63	241	222	184	140
	6-9		49	37	68	56	211	194	163	123
8,001-10,000	1	4	78	68	115	103	495	455	378	289
	2,3		75	63	109	97	448	413	341	266
	4,5		63	52	96	84	361	330	273	211
	6-9		59	49	89	75	314	287	241	184
10,001-15,000	1	5	106	94	155	145	650	597	498	381
	2,3		102	90	149	139	593	542	453	347
	4,5		89	75	128	117	474	434	362	278
	6-9		78	68	115	103	415	379	318	242
15,001-20,000	1	6	142	130	211	201	792	730	609	464
	2,3		134	122	201	189	721	662	553	423
	4,5		119	108	173	161	579	529	443	338
	6-9		106	94	155	145	504	464	387	297
20,001-25,000	1	7	177	165	268	258	879	809	673	515
	2,3		171	159	258	246	798	733	611	468
	4,5		146	134	220	208	640	588	489	374
	6-9		130	119	192	183	559	513	429	327
25,001-40,000	1	8	248	236	388	370	1067	981	815	625
	2,3		239	227	367	350	969	893	743	568
	4,5		202	190	313	299	775	713	593	455
	6-9		180	168	279	267	676	625	518	399
40,001-65,000	1	10	403	388	621	597	1469	1351	1125	862
	2,3		384	369	596	571	1335	1228	1023	783
	4,5		326	313	507	485	1068	983	816	625
	6-9		288	277	447	428	934	859	716	549
65,001-90,000	1	11	609	587	953	916	1842	1689	1408	1078
	2,3		583	559	910	872	1675	1538	1282	981
	4,5		496	476	771	740	1338	1228	1024	785
	6-9		438	419	680	655	1170	1075	896	686
Over 90,000	1	12	856	822	1330	1280	2674	2456	2047	1566
	2,3		816	783	1269	1218	2429	2231	1860	1425
	4,5		689	664	1080	1038	1942	1786	1488	1137
	6-9		609	587	948	916	1700	1562	1300	997

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 7
 \$500 Ded 10
 \$1000 Ded 18
 \$2000 Ded 29
 \$3000 Ded 37
 \$4000 Ded 41
 \$5000 Ded 45

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 \$7 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	32	22	46	34	123	112	93	71
	2,3		32	22	40	30	111	103	85	65
	4,5		30	18	38	27	89	82	68	51
	6-9		27	16	37	25	78	71	59	45
4,501- 6,000	1	2	49	38	71	60	240	220	184	139
	2,3		47	37	69	58	218	200	165	126
	4,5		40	30	58	47	173	160	134	103
	6-9		38	27	55	44	152	139	116	90
6,001- 8,000	1	3	60	49	94	84	329	303	253	193
	2,3		58	47	89	78	299	275	231	175
	4,5		50	40	78	65	240	220	185	139
	6-9		47	37	69	58	211	193	161	123
8,001-10,000	1	4	78	65	114	103	492	451	376	287
	2,3		74	63	109	97	447	411	342	262
	4,5		63	53	96	86	357	327	274	211
	6-9		56	46	86	74	312	287	239	184
10,001-15,000	1	5	103	93	156	145	647	594	495	380
	2,3		100	89	148	136	588	540	450	345
	4,5		89	78	127	117	471	432	359	275
	6-9		78	65	114	103	411	379	314	240
15,001-20,000	1	6	142	131	209	198	789	726	604	461
	2,3		134	124	201	189	717	659	551	422
	4,5		117	105	171	159	573	527	437	336
	6-9		103	93	156	145	502	461	383	295
20,001-25,000	1	7	178	167	267	257	874	802	669	510
	2,3		168	158	254	243	793	728	608	463
	4,5		145	134	218	207	635	583	486	373
	6-9		133	121	190	181	555	510	426	326
25,001-40,000	1	8	249	237	386	370	1061	975	812	622
	2,3		237	227	369	353	964	886	739	565
	4,5		202	190	313	299	771	710	590	451
	6-9		181	171	276	266	675	620	516	396
40,001-65,000	1	10	400	386	625	597	1462	1344	1120	855
	2,3		382	367	591	566	1327	1221	1018	780
	4,5		323	313	506	487	1063	975	815	623
	6-9		285	274	447	429	929	854	713	544
65,001-90,000	1	11	614	587	951	919	1830	1682	1402	1072
	2,3		581	559	907	872	1663	1528	1274	975
	4,5		499	478	773	745	1331	1221	1020	780
	6-9		438	423	681	652	1163	1070	890	681
Over 90,000	1	12	858	823	1332	1280	2658	2442	2035	1557
	2,3		816	786	1267	1220	2416	2222	1850	1417
	4,5		693	668	1077	1035	1933	1776	1481	1132
	6-9		612	586	950	917	1690	1553	1294	991

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 7
 \$500 Ded 10
 \$1000 Ded 19
 \$2000 Ded 30
 \$3000 Ded 37
 \$4000 Ded 42
 \$5000 Ded 46

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 \$7 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	32	21	43	31	140	130	108	83
	2,3		32	21	43	31	129	118	96	75
	4,5		30	18	40	30	103	94	78	60
	6-9		30	18	34	24	89	83	69	54
4,501- 6,000	1	2	50	38	71	59	273	252	211	163
	2,3		49	37	68	56	249	228	190	147
	4,5		43	31	59	49	200	184	151	118
	6-9		40	30	52	40	175	161	134	103
6,001- 8,000	1	3	62	50	94	83	378	348	289	221
	2,3		59	49	90	78	341	318	266	201
	4,5		52	40	75	63	273	254	211	161
	6-9		49	37	68	56	241	221	184	140
8,001-10,000	1	4	78	68	115	103	563	518	432	330
	2,3		75	63	109	97	512	469	392	300
	4,5		63	52	96	84	408	376	312	241
	6-9		59	49	89	75	359	328	273	211
10,001-15,000	1	5	106	94	155	145	742	683	568	434
	2,3		102	90	149	139	675	620	518	394
	4,5		89	75	128	117	539	496	413	315
	6-9		78	68	115	103	469	432	362	278
15,001-20,000	1	6	142	130	211	201	904	833	692	529
	2,3		134	122	201	189	822	754	630	482
	4,5		119	108	173	161	656	603	504	387
	6-9		106	94	155	145	576	529	440	338
20,001-25,000	1	7	177	165	268	258	1001	919	767	588
	2,3		171	159	258	246	912	836	699	535
	4,5		146	134	220	208	729	670	558	426
	6-9		130	119	192	183	637	585	488	374
25,001-40,000	1	8	248	236	388	370	1215	1118	931	713
	2,3		239	227	367	350	1106	1014	846	648
	4,5		202	190	313	299	883	812	676	518
	6-9		180	168	279	267	774	713	593	453
40,001-65,000	1	10	403	388	621	597	1676	1541	1283	984
	2,3		384	369	596	571	1524	1402	1167	893
	4,5		326	313	507	485	1218	1121	932	716
	6-9		288	277	447	428	1067	977	815	625
65,001-90,000	1	11	609	587	953	916	2100	1930	1606	1230
	2,3		583	559	910	872	1907	1753	1460	1118
	4,5		496	476	771	740	1525	1402	1167	893
	6-9		438	419	680	655	1335	1228	1021	783
Over 90,000	1	12	856	822	1330	1280	3049	2803	2334	1786
	2,3		816	783	1269	1218	2771	2548	2122	1622
	4,5		689	664	1080	1038	2217	2037	1696	1297
	6-9		609	587	948	916	1938	1782	1484	1137

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 7
 \$500 Ded 11
 \$1000 Ded 19
 \$2000 Ded 31
 \$3000 Ded 39
 \$4000 Ded 44
 \$5000 Ded 48

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 \$7 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	30	21	40	31	139	130	108	83
	2,3		28	19	38	30	129	116	97	76
	4,5		27	18	35	27	102	93	79	59
	6-9		25	16	31	22	89	82	68	53
4,501- 6,000	1	2	44	35	69	60	274	252	207	161
	2,3		43	34	66	58	248	228	190	147
	4,5		37	28	56	47	201	181	151	116
	6-9		35	27	50	41	174	161	132	102
6,001- 8,000	1	3	59	50	89	80	378	347	289	222
	2,3		56	47	83	74	342	313	261	202
	4,5		47	38	74	65	274	253	207	161
	6-9		44	35	65	55	238	220	184	141
8,001-10,000	1	4	74	65	111	102	561	517	431	329
	2,3		69	60	105	96	511	469	392	299
	4,5		60	52	91	83	409	374	312	238
	6-9		55	46	81	72	356	328	274	210
10,001-15,000	1	5	97	89	149	140	741	679	565	432
	2,3		93	84	142	133	674	617	515	395
	4,5		80	71	124	115	539	492	411	313
	6-9		74	65	111	102	471	432	359	274
15,001-20,000	1	6	133	124	205	196	900	829	690	529
	2,3		127	118	195	186	821	754	629	481
	4,5		111	102	167	158	656	603	501	384
	6-9		97	89	149	140	573	527	441	336
20,001-25,000	1	7	167	158	260	251	998	917	766	583
	2,3		159	150	249	239	909	833	694	531
	4,5		136	127	212	204	727	666	554	426
	6-9		122	114	187	180	636	583	487	372
25,001-40,000	1	8	237	229	375	361	1213	1116	929	711
	2,3		227	215	357	345	1103	1014	843	646
	4,5		193	184	304	295	881	810	675	517
	6-9		173	164	266	257	771	711	591	454
40,001-65,000	1	10	385	369	609	583	1670	1535	1278	978
	2,3		366	351	581	556	1518	1396	1163	890
	4,5		308	299	493	473	1216	1119	931	712
	6-9		274	264	437	419	1062	975	813	622
65,001-90,000	1	11	581	559	931	894	2092	1925	1602	1225
	2,3		553	535	885	851	1903	1750	1458	1116
	4,5		473	454	754	723	1521	1399	1165	893
	6-9		417	401	664	639	1331	1223	1020	780
Over 90,000	1	12	819	786	1295	1249	3039	2793	2325	1784
	2,3		777	748	1236	1187	2760	2538	2117	1620
	4,5		662	636	1049	1007	2210	2031	1692	1295
	6-9		581	559	926	891	1933	1778	1480	1134

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 22
 \$2000 Ded 35
 \$3000 Ded 43
 \$4000 Ded 49
 \$5000 Ded 53

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	38	27	52	40	145	133	110	84
	2,3		38	27	50	38	132	121	100	77
	4,5		32	21	43	31	105	97	80	63
	6-9		31	19	40	30	92	84	71	53
4,501- 6,000	1	2	59	49	89	75	281	257	215	164
	2,3		58	46	84	71	256	235	194	150
	4,5		50	38	71	59	204	188	156	120
	6-9		49	37	63	52	178	164	135	105
6,001- 8,000	1	3	75	63	111	100	386	357	296	228
	2,3		72	62	108	96	352	324	269	206
	4,5		62	50	96	84	281	257	215	164
	6-9		58	46	84	71	245	227	188	145
8,001-10,000	1	4	96	84	142	130	578	529	441	337
	2,3		90	78	134	122	525	481	400	307
	4,5		78	68	119	108	418	386	321	245
	6-9		71	59	106	94	366	337	281	215
10,001-15,000	1	5	125	114	189	178	758	698	580	444
	2,3		121	109	180	168	690	633	529	404
	4,5		106	94	155	145	552	507	422	324
	6-9		94	83	140	128	481	444	370	283
15,001-20,000	1	6	171	159	261	249	926	850	707	543
	2,3		165	153	248	236	842	774	644	492
	4,5		142	130	214	202	673	618	515	394
	6-9		125	114	189	178	589	542	451	345
20,001-25,000	1	7	214	202	332	319	1024	940	784	599
	2,3		202	190	317	301	931	855	713	546
	4,5		177	165	268	258	745	685	571	436
	6-9		155	145	240	229	651	597	498	382
25,001-40,000	1	8	307	292	479	463	1244	1144	953	729
	2,3		292	280	459	440	1131	1039	866	663
	4,5		248	236	392	378	905	829	693	529
	6-9		220	208	345	332	792	728	606	464
40,001-65,000	1	10	496	476	777	746	1713	1576	1312	1005
	2,3		472	453	739	711	1558	1432	1192	914
	4,5		403	388	628	605	1245	1146	955	731
	6-9		351	339	552	535	1090	1002	835	639
65,001-90,000	1	11	755	726	1186	1140	2146	1973	1644	1258
	2,3		720	689	1131	1087	1950	1793	1495	1146
	4,5		609	587	960	923	1560	1433	1193	914
	6-9		540	521	848	816	1364	1254	1044	800
Over 90,000	1	12	1056	1016	1656	1596	3118	2866	2387	1826
	2,3		1004	968	1580	1516	2833	2605	2169	1661
	4,5		856	822	1341	1291	2268	2082	1734	1328
	6-9		751	724	1184	1139	1985	1821	1518	1162

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 22
 \$2000 Ded 35
 \$3000 Ded 43
 \$4000 Ded 49
 \$5000 Ded 54

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	40	30	53	43	158	144	121	93
	2,3		38	27	52	40	144	133	110	84
	4,5		34	24	49	37	114	105	89	67
	6-9		32	21	43	31	102	92	78	59
4,501- 6,000	1	2	62	50	96	84	308	283	237	180
	2,3		59	49	90	78	279	257	213	164
	4,5		52	40	78	68	225	207	171	133
	6-9		49	37	71	59	194	180	150	114
6,001- 8,000	1	3	83	69	121	109	426	391	325	249
	2,3		78	68	115	103	387	357	295	225
	4,5		68	56	102	90	308	284	237	180
	6-9		59	49	90	78	272	249	207	160
8,001-10,000	1	4	103	91	152	140	632	582	484	370
	2,3		100	89	145	133	576	529	440	338
	4,5		84	71	125	114	461	423	352	272
	6-9		75	63	111	100	403	370	308	238
10,001-15,000	1	5	134	122	208	196	833	766	638	489
	2,3		130	119	196	184	757	696	580	446
	4,5		111	100	171	159	605	556	463	357
	6-9		102	90	152	140	529	488	405	310
15,001-20,000	1	6	186	177	285	273	1014	934	778	596
	2,3		178	167	273	261	923	850	706	542
	4,5		153	142	233	221	740	678	565	432
	6-9		140	128	208	196	646	593	495	378
20,001-25,000	1	7	233	221	358	345	1123	1034	862	658
	2,3		221	209	345	332	1021	940	783	599
	4,5		190	180	292	280	816	753	625	478
	6-9		171	159	260	248	716	656	549	419
25,001-40,000	1	8	336	320	528	504	1365	1256	1047	799
	2,3		319	307	499	479	1242	1142	951	729
	4,5		273	261	426	412	993	914	761	582
	6-9		240	229	378	358	869	799	666	509
40,001-65,000	1	10	541	522	853	817	1882	1730	1441	1105
	2,3		518	496	810	777	1712	1572	1311	1003
	4,5		440	422	687	662	1367	1258	1048	802
	6-9		388	370	605	583	1198	1099	917	702
65,001-90,000	1	11	829	795	1292	1246	2354	2166	1806	1381
	2,3		789	757	1230	1184	2142	1971	1642	1256
	4,5		670	643	1046	1006	1713	1576	1312	1003
	6-9		591	568	923	889	1498	1378	1147	879
Over 90,000	1	12	1156	1109	1807	1738	3424	3146	2621	2007
	2,3		1099	1056	1724	1655	3113	2860	2384	1826
	4,5		934	900	1466	1409	2488	2287	1906	1459
	6-9		826	791	1291	1240	2177	2003	1666	1275

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 22
 \$2000 Ded 35
 \$3000 Ded 44
 \$4000 Ded 49
 \$5000 Ded 54

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	38	28	55	44	159	147	123	94
	2,3		38	28	53	43	144	134	111	83
	4,5		35	25	46	35	117	106	89	68
	6-9		31	21	43	32	102	94	79	59
4,501- 6,000	1	2	63	53	94	84	310	286	237	183
	2,3		60	50	90	81	282	258	215	165
	4,5		53	43	78	66	226	206	172	133
	6-9		46	35	71	60	197	181	151	117
6,001- 8,000	1	3	84	74	119	109	427	393	327	252
	2,3		81	71	117	106	387	357	298	228
	4,5		66	56	99	89	311	286	237	183
	6-9		60	50	90	81	271	252	207	159
8,001-10,000	1	4	99	89	152	142	638	585	487	374
	2,3		96	86	148	137	580	531	443	339
	4,5		86	75	127	117	464	426	353	271
	6-9		75	63	111	100	405	374	310	237
10,001-15,000	1	5	137	127	208	198	838	770	640	492
	2,3		130	119	198	187	762	699	582	446
	4,5		115	105	171	161	610	561	468	357
	6-9		99	89	152	142	534	489	408	314
15,001-20,000	1	6	184	176	289	277	1022	940	782	598
	2,3		176	167	276	264	930	854	712	544
	4,5		152	142	235	224	742	683	568	437
	6-9		136	125	208	198	651	597	497	380
20,001-25,000	1	7	235	224	366	355	1132	1040	864	662
	2,3		224	214	351	339	1028	946	788	605
	4,5		190	181	299	286	822	755	631	481
	6-9		171	161	264	254	720	661	551	423
25,001-40,000	1	8	339	322	534	513	1374	1263	1053	805
	2,3		319	308	507	488	1250	1148	957	733
	4,5		274	260	431	417	999	918	766	585
	6-9		243	233	381	366	873	804	670	510
40,001-65,000	1	10	546	527	864	829	1895	1742	1449	1110
	2,3		524	502	822	791	1718	1582	1319	1010
	4,5		441	425	699	670	1377	1265	1053	807
	6-9		392	376	615	593	1204	1107	923	706
65,001-90,000	1	11	833	802	1316	1267	2371	2181	1814	1390
	2,3		792	764	1255	1205	2155	1982	1649	1263
	4,5		674	649	1066	1025	1724	1585	1319	1010
	6-9		594	571	938	904	1507	1387	1155	883
Over 90,000	1	12	1168	1121	1836	1767	3443	3165	2636	2020
	2,3		1112	1068	1746	1682	3132	2877	2395	1836
	4,5		944	909	1490	1434	2503	2299	1916	1469
	6-9		830	801	1311	1264	2190	2013	1676	1285

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 25
 \$2000 Ded 39
 \$3000 Ded 49
 \$4000 Ded 55
 \$5000 Ded 61

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	40	28	53	43	170	154	130	99
	2,3		37	27	50	40	154	140	118	89
	4,5		35	25	46	35	122	112	92	71
	6-9		32	22	40	28	108	99	82	63
4,501- 6,000	1	2	59	49	93	83	327	300	252	192
	2,3		58	46	87	77	297	272	229	174
	4,5		50	40	77	65	237	219	181	140
	6-9		46	35	68	58	207	190	160	122
6,001- 8,000	1	3	78	66	117	105	451	415	346	266
	2,3		77	65	112	102	411	378	313	240
	4,5		66	56	99	87	329	300	252	192
	6-9		58	46	87	77	288	266	219	170
8,001-10,000	1	4	99	87	150	139	673	618	514	393
	2,3		94	84	142	130	611	563	467	360
	4,5		83	69	121	111	488	451	375	288
	6-9		74	62	111	100	427	392	327	252
10,001-15,000	1	5	133	121	199	187	886	814	676	519
	2,3		125	114	187	178	804	740	615	473
	4,5		111	100	164	153	644	591	492	378
	6-9		99	87	145	134	563	517	429	329
15,001-20,000	1	6	180	170	276	264	1081	991	826	633
	2,3		176	164	263	252	981	902	751	575
	4,5		152	142	223	212	785	721	600	458
	6-9		134	122	199	187	686	631	526	403
20,001-25,000	1	7	226	214	354	336	1196	1097	916	700
	2,3		217	205	332	322	1085	997	831	637
	4,5		184	176	286	271	867	797	664	510
	6-9		164	153	254	243	759	700	581	445
25,001-40,000	1	8	325	314	509	491	1452	1333	1111	850
	2,3		313	298	485	465	1320	1212	1010	774
	4,5		264	254	413	397	1055	968	807	618
	6-9		236	226	364	353	923	849	706	542
40,001-65,000	1	10	527	506	822	794	2000	1837	1533	1173
	2,3		502	484	785	754	1818	1672	1393	1066
	4,5		426	409	668	640	1454	1334	1111	853
	6-9		379	363	586	565	1271	1170	976	745
65,001-90,000	1	11	802	773	1254	1205	2502	2300	1918	1468
	2,3		764	735	1195	1146	2277	2091	1742	1334
	4,5		650	625	1013	974	1820	1673	1393	1068
	6-9		572	552	895	861	1592	1462	1218	934
Over 90,000	1	12	1122	1078	1752	1683	3639	3343	2784	2133
	2,3		1068	1027	1668	1606	3306	3039	2529	1936
	4,5		912	873	1419	1364	2644	2430	2023	1551
	6-9		801	771	1252	1204	2313	2125	1770	1356

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 45
 \$3000 Ded 56
 \$4000 Ded 64
 \$5000 Ded 70

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	40	30	53	43	164	151	126	97
	2,3		38	27	52	40	148	138	114	85
	4,5		34	24	49	37	120	110	92	71
	6-9		32	21	43	31	105	97	81	60
4,501- 6,000	1	2	59	49	94	83	321	295	245	189
	2,3		58	46	90	78	293	268	222	171
	4,5		50	38	75	63	234	215	178	137
	6-9		49	37	68	56	205	189	157	120
6,001- 8,000	1	3	78	68	119	108	442	408	339	259
	2,3		75	63	111	100	401	369	308	234
	4,5		63	52	100	89	321	295	245	189
	6-9		59	49	89	75	281	259	215	164
8,001-10,000	1	4	100	89	149	139	660	607	507	386
	2,3		94	83	142	130	599	551	458	352
	4,5		83	69	122	111	481	441	367	281
	6-9		72	62	109	97	421	384	321	245
10,001-15,000	1	5	130	119	201	189	867	797	664	510
	2,3		125	114	190	180	789	726	604	463
	4,5		108	96	167	155	631	579	483	369
	6-9		100	89	149	139	552	507	422	324
15,001-20,000	1	6	178	167	279	267	1058	974	813	620
	2,3		171	159	263	252	963	886	737	565
	4,5		149	139	223	211	769	706	589	451
	6-9		130	119	201	189	673	618	515	393
20,001-25,000	1	7	223	211	351	339	1173	1078	896	687
	2,3		214	202	338	325	1066	977	815	625
	4,5		184	173	288	277	853	781	652	499
	6-9		165	153	254	242	745	685	571	437
25,001-40,000	1	8	320	310	509	490	1425	1307	1091	834
	2,3		307	292	484	469	1295	1189	991	759
	4,5		261	249	412	400	1036	951	793	610
	6-9		233	221	361	348	906	831	693	530
40,001-65,000	1	10	522	499	826	791	1962	1803	1503	1150
	2,3		496	476	788	755	1784	1641	1365	1044
	4,5		419	407	667	640	1427	1311	1092	836
	6-9		373	357	590	566	1247	1148	955	732
65,001-90,000	1	11	789	758	1261	1210	2456	2258	1881	1440
	2,3		751	724	1198	1152	2233	2052	1709	1310
	4,5		640	615	1019	979	1785	1641	1366	1049
	6-9		565	543	900	866	1562	1436	1196	916
Over 90,000	1	12	1108	1063	1755	1690	3569	3278	2733	2091
	2,3		1052	1012	1673	1609	3243	2981	2484	1901
	4,5		898	861	1420	1366	2593	2385	1986	1520
	6-9		789	758	1255	1205	2270	2084	1738	1329

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 23
 \$2000 Ded 36
 \$3000 Ded 45
 \$4000 Ded 51
 \$5000 Ded 56

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	40	28	53	43	164	150	125	94
	2,3		37	27	50	40	150	136	113	87
	4,5		35	25	46	35	118	109	92	71
	6-9		32	22	40	28	103	94	80	60
4,501- 6,000	1	2	59	49	93	83	319	295	243	187
	2,3		58	46	87	77	291	267	222	171
	4,5		50	40	77	65	234	213	177	136
	6-9		46	35	68	58	204	187	154	118
6,001- 8,000	1	3	78	66	117	105	440	403	337	257
	2,3		77	65	112	102	402	368	303	234
	4,5		66	56	99	87	319	295	243	187
	6-9		58	46	87	77	279	257	213	164
8,001-10,000	1	4	99	87	150	139	656	602	499	384
	2,3		94	84	142	130	596	549	456	348
	4,5		83	69	121	111	478	437	365	279
	6-9		74	62	111	100	417	384	319	243
10,001-15,000	1	5	133	121	199	187	863	792	659	505
	2,3		125	114	187	178	785	721	599	460
	4,5		111	100	164	153	626	579	478	368
	6-9		99	87	145	134	549	504	419	324
15,001-20,000	1	6	180	170	276	264	1051	968	806	617
	2,3		176	164	263	252	956	879	732	563
	4,5		152	142	223	212	764	702	585	448
	6-9		134	122	199	187	670	615	512	392
20,001-25,000	1	7	226	214	354	336	1164	1070	893	683
	2,3		217	205	332	322	1059	973	809	620
	4,5		184	176	286	271	846	778	648	496
	6-9		164	153	254	243	740	679	566	432
25,001-40,000	1	8	325	314	509	491	1413	1300	1082	829
	2,3		313	298	485	465	1286	1184	984	754
	4,5		264	254	413	397	1030	946	786	602
	6-9		236	226	364	353	900	826	689	528
40,001-65,000	1	10	527	506	822	794	1948	1792	1491	1142
	2,3		502	484	785	754	1771	1629	1359	1038
	4,5		426	409	668	640	1419	1302	1084	833
	6-9		379	363	586	565	1239	1138	948	727
65,001-90,000	1	11	802	773	1254	1205	2442	2244	1869	1431
	2,3		764	735	1195	1146	2218	2038	1698	1300
	4,5		650	625	1013	974	1777	1631	1361	1040
	6-9		572	552	895	861	1553	1426	1187	910
Over 90,000	1	12	1122	1078	1752	1683	3545	3257	2712	2078
	2,3		1068	1027	1668	1606	3221	2961	2468	1887
	4,5		912	873	1419	1364	2576	2368	1972	1512
	6-9		801	771	1252	1204	2255	2070	1726	1321

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 22
 \$2000 Ded 35
 \$3000 Ded 43
 \$4000 Ded 49
 \$5000 Ded 54

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	31	56	47	166	152	126	98
	2,3		38	30	53	44	151	138	114	89
	4,5		34	24	47	38	121	110	93	71
	6-9		32	22	41	32	106	97	80	63
4,501- 6,000	1	2	62	53	94	86	325	298	247	190
	2,3		59	50	89	80	296	272	226	174
	4,5		50	41	80	69	238	216	180	138
	6-9		47	38	69	59	205	189	158	121
6,001- 8,000	1	3	83	72	121	112	448	410	341	261
	2,3		80	69	115	106	406	374	310	239
	4,5		66	56	102	93	325	300	249	190
	6-9		59	50	89	80	283	261	216	166
8,001-10,000	1	4	102	93	153	145	665	611	510	389
	2,3		97	89	149	140	606	556	463	354
	4,5		84	74	130	119	484	445	369	283
	6-9		77	66	114	105	422	389	325	247
10,001-15,000	1	5	137	128	211	202	878	806	672	514
	2,3		133	122	201	192	795	732	609	469
	4,5		114	105	173	164	637	585	487	374
	6-9		102	93	153	145	557	513	427	328
15,001-20,000	1	6	189	181	294	282	1068	982	819	625
	2,3		183	173	276	267	970	892	743	568
	4,5		153	145	237	229	777	714	595	455
	6-9		137	128	211	202	678	623	521	397
20,001-25,000	1	7	239	230	375	361	1183	1088	906	693
	2,3		230	220	358	345	1077	989	823	630
	4,5		196	187	304	292	861	792	659	504
	6-9		174	165	267	257	753	692	576	443
25,001-40,000	1	8	347	332	544	524	1437	1321	1101	843
	2,3		329	317	519	499	1307	1201	999	766
	4,5		279	268	438	423	1047	960	798	611
	6-9		246	236	388	373	913	840	699	536
40,001-65,000	1	10	561	540	879	845	1981	1821	1517	1161
	2,3		534	513	838	805	1800	1657	1378	1056
	4,5		456	437	711	683	1440	1323	1103	846
	6-9		400	384	625	603	1258	1159	966	740
65,001-90,000	1	11	856	823	1339	1288	2480	2279	1899	1454
	2,3		814	785	1274	1226	2254	2071	1725	1321
	4,5		690	665	1081	1043	1803	1658	1381	1057
	6-9		611	587	956	919	1577	1452	1207	926
Over 90,000	1	12	1196	1149	1869	1798	3601	3310	2758	2112
	2,3		1137	1093	1779	1711	3273	3009	2507	1918
	4,5		966	929	1516	1457	2618	2407	2004	1536
	6-9		853	822	1333	1282	2291	2105	1754	1344

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 24
\$2000 Ded 38
\$3000 Ded 48
\$4000 Ded 54
\$5000 Ded 59

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	31	59	49	158	147	122	93
	2,3		40	30	58	46	144	132	110	83
	4,5		38	27	50	38	116	106	89	67
	6-9		34	24	49	37	100	93	76	59
4,501- 6,000	1	2	68	56	102	90	309	283	235	181
	2,3		63	52	96	84	281	258	215	164
	4,5		58	46	84	71	224	207	172	132
	6-9		52	40	72	62	197	181	151	116
6,001- 8,000	1	3	89	75	128	117	426	391	325	248
	2,3		84	71	122	111	387	355	295	228
	4,5		71	59	106	94	309	285	235	181
	6-9		63	52	96	84	269	248	207	158
8,001-10,000	1	4	108	96	164	152	634	582	484	373
	2,3		103	91	153	142	577	530	441	338
	4,5		90	78	133	121	461	424	352	269
	6-9		78	68	119	108	403	373	309	235
10,001-15,000	1	5	145	133	220	208	835	766	639	489
	2,3		140	128	209	198	758	697	581	446
	4,5		119	108	180	168	606	558	464	355
	6-9		106	94	164	152	530	487	404	311
15,001-20,000	1	6	196	184	301	291	1017	934	779	596
	2,3		189	178	291	279	926	850	707	542
	4,5		164	152	248	236	740	680	565	433
	6-9		145	133	220	208	648	594	496	378
20,001-25,000	1	7	248	236	389	373	1124	1035	862	660
	2,3		239	227	370	355	1023	940	784	598
	4,5		202	190	313	299	818	752	626	478
	6-9		180	168	280	268	717	657	550	420
25,001-40,000	1	8	355	342	559	540	1367	1256	1045	800
	2,3		339	326	535	515	1242	1144	954	728
	4,5		291	279	453	435	994	914	761	582
	6-9		258	246	401	384	869	799	666	510
40,001-65,000	1	10	580	558	910	872	1884	1731	1443	1106
	2,3		550	531	866	833	1713	1574	1311	1005
	4,5		471	451	736	708	1368	1259	1049	801
	6-9		412	400	649	621	1199	1101	917	703
65,001-90,000	1	11	881	848	1385	1330	2360	2168	1807	1382
	2,3		841	808	1317	1269	2144	1971	1642	1256
	4,5		712	686	1121	1080	1715	1577	1313	1007
	6-9		628	605	988	948	1500	1380	1149	879
Over 90,000	1	12	1229	1180	1934	1860	3426	3149	2622	2009
	2,3		1170	1127	1839	1769	3113	2863	2386	1827
	4,5		997	959	1566	1505	2490	2291	1907	1460
	6-9		879	847	1382	1329	2179	2001	1669	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 12
 \$500 Ded 18
 \$1000 Ded 31
 \$2000 Ded 50
 \$3000 Ded 63
 \$4000 Ded 71
 \$5000 Ded 78

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	40	30	56	46	158	144	120	92
	2,3		38	27	55	44	140	133	110	84
	4,5		37	25	47	37	113	105	89	67
	6-9		32	22	46	34	100	92	77	57
4,501- 6,000	1	2	63	53	97	87	305	281	234	180
	2,3		60	49	94	84	279	255	213	164
	4,5		55	44	80	68	222	205	171	131
	6-9		49	38	71	60	194	178	150	113
6,001- 8,000	1	3	84	71	124	112	422	388	324	248
	2,3		80	68	118	108	384	354	294	225
	4,5		68	56	102	91	305	282	234	180
	6-9		60	49	94	84	269	248	205	158
8,001-10,000	1	4	103	93	158	148	629	579	481	368
	2,3		100	89	152	142	571	525	437	335
	4,5		89	78	133	121	456	419	348	269
	6-9		78	65	117	105	402	368	305	234
10,001-15,000	1	5	142	131	211	201	826	759	632	485
	2,3		134	124	202	190	753	690	576	440
	4,5		117	105	174	164	599	553	461	354
	6-9		103	93	156	145	525	482	402	310
15,001-20,000	1	6	189	180	294	282	1010	928	773	593
	2,3		181	171	280	268	917	843	702	538
	4,5		158	148	240	229	733	675	563	431
	6-9		142	131	211	201	642	590	492	376
20,001-25,000	1	7	240	229	379	363	1117	1027	853	656
	2,3		227	217	361	347	1014	932	778	594
	4,5		196	186	307	294	812	746	624	476
	6-9		174	164	268	258	710	652	542	417
25,001-40,000	1	8	341	329	546	522	1358	1245	1038	795
	2,3		327	314	519	502	1233	1133	946	723
	4,5		280	268	443	425	986	907	754	579
	6-9		248	236	388	378	863	792	661	505
40,001-65,000	1	10	558	537	881	850	1869	1718	1431	1096
	2,3		530	510	839	807	1698	1562	1300	997
	4,5		450	434	714	686	1361	1247	1040	796
	6-9		395	385	628	603	1187	1093	910	699
65,001-90,000	1	11	851	819	1344	1289	2339	2150	1792	1374
	2,3		811	780	1280	1229	2127	1956	1629	1246
	4,5		689	662	1087	1046	1702	1562	1302	999
	6-9		609	583	957	923	1488	1365	1138	873
Over 90,000	1	12	1189	1142	1881	1805	3398	3124	2602	1993
	2,3		1131	1087	1785	1717	3088	2837	2364	1811
	4,5		963	925	1522	1462	2471	2270	1890	1450
	6-9		850	816	1342	1286	2163	1986	1655	1267

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 44
\$3000 Ded 55
\$4000 Ded 62
\$5000 Ded 68

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	43	31	58	46	158	147	122	93
	2,3		40	30	53	43	144	132	110	83
	4,5		38	27	50	38	116	106	89	67
	6-9		34	24	43	31	100	93	76	59
4,501- 6,000	1	2	63	52	100	89	309	283	235	181
	2,3		62	50	94	83	281	258	215	164
	4,5		53	43	83	69	224	207	172	132
	6-9		50	38	72	62	197	181	151	116
6,001- 8,000	1	3	84	71	125	114	426	391	325	248
	2,3		83	69	121	109	387	355	295	228
	4,5		71	59	106	94	309	285	235	181
	6-9		62	50	94	83	269	248	207	158
8,001-10,000	1	4	106	94	161	149	634	582	484	373
	2,3		102	90	152	140	577	530	441	338
	4,5		89	75	130	119	461	424	352	269
	6-9		78	68	119	108	403	373	309	235
10,001-15,000	1	5	142	130	214	202	835	766	639	489
	2,3		134	122	202	190	758	697	581	446
	4,5		119	108	177	165	606	558	464	355
	6-9		106	94	155	145	530	487	404	311
15,001-20,000	1	6	192	183	296	285	1017	934	779	596
	2,3		186	177	282	271	926	850	707	542
	4,5		164	152	240	229	740	680	565	433
	6-9		145	133	214	202	648	594	496	378
20,001-25,000	1	7	242	230	381	361	1124	1035	862	660
	2,3		233	221	357	345	1023	940	784	598
	4,5		198	186	307	292	818	752	626	478
	6-9		177	165	273	261	717	657	550	420
25,001-40,000	1	8	350	338	547	528	1367	1256	1045	800
	2,3		336	320	522	499	1242	1144	954	728
	4,5		285	273	444	426	994	914	761	582
	6-9		254	242	392	378	869	799	666	510
40,001-65,000	1	10	565	543	884	853	1884	1731	1443	1106
	2,3		540	521	842	810	1713	1574	1311	1005
	4,5		459	440	718	687	1368	1259	1049	801
	6-9		407	389	630	606	1199	1101	917	703
65,001-90,000	1	11	861	832	1347	1294	2360	2168	1807	1382
	2,3		822	789	1285	1233	2144	1971	1642	1256
	4,5		699	673	1089	1046	1715	1577	1313	1007
	6-9		615	591	960	923	1500	1380	1149	879
Over 90,000	1	12	1205	1159	1884	1808	3426	3149	2622	2009
	2,3		1148	1103	1794	1724	3113	2863	2386	1827
	4,5		978	937	1524	1466	2490	2291	1907	1460
	6-9		860	829	1344	1292	2179	2001	1669	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 27
\$2000 Ded 43
\$3000 Ded 54
\$4000 Ded 61
\$5000 Ded 67

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	43	31	62	50	180	167	138	106
	2,3		43	31	59	49	164	150	125	96
	4,5		40	30	52	40	133	121	102	78
	6-9		34	24	49	37	114	106	89	67
4,501- 6,000	1	2	71	59	106	94	354	325	272	207
	2,3		68	56	102	90	321	295	245	187
	4,5		59	49	89	75	257	237	197	150
	6-9		52	40	78	68	225	207	174	133
6,001- 8,000	1	3	94	83	134	122	485	448	372	286
	2,3		90	78	130	119	443	407	338	260
	4,5		75	63	111	100	354	325	272	207
	6-9		68	56	102	90	310	284	238	181
8,001-10,000	1	4	111	100	171	159	725	666	555	426
	2,3		108	96	165	153	659	605	504	387
	4,5		96	84	142	130	528	484	403	308
	6-9		84	71	125	114	463	426	354	272
10,001-15,000	1	5	153	142	233	221	953	877	730	559
	2,3		146	134	221	209	867	796	662	509
	4,5		128	117	190	180	692	638	529	405
	6-9		111	100	171	159	608	558	464	357
15,001-20,000	1	6	208	196	325	311	1163	1070	893	683
	2,3		196	184	310	296	1057	973	809	620
	4,5		171	159	263	252	846	778	648	496
	6-9		152	140	233	221	740	679	566	432
20,001-25,000	1	7	263	252	412	400	1287	1184	986	754
	2,3		252	240	394	381	1170	1075	896	686
	4,5		214	202	336	320	937	862	716	549
	6-9		190	180	296	285	819	754	626	478
25,001-40,000	1	8	381	361	597	574	1565	1436	1200	917
	2,3		357	345	566	547	1422	1306	1091	833
	4,5		307	292	484	469	1137	1044	870	666
	6-9		273	261	426	412	994	914	761	584
40,001-65,000	1	10	611	590	968	928	2155	1980	1650	1265
	2,3		586	561	920	886	1959	1800	1500	1149
	4,5		496	476	783	751	1566	1440	1201	917
	6-9		440	422	689	664	1372	1259	1050	804
65,001-90,000	1	11	934	900	1475	1419	2698	2483	2067	1582
	2,3		889	856	1406	1350	2453	2255	1879	1439
	4,5		757	727	1196	1151	1962	1803	1501	1150
	6-9		667	640	1052	1012	1716	1579	1314	1007
Over 90,000	1	12	1308	1257	2058	1981	3920	3603	3001	2299
	2,3		1248	1198	1959	1885	3563	3276	2729	2090
	4,5		1058	1018	1668	1606	2849	2619	2184	1672
	6-9		929	898	1471	1415	2493	2292	1911	1461

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 27
 \$2000 Ded 44
 \$3000 Ded 55
 \$4000 Ded 62
 \$5000 Ded 68

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	44	32	60	50	220	204	170	130
	2,3		38	28	58	47	201	185	153	118
	4,5		37	27	52	41	161	147	123	94
	6-9		35	25	47	37	140	130	108	83
4,501- 6,000	1	2	71	60	105	94	432	395	330	252
	2,3		68	58	99	89	392	361	300	228
	4,5		58	47	87	77	312	286	241	184
	6-9		55	44	80	68	273	252	211	161
6,001- 8,000	1	3	93	81	137	127	593	544	455	348
	2,3		87	77	131	119	539	496	413	318
	4,5		77	65	114	103	432	395	330	254
	6-9		66	56	100	90	376	347	287	221
8,001-10,000	1	4	114	103	173	162	883	812	676	518
	2,3		109	99	164	153	804	740	615	469
	4,5		96	86	142	131	643	593	492	376
	6-9		86	75	127	117	563	518	432	328
10,001-15,000	1	5	155	145	235	224	1163	1068	890	683
	2,3		148	137	223	211	1057	972	809	620
	4,5		127	117	192	183	846	778	648	496
	6-9		114	103	173	162	740	678	566	432
15,001-20,000	1	6	209	199	325	314	1419	1304	1088	833
	2,3		199	189	310	299	1288	1184	988	754
	4,5		173	162	266	254	1030	947	791	603
	6-9		155	145	235	224	901	829	690	529
20,001-25,000	1	7	266	254	416	398	1571	1443	1201	919
	2,3		254	243	397	379	1426	1312	1091	836
	4,5		217	205	338	325	1142	1050	873	670
	6-9		192	183	296	285	1000	917	764	585
25,001-40,000	1	8	384	372	603	578	1907	1753	1460	1118
	2,3		366	353	571	552	1736	1593	1328	1014
	4,5		310	299	490	472	1388	1274	1062	812
	6-9		273	263	431	414	1213	1113	929	713
40,001-65,000	1	10	618	596	971	934	2628	2415	2010	1541
	2,3		590	568	925	889	2388	2195	1827	1402
	4,5		502	485	788	760	1911	1756	1461	1121
	6-9		441	426	695	667	1672	1536	1279	977
65,001-90,000	1	11	944	909	1484	1428	3291	3025	2517	1930
	2,3		900	866	1415	1358	2991	2750	2291	1753
	4,5		768	738	1205	1158	2392	2200	1830	1402
	6-9		676	652	1061	1018	2094	1925	1603	1228
Over 90,000	1	12	1322	1273	2074	1994	4779	4391	3658	2803
	2,3		1260	1212	1975	1897	4342	3991	3325	2548
	4,5		1071	1031	1683	1615	3475	3191	2661	2037
	6-9		944	907	1479	1423	3037	2793	2325	1782

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 55
 \$3000 Ded 68
 \$4000 Ded 77
 \$5000 Ded 84

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	62	50	94	83	273	249	207	160
	2,3		59	49	90	78	248	225	188	144
	4,5		52	40	75	63	198	180	150	114
	6-9		49	37	68	56	174	160	133	102
4,501- 6,000	1	2	106	94	155	145	529	485	405	311
	2,3		102	90	149	139	482	443	368	283
	4,5		89	75	128	117	387	354	295	225
	6-9		78	68	115	103	338	310	258	198
6,001- 8,000	1	3	134	122	202	190	730	672	559	429
	2,3		130	119	192	183	662	611	509	389
	4,5		111	100	171	159	529	488	405	311
	6-9		102	90	152	140	464	426	357	273
8,001-10,000	1	4	171	159	260	248	1091	1000	833	638
	2,3		164	152	246	233	989	910	757	580
	4,5		140	128	211	201	792	727	605	463
	6-9		125	114	189	178	692	637	529	405
10,001-15,000	1	5	230	220	355	342	1432	1318	1096	839
	2,3		220	208	339	326	1300	1198	997	762
	4,5		189	178	291	279	1041	957	796	611
	6-9		171	159	258	246	912	837	699	535
15,001-20,000	1	6	319	307	499	479	1747	1605	1337	1024
	2,3		301	291	476	459	1588	1459	1215	931
	4,5		260	248	407	389	1270	1167	973	746
	6-9		230	220	357	345	1111	1021	850	652
20,001-25,000	1	7	409	392	640	615	1933	1779	1481	1134
	2,3		389	373	609	587	1756	1617	1345	1030
	4,5		330	317	522	499	1405	1292	1075	823
	6-9		292	280	459	440	1230	1132	943	721
25,001-40,000	1	8	590	566	923	889	2350	2160	1798	1378
	2,3		559	540	879	847	2136	1962	1634	1252
	4,5		476	459	746	720	1709	1569	1307	1001
	6-9		419	407	661	631	1495	1374	1144	877
40,001-65,000	1	10	953	916	1496	1438	3237	2974	2480	1899
	2,3		910	872	1425	1367	2943	2706	2255	1726
	4,5		771	740	1215	1170	2354	2163	1803	1381
	6-9		680	655	1068	1027	2057	1893	1576	1207
65,001-90,000	1	11	1457	1401	2285	2195	4054	3726	3104	2378
	2,3		1387	1335	2171	2087	3685	3387	2820	2160
	4,5		1180	1137	1851	1776	2947	2709	2257	1726
	6-9		1041	999	1628	1566	2578	2368	1973	1512
Over 90,000	1	12	2036	1956	3190	3067	5885	5409	4506	3452
	2,3		1937	1864	3037	2922	5350	4919	4098	3137
	4,5		1651	1587	2586	2487	4278	3932	3278	2511
	6-9		1456	1400	2277	2189	3743	3441	2866	2195

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 28
\$500 Ded 42
\$1000 Ded 75
\$2000 Ded 120
\$3000 Ded 150
\$4000 Ded 169
\$5000 Ded 186

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 \$28 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	32	21	43	31	123	113	94	75
	2,3		32	21	43	31	110	103	85	65
	4,5		30	18	40	30	89	83	69	54
	6-9		30	18	34	24	78	75	59	48
4,501- 6,000	1	2	50	38	71	59	241	221	184	140
	2,3		49	37	68	56	218	201	167	129
	4,5		43	31	59	49	175	161	134	103
	6-9		40	30	52	40	151	140	117	89
6,001- 8,000	1	3	62	50	94	83	332	303	254	194
	2,3		59	49	90	78	302	279	231	177
	4,5		52	40	75	63	241	222	184	140
	6-9		49	37	68	56	211	194	163	123
8,001-10,000	1	4	78	68	115	103	495	455	378	289
	2,3		75	63	109	97	448	413	341	266
	4,5		63	52	96	84	361	330	273	211
	6-9		59	49	89	75	314	287	241	184
10,001-15,000	1	5	106	94	155	145	650	597	498	381
	2,3		102	90	149	139	593	542	453	347
	4,5		89	75	128	117	474	434	362	278
	6-9		78	68	115	103	415	379	318	242
15,001-20,000	1	6	142	130	211	201	792	730	609	464
	2,3		134	122	201	189	721	662	553	423
	4,5		119	108	173	161	579	529	443	338
	6-9		106	94	155	145	504	464	387	297
20,001-25,000	1	7	177	165	268	258	879	809	673	515
	2,3		171	159	258	246	798	733	611	468
	4,5		146	134	220	208	640	588	489	374
	6-9		130	119	192	183	559	513	429	327
25,001-40,000	1	8	248	236	388	370	1067	981	815	625
	2,3		239	227	367	350	969	893	743	568
	4,5		202	190	313	299	775	713	593	455
	6-9		180	168	279	267	676	625	518	399
40,001-65,000	1	10	403	388	621	597	1469	1351	1125	862
	2,3		384	369	596	571	1335	1228	1023	783
	4,5		326	313	507	485	1068	983	816	625
	6-9		288	277	447	428	934	859	716	549
65,001-90,000	1	11	609	587	953	916	1842	1689	1408	1078
	2,3		583	559	910	872	1675	1538	1282	981
	4,5		496	476	771	740	1338	1228	1024	785
	6-9		438	419	680	655	1170	1075	896	686
Over 90,000	1	12	856	822	1330	1280	2674	2456	2047	1566
	2,3		816	783	1269	1218	2429	2231	1860	1425
	4,5		689	664	1080	1038	1942	1786	1488	1137
	6-9		609	587	948	916	1700	1562	1300	997

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 7
\$500 Ded 10
\$1000 Ded 18
\$2000 Ded 29
\$3000 Ded 36
\$4000 Ded 41
\$5000 Ded 45

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 \$7 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	43	31	59	46	150	138	114	89
	2,3		40	30	56	43	136	125	105	80
	4,5		38	27	50	38	109	102	84	64
	6-9		37	24	46	31	94	89	75	56
4,501- 6,000	1	2	69	56	102	90	295	272	225	174
	2,3		68	52	96	84	267	245	205	158
	4,5		59	46	89	71	213	197	164	125
	6-9		52	40	75	62	187	174	144	110
6,001- 8,000	1	3	90	75	130	117	405	372	310	239
	2,3		89	71	122	111	368	338	282	215
	4,5		71	59	108	94	295	272	225	174
	6-9		68	52	96	84	257	238	198	150
8,001-10,000	1	4	109	96	161	149	603	555	463	354
	2,3		103	91	153	140	550	504	420	321
	4,5		91	78	133	119	440	403	337	257
	6-9		83	68	119	108	384	354	295	225
10,001-15,000	1	5	145	133	220	205	794	730	609	464
	2,3		140	128	208	196	721	662	553	423
	4,5		119	108	180	167	579	529	443	338
	6-9		108	94	161	149	505	464	387	297
15,001-20,000	1	6	198	184	299	288	969	890	743	568
	2,3		189	178	288	277	882	809	675	518
	4,5		164	152	248	233	705	648	539	413
	6-9		145	133	220	205	617	566	472	362
20,001-25,000	1	7	249	236	384	369	1074	986	822	629
	2,3		240	227	361	348	976	896	746	571
	4,5		205	190	311	298	780	716	597	456
	6-9		183	168	277	263	683	626	525	402
25,001-40,000	1	8	355	342	552	535	1302	1198	999	762
	2,3		339	326	530	507	1184	1088	908	692
	4,5		291	279	451	432	946	869	725	555
	6-9		258	246	400	382	826	761	632	485
40,001-65,000	1	10	580	558	894	860	1795	1650	1375	1051
	2,3		550	531	853	820	1633	1498	1247	957
	4,5		471	451	726	699	1304	1200	1000	766
	6-9		412	400	637	611	1142	1050	873	670
65,001-90,000	1	11	881	848	1363	1313	2247	2067	1719	1318
	2,3		841	808	1298	1252	2043	1879	1565	1200
	4,5		712	686	1108	1063	1634	1501	1252	959
	6-9		628	605	978	935	1428	1314	1094	837
Over 90,000	1	12	1229	1180	1910	1838	3264	2999	2498	1913
	2,3		1170	1127	1816	1748	2965	2727	2271	1739
	4,5		997	959	1547	1488	2372	2181	1818	1391
	6-9		879	847	1360	1310	2077	1909	1589	1217

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 7
\$500 Ded 11
\$1000 Ded 19
\$2000 Ded 31
\$3000 Ded 38
\$4000 Ded 43
\$5000 Ded 47

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 \$7 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	46	34	63	49	152	139	118	90
	2,3		43	30	59	47	138	126	106	81
	4,5		38	27	52	40	111	102	85	66
	6-9		35	25	47	35	96	89	75	56
4,501- 6,000	1	2	74	59	106	93	298	274	228	176
	2,3		71	58	103	90	269	249	206	158
	4,5		59	47	90	80	217	200	164	126
	6-9		56	43	83	66	190	175	145	112
6,001- 8,000	1	3	93	83	140	125	410	377	313	241
	2,3		89	77	133	122	372	342	286	218
	4,5		80	65	114	103	300	274	230	176
	6-9		71	58	103	90	262	240	201	152
8,001-10,000	1	4	114	103	174	162	611	561	468	359
	2,3		109	97	167	155	555	510	422	326
	4,5		96	84	145	131	444	408	339	260
	6-9		87	74	130	115	391	356	298	228
10,001-15,000	1	5	155	145	235	221	805	739	615	472
	2,3		149	136	226	212	731	672	559	430
	4,5		130	115	193	180	583	537	448	342
	6-9		114	103	171	158	510	469	391	300
15,001-20,000	1	6	209	196	325	311	981	902	751	575
	2,3		198	187	310	298	890	821	685	523
	4,5		171	158	263	252	713	657	546	418
	6-9		155	145	235	221	624	572	476	365
20,001-25,000	1	7	267	254	416	400	1085	998	833	637
	2,3		254	242	392	382	988	908	756	580
	4,5		217	205	335	325	788	725	606	463
	6-9		193	180	298	283	690	635	529	405
25,001-40,000	1	8	384	367	600	577	1318	1213	1011	773
	2,3		366	350	571	552	1200	1102	917	704
	4,5		310	298	490	468	960	882	735	562
	6-9		274	263	431	413	838	772	643	492
40,001-65,000	1	10	620	593	972	935	1819	1670	1393	1066
	2,3		587	562	926	889	1653	1518	1266	968
	4,5		503	482	789	758	1322	1214	1013	773
	6-9		443	425	693	667	1155	1064	885	676
65,001-90,000	1	11	944	912	1484	1425	2277	2092	1743	1334
	2,3		900	864	1410	1358	2069	1902	1584	1213
	4,5		767	739	1201	1155	1655	1521	1266	970
	6-9		676	646	1059	1018	1448	1331	1109	849
Over 90,000	1	12	1320	1270	2071	1996	3306	3039	2530	1940
	2,3		1257	1211	1974	1898	3003	2762	2301	1763
	4,5		1068	1027	1679	1615	2404	2210	1839	1409
	6-9		943	910	1482	1423	2102	1934	1610	1233

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 7
 \$500 Ded 10
 \$1000 Ded 19
 \$2000 Ded 30
 \$3000 Ded 37
 \$4000 Ded 42
 \$5000 Ded 46

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 \$7 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	46	31	63	50	172	160	132	100
	2,3		43	31	62	49	157	144	121	91
	4,5		40	30	52	40	126	114	97	73
	6-9		37	24	49	37	109	100	83	66
4,501- 6,000	1	2	71	59	109	96	338	310	257	197
	2,3		69	56	103	91	307	283	235	179
	4,5		62	49	91	78	245	226	188	144
	6-9		52	40	83	68	214	197	164	126
6,001- 8,000	1	3	94	83	140	128	463	428	354	271
	2,3		91	78	134	121	420	389	323	248
	4,5		78	63	117	103	338	311	257	197
	6-9		69	56	103	91	295	271	226	172
8,001-10,000	1	4	117	103	177	161	693	635	528	405
	2,3		111	97	167	155	630	578	481	370
	4,5		96	84	145	133	504	463	383	295
	6-9		90	75	130	117	441	405	336	257
10,001-15,000	1	5	159	145	236	223	913	838	698	534
	2,3		152	139	227	211	829	761	634	486
	4,5		130	117	190	180	663	609	507	389
	6-9		117	103	173	159	580	534	443	340
15,001-20,000	1	6	211	201	326	313	1110	1022	853	650
	2,3		202	189	311	298	1009	927	772	593
	4,5		177	161	268	255	809	742	619	473
	6-9		159	145	236	223	707	649	542	415
20,001-25,000	1	7	271	258	416	403	1230	1130	943	721
	2,3		258	246	401	384	1118	1027	856	656
	4,5		221	208	338	325	894	824	685	525
	6-9		196	183	298	286	782	719	600	459
25,001-40,000	1	8	388	370	605	583	1494	1373	1144	876
	2,3		367	350	577	552	1359	1248	1039	797
	4,5		313	299	490	472	1086	998	831	637
	6-9		279	267	431	414	951	873	728	556
40,001-65,000	1	10	621	597	978	937	2060	1893	1576	1207
	2,3		596	571	928	894	1872	1722	1432	1097
	4,5		507	485	791	763	1498	1376	1146	879
	6-9		447	428	699	673	1309	1204	1001	767
65,001-90,000	1	11	953	916	1490	1434	2579	2370	1974	1513
	2,3		910	872	1420	1363	2345	2152	1794	1375
	4,5		771	740	1208	1161	1874	1724	1434	1097
	6-9		680	655	1065	1025	1641	1507	1254	960
Over 90,000	1	12	1330	1280	2083	2005	3744	3442	2866	2193
	2,3		1269	1218	1988	1909	3402	3129	2604	1995
	4,5		1080	1038	1686	1624	2721	2502	2083	1595
	6-9		948	916	1485	1428	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 7
\$500 Ded 11
\$1000 Ded 20
\$2000 Ded 32
\$3000 Ded 39
\$4000 Ded 44
\$5000 Ded 49

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 \$7 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	46	30	62	49	171	158	131	102
	2,3		41	30	60	47	154	144	118	92
	4,5		40	28	52	40	123	114	94	75
	6-9		35	22	47	35	109	102	83	65
4,501- 6,000	1	2	74	60	108	94	334	305	257	197
	2,3		69	59	102	90	303	279	234	178
	4,5		60	47	90	77	242	222	187	144
	6-9		55	41	81	66	211	194	164	125
6,001- 8,000	1	3	94	83	137	127	461	423	352	272
	2,3		90	77	133	119	419	384	319	245
	4,5		81	66	115	102	335	308	257	197
	6-9		69	59	102	90	294	270	225	174
8,001-10,000	1	4	117	106	176	162	688	630	525	402
	2,3		112	99	168	156	625	572	478	365
	4,5		99	87	148	133	498	458	381	294
	6-9		89	74	130	117	437	402	334	257
10,001-15,000	1	5	159	148	236	223	903	829	690	529
	2,3		150	137	226	214	820	754	626	481
	4,5		130	117	193	180	656	602	499	384
	6-9		117	106	174	159	573	528	440	337
15,001-20,000	1	6	214	199	325	311	1102	1012	843	646
	2,3		202	187	308	295	1001	919	767	588
	4,5		176	162	267	254	799	737	613	469
	6-9		156	142	236	223	700	643	538	408
20,001-25,000	1	7	273	260	416	403	1218	1121	932	716
	2,3		260	246	397	382	1106	1017	849	649
	4,5		223	208	336	325	886	815	676	518
	6-9		196	184	296	286	775	713	593	455
25,001-40,000	1	8	388	375	599	578	1481	1361	1134	869
	2,3		372	354	572	552	1345	1237	1030	788
	4,5		314	302	488	469	1075	989	823	632
	6-9		280	267	431	412	943	866	721	553
40,001-65,000	1	10	628	602	975	938	2038	1875	1562	1198
	2,3		597	577	925	894	1853	1703	1420	1088
	4,5		512	490	788	760	1482	1361	1136	869
	6-9		450	431	698	670	1297	1193	993	761
65,001-90,000	1	11	954	916	1487	1431	2555	2348	1956	1498
	2,3		912	875	1415	1361	2323	2134	1779	1361
	4,5		774	743	1205	1158	1857	1709	1422	1091
	6-9		679	653	1062	1022	1625	1491	1244	953
Over 90,000	1	12	1335	1285	2080	2000	3709	3412	2840	2174
	2,3		1271	1221	1979	1901	3372	3099	2582	1976
	4,5		1081	1040	1683	1618	2698	2480	2064	1582
	6-9		953	915	1485	1428	2361	2168	1809	1381

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	22
\$2000 Ded	35
\$3000 Ded	43
\$4000 Ded	49
\$5000 Ded	53

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

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 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	44	34	63	52	172	158	133	100
	2,3		43	28	62	47	156	143	118	92
	4,5		37	27	55	43	126	114	97	73
	6-9		35	25	47	37	110	100	83	63
4,501- 6,000	1	2	77	62	108	96	336	308	258	197
	2,3		72	59	103	90	307	281	234	178
	4,5		62	47	89	78	243	225	187	143
	6-9		56	44	83	69	214	197	164	126
6,001- 8,000	1	3	94	83	140	127	463	424	353	271
	2,3		89	78	131	121	421	386	323	247
	4,5		81	65	114	103	338	308	258	197
	6-9		69	56	103	90	294	271	226	172
8,001-10,000	1	4	118	105	174	162	690	633	527	403
	2,3		112	100	167	153	626	577	481	367
	4,5		99	87	143	131	501	459	382	294
	6-9		87	77	130	118	437	402	336	258
10,001-15,000	1	5	158	148	237	227	908	835	693	531
	2,3		150	140	227	212	825	757	631	484
	4,5		130	118	193	184	661	606	504	387
	6-9		118	105	174	162	577	530	441	339
15,001-20,000	1	6	212	202	325	314	1107	1017	847	649
	2,3		204	192	311	299	1007	923	770	592
	4,5		176	165	266	255	804	740	615	471
	6-9		158	148	236	223	704	649	539	411
20,001-25,000	1	7	270	258	417	403	1225	1124	937	717
	2,3		258	248	397	382	1111	1022	851	652
	4,5		221	209	338	323	890	818	683	522
	6-9		195	184	299	288	779	713	595	456
25,001-40,000	1	8	389	378	606	581	1487	1367	1137	873
	2,3		372	358	572	552	1349	1242	1035	792
	4,5		316	305	491	469	1079	994	828	633
	6-9		279	267	434	416	946	867	723	554
40,001-65,000	1	10	628	606	978	941	2048	1884	1569	1201
	2,3		600	578	932	898	1864	1714	1427	1092
	4,5		510	494	794	766	1489	1369	1138	873
	6-9		448	434	698	671	1304	1199	997	766
65,001-90,000	1	11	960	923	1491	1437	2567	2358	1966	1503
	2,3		916	881	1422	1366	2333	2143	1785	1367
	4,5		782	749	1210	1164	1866	1714	1429	1092
	6-9		687	662	1066	1024	1633	1502	1250	957
Over 90,000	1	12	1345	1294	2087	2009	3726	3424	2851	2184
	2,3		1280	1233	1985	1907	3386	3111	2593	1986
	4,5		1090	1049	1690	1625	2710	2489	2076	1589
	6-9		960	922	1490	1435	2371	2177	1814	1389

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	36
\$3000 Ded	45
\$4000 Ded	51
\$5000 Ded	56

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

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 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	50	38	71	59	181	170	138	107
	2,3		49	37	69	56	166	154	126	97
	4,5		43	31	62	49	133	122	100	78
	6-9		40	30	52	40	114	108	89	68
4,501- 6,000	1	2	84	69	122	111	356	326	272	207
	2,3		83	68	119	108	323	297	245	190
	4,5		69	56	103	91	259	237	199	151
	6-9		62	49	94	83	226	206	173	133
6,001- 8,000	1	3	108	94	161	149	488	451	376	288
	2,3		102	90	153	140	445	408	340	260
	4,5		90	75	133	119	356	327	272	207
	6-9		83	68	119	108	310	286	238	181
8,001-10,000	1	4	134	121	201	186	731	672	558	427
	2,3		130	117	189	178	663	611	509	389
	4,5		111	97	165	153	530	487	406	310
	6-9		102	90	149	134	465	427	356	272
10,001-15,000	1	5	180	167	277	263	960	882	737	565
	2,3		173	159	263	249	873	804	670	513
	4,5		152	139	227	211	700	640	536	408
	6-9		133	119	201	186	611	563	467	360
15,001-20,000	1	6	248	233	384	369	1172	1078	896	687
	2,3		236	223	361	348	1066	977	815	625
	4,5		202	189	311	298	852	781	652	499
	6-9		180	167	277	263	745	685	571	437
20,001-25,000	1	7	313	299	485	471	1297	1192	991	759
	2,3		298	286	463	447	1178	1082	902	690
	4,5		258	246	394	381	942	866	721	552
	6-9		229	217	348	336	826	759	631	483
25,001-40,000	1	8	453	435	708	680	1576	1448	1206	923
	2,3		431	414	673	648	1432	1318	1095	839
	4,5		367	350	574	550	1146	1052	878	672
	6-9		325	311	504	484	1003	922	767	585
40,001-65,000	1	10	730	702	1146	1102	2173	1994	1663	1271
	2,3		698	670	1089	1046	1974	1813	1510	1156
	4,5		591	568	926	891	1579	1452	1207	923
	6-9		524	502	817	788	1380	1268	1056	808
65,001-90,000	1	11	1115	1069	1743	1674	2718	2499	2081	1593
	2,3		1061	1019	1659	1597	2471	2270	1892	1448
	4,5		903	867	1412	1356	1977	1815	1513	1159
	6-9		795	766	1248	1198	1729	1589	1323	1013
Over 90,000	1	12	1558	1496	2435	2344	3947	3628	3022	2314
	2,3		1481	1425	2319	2229	3588	3299	2746	2104
	4,5		1263	1215	1974	1898	2868	2636	2196	1682
	6-9		1112	1068	1739	1673	2512	2307	1921	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	9
\$500 Ded	14
\$1000 Ded	24
\$2000 Ded	39
\$3000 Ded	48
\$4000 Ded	55
\$5000 Ded	60

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

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 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	49	38	74	59	188	172	144	109
	2,3		47	35	71	58	170	157	131	99
	4,5		43	30	59	47	136	125	106	80
	6-9		38	27	56	43	118	109	91	71
4,501- 6,000	1	2	84	71	122	109	363	335	278	215
	2,3		83	66	115	105	330	306	255	197
	4,5		66	56	100	89	264	244	202	157
	6-9		63	49	90	80	231	213	176	136
6,001- 8,000	1	3	106	93	161	149	502	460	386	294
	2,3		103	90	153	142	456	418	350	268
	4,5		90	80	131	121	363	335	280	215
	6-9		83	66	121	106	319	292	245	188
8,001-10,000	1	4	133	122	198	187	748	689	571	437
	2,3		130	115	189	178	681	625	518	399
	4,5		112	100	165	150	544	501	416	319
	6-9		100	89	149	136	476	437	363	278
10,001-15,000	1	5	178	167	271	261	984	905	753	577
	2,3		171	158	261	251	893	821	685	527
	4,5		149	136	221	209	716	660	548	418
	6-9		131	121	196	186	625	575	478	366
15,001-20,000	1	6	246	235	382	366	1200	1103	919	704
	2,3		235	221	364	348	1093	1003	835	637
	4,5		204	189	307	294	874	804	666	512
	6-9		178	167	271	261	762	702	585	447
20,001-25,000	1	7	311	299	490	468	1329	1221	1018	779
	2,3		298	283	465	447	1209	1110	926	707
	4,5		254	242	392	382	966	888	740	566
	6-9		227	214	350	335	846	778	647	496
25,001-40,000	1	8	450	434	702	677	1615	1483	1236	946
	2,3		431	413	674	645	1468	1349	1123	862
	4,5		367	355	569	552	1174	1078	897	689
	6-9		325	311	504	487	1027	943	786	602
40,001-65,000	1	10	730	701	1140	1097	2225	2043	1704	1306
	2,3		693	667	1084	1041	2020	1858	1550	1186
	4,5		589	568	922	888	1617	1485	1239	948
	6-9		519	503	813	782	1414	1299	1083	829
65,001-90,000	1	11	1114	1069	1741	1668	2787	2560	2132	1633
	2,3		1061	1019	1653	1592	2532	2327	1940	1485
	4,5		903	867	1404	1353	2026	1861	1550	1189
	6-9		797	766	1239	1192	1771	1629	1356	1039
Over 90,000	1	12	1556	1497	2428	2336	4046	3715	3096	2371
	2,3		1482	1423	2314	2221	3676	3377	2817	2156
	4,5		1258	1212	1965	1891	2940	2701	2251	1725
	6-9		1111	1068	1736	1667	2573	2363	1969	1508

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 42
 \$3000 Ded 52
 \$4000 Ded 58
 \$5000 Ded 64

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	55	41	80	65	198	181	151	116
	2,3		50	38	77	62	180	164	137	104
	4,5		46	35	65	55	144	132	109	83
	6-9		41	28	58	46	125	114	97	73
4,501- 6,000	1	2	87	77	128	118	384	355	295	225
	2,3		84	71	125	112	349	322	267	205
	4,5		75	60	108	97	279	257	213	163
	6-9		65	55	97	86	245	225	186	144
6,001- 8,000	1	3	112	100	168	156	529	487	405	309
	2,3		108	97	162	149	481	441	369	281
	4,5		94	84	139	127	384	355	295	225
	6-9		86	75	125	112	336	308	257	198
8,001-10,000	1	4	142	128	211	201	789	725	606	463
	2,3		136	122	202	190	718	660	550	420
	4,5		118	106	174	164	573	527	441	336
	6-9		103	90	155	145	502	462	384	295
10,001-15,000	1	5	190	181	291	280	1038	954	795	609
	2,3		183	171	279	266	943	867	721	553
	4,5		156	145	239	227	754	694	580	442
	6-9		142	128	211	201	660	607	503	387
15,001-20,000	1	6	261	251	409	392	1267	1163	970	742
	2,3		251	239	388	373	1151	1058	881	675
	4,5		214	202	327	316	921	846	704	541
	6-9		189	180	291	280	807	741	618	472
20,001-25,000	1	7	333	317	522	500	1402	1290	1074	822
	2,3		316	305	496	479	1274	1172	977	748
	4,5		270	260	420	406	1018	937	780	597
	6-9		242	229	373	357	891	820	684	525
25,001-40,000	1	8	485	466	754	723	1704	1565	1304	998
	2,3		460	441	715	687	1547	1422	1184	908
	4,5		391	376	609	587	1237	1138	948	725
	6-9		347	333	538	518	1082	995	829	635
40,001-65,000	1	10	780	752	1221	1174	2346	2157	1798	1376
	2,3		743	715	1162	1117	2132	1961	1632	1250
	4,5		633	608	988	950	1704	1567	1306	1001
	6-9		555	537	870	836	1493	1373	1143	874
65,001-90,000	1	11	1193	1146	1860	1788	2938	2700	2250	1722
	2,3		1134	1089	1769	1702	2671	2453	2043	1565
	4,5		965	926	1506	1448	2136	1963	1634	1252
	6-9		850	819	1329	1279	1869	1716	1431	1094
Over 90,000	1	12	1665	1602	2600	2497	4266	3923	3269	2502
	2,3		1586	1522	2475	2381	3879	3565	2968	2274
	4,5		1348	1297	2105	2022	3103	2849	2375	1818
	6-9		1189	1145	1857	1783	2714	2494	2079	1591

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 45
 \$3000 Ded 56
 \$4000 Ded 64
 \$5000 Ded 70

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	56	43	84	69	220	204	167	129
	2,3		52	40	83	68	201	184	151	117
	4,5		49	37	69	56	161	147	123	93
	6-9		43	31	62	49	140	129	108	80
4,501- 6,000	1	2	94	83	140	128	429	394	327	252
	2,3		91	78	134	121	389	357	298	228
	4,5		78	63	117	103	311	286	239	181
	6-9		69	56	103	91	273	249	207	160
6,001- 8,000	1	3	121	109	183	168	590	542	451	345
	2,3		117	103	177	161	538	495	408	314
	4,5		102	90	152	139	431	394	328	252
	6-9		91	78	134	121	375	345	286	220
8,001-10,000	1	4	153	140	230	220	880	809	673	515
	2,3		145	133	221	208	799	733	611	468
	4,5		128	114	189	178	640	588	489	374
	6-9		114	100	171	159	559	513	429	327
10,001-15,000	1	5	205	190	317	301	1157	1064	883	676
	2,3		196	183	299	288	1051	968	806	617
	4,5		171	159	261	248	840	774	643	495
	6-9		153	140	229	217	737	676	563	432
15,001-20,000	1	6	280	268	444	426	1412	1297	1080	826
	2,3		268	255	419	407	1283	1178	983	753
	4,5		229	217	357	345	1027	943	785	599
	6-9		202	189	317	301	899	823	688	525
20,001-25,000	1	7	355	342	565	543	1562	1435	1197	914
	2,3		339	326	540	521	1420	1304	1088	833
	4,5		291	279	459	440	1136	1043	869	663
	6-9		258	246	407	389	993	914	761	582
25,001-40,000	1	8	521	497	817	788	1896	1743	1453	1112
	2,3		491	473	777	746	1725	1585	1321	1012
	4,5		416	403	662	636	1378	1267	1056	809
	6-9		370	355	586	561	1204	1108	923	708
40,001-65,000	1	10	836	801	1319	1271	2614	2401	2003	1533
	2,3		795	766	1257	1208	2378	2184	1818	1394
	4,5		679	650	1068	1027	1901	1746	1456	1112
	6-9		597	574	940	909	1662	1526	1273	976
65,001-90,000	1	11	1276	1227	2016	1935	3272	3007	2506	1919
	2,3		1215	1170	1920	1845	2974	2736	2278	1746
	4,5		1033	994	1630	1568	2378	2186	1822	1395
	6-9		912	878	1437	1382	2081	1913	1593	1221
Over 90,000	1	12	1786	1717	2811	2704	4753	4368	3639	2786
	2,3		1698	1634	2679	2577	4321	3970	3308	2532
	4,5		1446	1387	2280	2192	3456	3175	2645	2024
	6-9		1276	1227	2010	1931	3023	2779	2316	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 10
 \$500 Ded 16
 \$1000 Ded 28
 \$2000 Ded 45
 \$3000 Ded 56
 \$4000 Ded 63
 \$5000 Ded 69

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	56	44	86	71	273	252	211	161
	2,3		53	40	84	68	249	228	190	147
	4,5		47	37	68	56	200	184	151	117
	6-9		44	30	63	49	175	161	134	103
4,501- 6,000	1	2	96	86	142	127	535	492	408	314
	2,3		91	80	134	124	485	447	370	286
	4,5		84	68	114	103	388	357	298	228
	6-9		71	58	103	91	341	312	260	201
6,001- 8,000	1	3	124	111	181	171	737	676	563	432
	2,3		117	105	176	164	670	615	512	394
	4,5		102	89	152	142	536	492	408	314
	6-9		91	80	134	124	468	432	359	273
8,001-10,000	1	4	152	142	233	218	1099	1010	839	643
	2,3		145	133	220	209	1000	917	762	585
	4,5		125	112	189	178	798	733	611	467
	6-9		112	102	168	156	699	642	535	408
10,001-15,000	1	5	207	195	317	304	1445	1328	1106	849
	2,3		196	186	301	291	1312	1207	1007	769
	4,5		171	158	258	248	1050	964	806	617
	6-9		152	142	229	217	917	846	703	539
15,001-20,000	1	6	283	273	445	426	1763	1618	1350	1034
	2,3		273	261	425	407	1603	1472	1228	940
	4,5		235	220	361	347	1282	1177	981	753
	6-9		207	195	317	304	1121	1030	856	656
20,001-25,000	1	7	363	348	565	546	1950	1794	1491	1144
	2,3		341	329	541	519	1773	1630	1359	1040
	4,5		294	282	457	443	1419	1304	1084	833
	6-9		261	249	406	388	1241	1138	948	727
25,001-40,000	1	8	522	506	820	792	2368	2177	1812	1389
	2,3		502	479	780	748	2154	1977	1649	1263
	4,5		426	409	662	639	1722	1584	1318	1010
	6-9		378	361	583	563	1508	1385	1153	883
40,001-65,000	1	10	847	814	1329	1279	3264	2999	2498	1914
	2,3		807	776	1266	1218	2966	2727	2271	1740
	4,5		686	661	1075	1031	2375	2181	1818	1392
	6-9		603	578	947	913	2077	1909	1589	1217
65,001-90,000	1	11	1289	1243	2021	1944	4087	3756	3128	2398
	2,3		1229	1184	1926	1851	3715	3415	2843	2177
	4,5		1047	1006	1637	1574	2972	2729	2276	1742
	6-9		925	886	1444	1389	2600	2389	1989	1525
Over 90,000	1	12	1807	1738	2829	2720	5937	5457	4546	3481
	2,3		1718	1653	2689	2590	5395	4959	4131	3163
	4,5		1463	1407	2294	2202	4315	3967	3305	2529
	6-9		1286	1240	2021	1943	3776	3472	2890	2214

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 24
 \$2000 Ded 38
 \$3000 Ded 47
 \$4000 Ded 53
 \$5000 Ded 59

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	59	47	87	78	225	207	174	134
	2,3		58	44	83	72	207	188	158	121
	4,5		52	40	77	60	164	150	125	96
	6-9		44	35	65	53	144	133	110	85
4,501- 6,000	1	2	97	86	148	137	443	405	338	258
	2,3		94	83	140	130	402	368	305	237
	4,5		83	72	121	111	324	295	245	187
	6-9		77	60	111	97	282	258	214	164
6,001- 8,000	1	3	128	115	192	181	609	561	464	357
	2,3		122	112	183	174	553	509	423	325
	4,5		105	94	156	146	443	407	338	260
	6-9		94	83	142	133	387	357	297	228
8,001-10,000	1	4	161	149	245	233	908	835	693	532
	2,3		153	142	233	221	825	758	632	484
	4,5		133	121	199	189	659	608	504	387
	6-9		119	106	178	165	579	529	443	338
10,001-15,000	1	5	217	207	338	326	1194	1097	914	700
	2,3		208	196	320	307	1084	999	833	637
	4,5		178	165	273	260	869	796	662	509
	6-9		156	146	242	232	759	699	581	446
15,001-20,000	1	6	301	291	471	454	1457	1338	1113	853
	2,3		289	276	450	429	1326	1217	1014	778
	4,5		246	235	382	367	1061	973	812	621
	6-9		220	208	338	326	927	850	708	542
20,001-25,000	1	7	386	370	602	578	1612	1481	1234	946
	2,3		367	354	572	550	1466	1347	1121	859
	4,5		310	298	488	468	1171	1075	899	688
	6-9		274	264	428	412	1024	943	785	599
25,001-40,000	1	8	559	535	873	841	1957	1799	1498	1147
	2,3		531	510	832	798	1779	1634	1362	1043
	4,5		454	435	705	680	1423	1307	1091	835
	6-9		398	385	622	600	1244	1144	953	730
40,001-65,000	1	10	904	870	1410	1358	2698	2481	2067	1582
	2,3		861	827	1344	1291	2453	2255	1879	1439
	4,5		735	705	1146	1100	1962	1803	1501	1150
	6-9		645	621	1006	971	1716	1576	1314	1007
65,001-90,000	1	11	1379	1326	2151	2069	3378	3104	2586	1980
	2,3		1310	1263	2047	1972	3069	2822	2351	1800
	4,5		1115	1074	1743	1676	2454	2258	1879	1440
	6-9		982	945	1538	1479	2149	1973	1645	1259
Over 90,000	1	12	1928	1853	3008	2891	4906	4509	3756	2876
	2,3		1835	1764	2863	2752	4460	4100	3415	2616
	4,5		1559	1499	2432	2342	3568	3279	2729	2093
	6-9		1375	1325	2145	2062	3119	2868	2389	1828

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	24
\$2000 Ded	38
\$3000 Ded	48
\$4000 Ded	54
\$5000 Ded	59

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

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 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	63	50	94	83	216	198	164	126
	2,3		62	49	91	78	194	179	150	113
	4,5		52	40	78	63	157	146	120	92
	6-9		49	37	69	56	136	126	105	80
4,501- 6,000	1	2	108	94	159	145	420	386	321	246
	2,3		102	90	152	139	381	349	292	222
	4,5		90	75	130	117	306	279	232	179
	6-9		83	68	117	103	266	245	203	157
6,001- 8,000	1	3	139	122	205	190	577	530	441	340
	2,3		133	119	196	183	525	484	401	308
	4,5		114	100	171	159	420	386	321	246
	6-9		102	90	153	140	367	336	281	216
8,001-10,000	1	4	173	159	263	249	861	789	658	505
	2,3		165	153	249	236	783	719	598	459
	4,5		142	130	217	202	624	577	478	367
	6-9		128	114	189	178	548	502	417	321
10,001-15,000	1	5	233	221	357	345	1133	1040	865	664
	2,3		223	209	342	330	1028	945	787	605
	4,5		190	180	292	280	824	756	630	484
	6-9		171	159	261	248	719	661	550	423
15,001-20,000	1	6	325	311	504	484	1380	1269	1055	809
	2,3		310	296	478	460	1256	1155	960	735
	4,5		267	252	409	392	1003	922	769	590
	6-9		233	221	357	345	878	808	673	515
20,001-25,000	1	7	412	400	648	618	1529	1405	1170	896
	2,3		394	381	611	590	1390	1275	1063	814
	4,5		336	320	524	502	1111	1022	851	651
	6-9		296	285	460	444	970	894	745	568
25,001-40,000	1	8	597	574	929	898	1855	1704	1421	1090
	2,3		566	547	886	853	1687	1550	1291	991
	4,5		484	469	755	726	1350	1241	1034	791
	6-9		426	412	664	637	1180	1085	902	693
40,001-65,000	1	10	968	928	1509	1450	2559	2352	1959	1500
	2,3		920	886	1434	1379	2324	2137	1781	1364
	4,5		783	751	1221	1176	1860	1709	1423	1091
	6-9		689	664	1075	1037	1626	1494	1246	955
65,001-90,000	1	11	1475	1419	2300	2214	3204	2943	2454	1879
	2,3		1406	1350	2192	2106	2914	2677	2229	1706
	4,5		1196	1151	1864	1794	2330	2139	1784	1367
	6-9		1052	1012	1643	1580	2037	1874	1558	1194
Over 90,000	1	12	2058	1981	3214	3090	4653	4276	3563	2727
	2,3		1959	1885	3061	2941	4228	3887	3239	2479
	4,5		1668	1606	2605	2502	3381	3108	2588	1981
	6-9		1471	1415	2297	2207	2958	2721	2264	1734

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	50
\$3000 Ded	63
\$4000 Ded	71
\$5000 Ded	78

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

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 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	62	47	89	78	213	197	164	125
	2,3		59	46	86	72	194	178	150	113
	4,5		52	38	77	62	154	144	118	92
	6-9		46	35	65	55	136	125	105	80
4,501- 6,000	1	2	100	89	152	142	417	384	319	243
	2,3		96	86	148	133	379	348	291	222
	4,5		86	72	127	114	303	279	234	177
	6-9		77	62	112	100	266	242	204	154
6,001- 8,000	1	3	131	121	195	184	573	528	440	338
	2,3		127	114	186	176	525	478	402	305
	4,5		109	99	162	149	417	384	319	245
	6-9		99	87	148	133	365	335	279	214
8,001-10,000	1	4	165	152	252	240	855	787	656	499
	2,3		158	148	240	229	779	716	596	456
	4,5		139	124	205	193	624	572	478	365
	6-9		122	109	184	171	544	499	417	319
10,001-15,000	1	5	223	211	350	332	1126	1037	863	661
	2,3		212	202	327	316	1024	943	785	599
	4,5		184	171	279	267	819	754	626	478
	6-9		165	152	249	237	716	658	549	420
15,001-20,000	1	6	310	296	487	466	1375	1265	1051	806
	2,3		294	283	460	443	1251	1149	957	732
	4,5		252	240	394	379	1000	917	766	585
	6-9		223	211	350	332	876	804	670	512
20,001-25,000	1	7	395	379	618	593	1522	1398	1166	893
	2,3		378	361	589	563	1381	1271	1061	809
	4,5		320	310	502	484	1106	1016	849	648
	6-9		283	270	441	425	969	890	742	566
25,001-40,000	1	8	569	550	897	858	1847	1698	1416	1082
	2,3		546	524	854	820	1679	1544	1286	986
	4,5		460	443	726	696	1344	1237	1030	787
	6-9		409	394	636	614	1175	1080	900	689
40,001-65,000	1	10	923	891	1446	1389	2548	2340	1950	1495
	2,3		881	845	1375	1323	2316	2128	1773	1361
	4,5		749	720	1173	1127	1850	1703	1419	1088
	6-9		662	634	1033	993	1618	1488	1241	951
65,001-90,000	1	11	1409	1356	2204	2121	3188	2933	2442	1873
	2,3		1342	1292	2099	2018	2900	2665	2220	1700
	4,5		1139	1096	1786	1718	2320	2131	1777	1361
	6-9		1004	966	1575	1513	2029	1863	1555	1191
Over 90,000	1	12	1972	1895	3084	2965	4632	4257	3548	2715
	2,3		1878	1804	2934	2822	4211	3870	3224	2469
	4,5		1597	1535	2494	2403	3367	3096	2578	1974
	6-9		1407	1354	2201	2117	2947	2709	2257	1727

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 45
 \$3000 Ded 56
 \$4000 Ded 63
 \$5000 Ded 69

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	62	49	91	78	238	218	180	138
	2,3		59	46	90	75	214	198	164	125
	4,5		50	38	75	62	174	158	133	102
	6-9		49	37	68	52	150	138	114	89
4,501- 6,000	1	2	103	91	153	140	463	426	354	273
	2,3		100	89	145	133	420	387	321	248
	4,5		89	71	128	114	337	308	257	198
	6-9		78	63	114	100	295	272	225	174
6,001- 8,000	1	3	133	119	198	184	637	585	485	374
	2,3		128	114	189	178	579	532	443	341
	4,5		109	96	164	152	463	426	354	273
	6-9		100	89	145	133	405	370	310	239
8,001-10,000	1	4	167	155	252	240	947	873	725	556
	2,3		161	149	242	229	862	792	659	505
	4,5		140	128	205	190	689	632	528	405
	6-9		122	111	183	168	602	555	463	354
10,001-15,000	1	5	227	211	345	332	1247	1147	955	732
	2,3		217	202	330	317	1136	1043	869	663
	4,5		184	173	280	268	908	835	693	532
	6-9		165	153	249	236	794	730	608	464
15,001-20,000	1	6	311	298	484	469	1522	1399	1166	893
	2,3		296	285	460	444	1385	1273	1061	812
	4,5		255	242	394	381	1106	1017	849	649
	6-9		227	211	345	332	969	890	742	568
20,001-25,000	1	7	401	384	617	596	1685	1549	1291	986
	2,3		382	367	590	566	1531	1407	1171	899
	4,5		325	311	499	479	1225	1125	937	719
	6-9		286	273	444	426	1072	984	820	626
25,001-40,000	1	8	577	552	898	861	2047	1880	1566	1201
	2,3		549	530	856	822	1860	1712	1425	1091
	4,5		469	450	726	699	1488	1365	1137	873
	6-9		412	400	640	615	1300	1198	997	762
40,001-65,000	1	10	929	898	1450	1395	2820	2592	2160	1651
	2,3		886	853	1379	1328	2563	2354	1962	1502
	4,5		755	726	1176	1128	2050	1886	1569	1201
	6-9		664	637	1033	994	1794	1650	1374	1051
65,001-90,000	1	11	1420	1363	2208	2125	3532	3246	2705	2070
	2,3		1351	1298	2102	2022	3212	2951	2457	1882
	4,5		1151	1106	1789	1720	2569	2361	1965	1506
	6-9		1012	975	1580	1516	2247	2064	1718	1318
Over 90,000	1	12	1988	1909	3087	2968	5130	4714	3927	3007
	2,3		1887	1814	2941	2826	4662	4283	3569	2736
	4,5		1609	1546	2500	2404	3729	3426	2853	2186
	6-9		1419	1360	2204	2115	3262	2997	2497	1913

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	52
\$3000 Ded	64
\$4000 Ded	73
\$5000 Ded	80

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	59	47	89	80	205	187	158	118
	2,3		58	44	86	77	187	171	140	109
	4,5		52	40	77	60	150	136	113	87
	6-9		44	35	68	55	130	118	100	77
4,501- 6,000	1	2	102	93	153	142	399	365	303	234
	2,3		97	86	148	137	362	332	278	211
	4,5		86	77	128	115	287	266	221	170
	6-9		78	65	114	102	252	231	193	147
6,001- 8,000	1	3	133	121	199	189	549	502	419	321
	2,3		124	114	190	180	498	458	381	291
	4,5		111	97	164	153	400	365	303	234
	6-9		97	86	148	137	348	319	267	205
8,001-10,000	1	4	165	155	251	242	816	751	625	478
	2,3		161	149	242	232	743	683	568	434
	4,5		139	128	207	195	593	548	455	348
	6-9		122	112	183	174	522	478	399	303
10,001-15,000	1	5	227	215	351	335	1075	986	823	630
	2,3		215	204	333	319	976	899	748	572
	4,5		187	176	282	270	782	719	597	458
	6-9		164	153	249	240	686	626	525	402
15,001-20,000	1	6	310	298	490	471	1311	1204	1003	769
	2,3		298	286	466	450	1191	1094	914	699
	4,5		251	242	397	382	953	877	730	559
	6-9		224	214	351	335	833	766	640	489
20,001-25,000	1	7	398	385	625	602	1452	1334	1109	850
	2,3		382	367	593	572	1321	1213	1010	773
	4,5		326	310	509	490	1056	970	809	618
	6-9		286	274	448	428	923	850	706	539
25,001-40,000	1	8	577	553	904	870	1763	1618	1350	1034
	2,3		550	527	861	827	1603	1472	1228	940
	4,5		468	451	735	705	1282	1177	981	753
	6-9		412	397	645	621	1121	1030	856	656
40,001-65,000	1	10	934	897	1463	1407	2428	2230	1859	1425
	2,3		891	858	1392	1341	2206	2029	1689	1297
	4,5		757	729	1187	1140	1766	1621	1351	1036
	6-9		668	642	1046	1006	1544	1420	1184	907
65,001-90,000	1	11	1425	1369	2230	2143	3040	2795	2328	1782
	2,3		1353	1301	2124	2038	2766	2539	2117	1620
	4,5		1153	1111	1804	1736	2211	2033	1692	1297
	6-9		1016	978	1594	1531	1933	1779	1481	1134
Over 90,000	1	12	1993	1916	3117	2994	4415	4060	3380	2589
	2,3		1897	1822	2965	2853	4014	3688	3073	2354
	4,5		1615	1549	2525	2425	3212	2951	2457	1882
	6-9		1422	1367	2226	2140	2808	2582	2151	1648

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 27
 \$2000 Ded 44
 \$3000 Ded 55
 \$4000 Ded 62
 \$5000 Ded 68

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	78	63	114	100	249	228	190	147
	2,3		75	62	109	96	225	207	174	134
	4,5		63	50	96	84	180	167	138	106
	6-9		59	46	89	71	158	147	120	93
4,501- 6,000	1	2	133	119	198	184	485	446	370	284
	2,3		128	114	189	178	440	405	338	258
	4,5		109	96	164	152	354	324	272	207
	6-9		100	89	145	133	310	283	238	180
6,001- 8,000	1	3	171	159	261	248	669	615	511	392
	2,3		164	152	248	233	608	559	464	357
	4,5		140	128	211	201	485	447	370	284
	6-9		128	114	189	178	426	391	325	249
8,001-10,000	1	4	217	202	330	317	997	914	761	584
	2,3		205	190	313	299	907	833	692	529
	4,5		178	165	271	258	723	663	555	426
	6-9		159	145	240	227	632	582	485	370
10,001-15,000	1	5	292	280	459	440	1311	1204	1003	769
	2,3		280	268	438	419	1191	1094	912	699
	4,5		240	227	373	357	953	877	729	559
	6-9		211	201	326	313	833	766	638	489
15,001-20,000	1	6	412	394	643	617	1597	1468	1225	937
	2,3		392	378	609	587	1453	1335	1112	850
	4,5		332	319	522	499	1163	1068	890	679
	6-9		292	280	459	440	1014	934	779	594
20,001-25,000	1	7	528	504	820	789	1768	1625	1354	1037
	2,3		499	479	779	749	1608	1477	1231	943
	4,5		426	412	664	637	1286	1182	984	754
	6-9		378	358	586	561	1123	1034	862	658
25,001-40,000	1	8	757	727	1186	1140	2149	1973	1646	1259
	2,3		721	693	1131	1087	1954	1795	1495	1144
	4,5		611	590	960	923	1562	1435	1198	914
	6-9		541	522	848	816	1365	1256	1047	799
40,001-65,000	1	10	1227	1179	1922	1848	2960	2722	2265	1736
	2,3		1170	1121	1829	1758	2689	2474	2063	1579
	4,5		994	956	1558	1496	2151	1977	1649	1263
	6-9		878	842	1367	1317	1882	1732	1441	1106
65,001-90,000	1	11	1867	1797	2932	2814	3705	3408	2837	2173
	2,3		1777	1710	2788	2682	3369	3096	2579	1974
	4,5		1515	1456	2373	2285	2695	2476	2064	1582
	6-9		1335	1285	2089	2012	2354	2166	1806	1381
Over 90,000	1	12	2612	2512	4093	3935	5384	4950	4121	3157
	2,3		2487	2388	3895	3748	4892	4497	3747	2868
	4,5		2114	2036	3316	3187	3913	3599	2997	2294
	6-9		1864	1794	2923	2807	3424	3148	2621	2007

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 55
 \$3000 Ded 68
 \$4000 Ded 77
 \$5000 Ded 84

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
 \$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
 \$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
 \$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
 \$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
 \$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 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	90	75	130	117	324	297	248	188
	2,3		89	71	122	111	294	270	225	174
	4,5		71	59	108	94	234	214	180	137
	6-9		68	52	96	84	205	188	158	120
4,501- 6,000	1	2	149	134	223	209	629	579	481	368
	2,3		142	130	211	201	571	525	437	335
	4,5		121	109	183	168	456	420	348	269
	6-9		109	96	165	153	402	368	305	234
6,001- 8,000	1	3	190	180	296	285	867	796	662	509
	2,3		184	173	285	271	787	723	602	463
	4,5		161	149	242	229	630	580	482	370
	6-9		142	130	217	202	552	508	422	324
8,001-10,000	1	4	246	230	381	361	1292	1187	988	757
	2,3		233	221	357	345	1175	1078	899	689
	4,5		201	186	307	292	940	863	719	550
	6-9		178	165	273	261	822	754	629	481
10,001-15,000	1	5	336	320	528	504	1700	1562	1300	999
	2,3		319	307	499	479	1544	1420	1184	908
	4,5		273	261	426	412	1237	1137	946	725
	6-9		242	229	378	358	1081	993	826	632
15,001-20,000	1	6	471	451	736	708	2074	1907	1588	1215
	2,3		450	431	701	676	1886	1736	1443	1106
	4,5		382	367	597	574	1508	1388	1155	883
	6-9		336	320	528	504	1321	1213	1010	774
20,001-25,000	1	7	597	577	940	909	2294	2109	1756	1345
	2,3		571	549	898	861	2085	1917	1596	1224
	4,5		484	469	763	733	1669	1536	1275	977
	6-9		428	412	673	648	1459	1341	1118	853
25,001-40,000	1	8	867	836	1360	1310	2787	2562	2134	1634
	2,3		826	791	1297	1249	2535	2331	1941	1487
	4,5		701	676	1103	1061	2026	1863	1553	1188
	6-9		617	596	975	934	1773	1630	1359	1040
40,001-65,000	1	10	1406	1350	2204	2115	3843	3532	2943	2252
	2,3		1336	1286	2095	2018	3493	3212	2675	2047
	4,5		1137	1090	1788	1718	2793	2569	2138	1637
	6-9		1000	965	1578	1515	2444	2247	1873	1432
65,001-90,000	1	11	2137	2055	3362	3233	4809	4420	3683	2820
	2,3		2036	1956	3201	3077	4374	4020	3350	2565
	4,5		1730	1662	2726	2617	3498	3215	2677	2051
	6-9		1527	1469	2398	2307	3060	2812	2344	1795
Over 90,000	1	12	2991	2875	4693	4514	6987	6422	5348	4098
	2,3		2841	2738	4471	4298	6351	5836	4862	3725
	4,5		2423	2329	3806	3655	5080	4668	3889	2978
	6-9		2134	2053	3354	3223	4442	4083	3402	2606

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 33
\$500 Ded 50
\$1000 Ded 89
\$2000 Ded 144
\$3000 Ded 179
\$4000 Ded 202
\$5000 Ded 221

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 \$33 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	43	31	59	46	150	138	114	89
	2,3		40	30	56	43	136	125	105	80
	4,5		38	27	50	38	109	102	84	64
	6-9		37	24	46	31	94	89	75	56
4,501- 6,000	1	2	69	56	102	90	295	272	225	174
	2,3		68	52	96	84	267	245	205	158
	4,5		59	46	89	71	213	197	164	125
	6-9		52	40	75	62	187	174	144	110
6,001- 8,000	1	3	90	75	130	117	405	372	310	239
	2,3		89	71	122	111	368	338	282	215
	4,5		71	59	108	94	295	272	225	174
	6-9		68	52	96	84	257	238	198	150
8,001-10,000	1	4	109	96	161	149	603	555	463	354
	2,3		103	91	153	140	550	504	420	321
	4,5		91	78	133	119	440	403	337	257
	6-9		83	68	119	108	384	354	295	225
10,001-15,000	1	5	145	133	220	205	794	730	609	464
	2,3		140	128	208	196	721	662	553	423
	4,5		119	108	180	167	579	529	443	338
	6-9		108	94	161	149	505	464	387	297
15,001-20,000	1	6	198	184	299	288	969	890	743	568
	2,3		189	178	288	277	882	809	675	518
	4,5		164	152	248	233	705	648	539	413
	6-9		145	133	220	205	617	566	472	362
20,001-25,000	1	7	249	236	384	369	1074	986	822	629
	2,3		240	227	361	348	976	896	746	571
	4,5		205	190	311	298	780	716	597	456
	6-9		183	168	277	263	683	626	525	402
25,001-40,000	1	8	355	342	552	535	1302	1198	999	762
	2,3		339	326	530	507	1184	1088	908	692
	4,5		291	279	451	432	946	869	725	555
	6-9		258	246	400	382	826	761	632	485
40,001-65,000	1	10	580	558	894	860	1795	1650	1375	1051
	2,3		550	531	853	820	1633	1498	1247	957
	4,5		471	451	726	699	1304	1200	1000	766
	6-9		412	400	637	611	1142	1050	873	670
65,001-90,000	1	11	881	848	1363	1313	2247	2067	1719	1318
	2,3		841	808	1298	1252	2043	1879	1565	1200
	4,5		712	686	1108	1063	1634	1501	1252	959
	6-9		628	605	978	935	1428	1314	1094	837
Over 90,000	1	12	1229	1180	1910	1838	3264	2999	2498	1913
	2,3		1170	1127	1816	1748	2965	2727	2271	1739
	4,5		997	959	1547	1488	2372	2181	1818	1391
	6-9		879	847	1360	1310	2077	1909	1589	1217

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 7
\$500 Ded 10
\$1000 Ded 18
\$2000 Ded 29
\$3000 Ded 36
\$4000 Ded 41
\$5000 Ded 45

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -
\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium 89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium 85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium 82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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 \$7 to the \$300 deductible limited collision premium.

Commercial Automobile Insurance Manual

**GARAGES
Rating Procedures**

Liability Coverages for Garages Subject to the Massachusetts Compulsory Law

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

For increased limits, apply the following formula:

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

where

B, incr denotes the Optional Bodily Injury Liability rate,

A-1 denotes the Compulsory Bodily Injury rate,

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

ILF denotes the appropriate Increased Limits Factor.

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

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

For increased limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

Deductible Coverage

Refer to Manual rules.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

Commercial Automobile Insurance Manual

**GARAGES
Rating Procedures**

Liability Coverages for Garages—Dealer or Repair Plate Not Issued

LIABILITY

Basic Limits (Combined Single Limit, \$50,000)
Refer to rate pages.

Increased Limits

For increased limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

DEALERS PHYSICAL DAMAGE COVERAGE

Refer to rate and rule pages.

GARAGEKEEPERS INSURANCE

Refer to rate pages.

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

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

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

GARAGES

GARAGES SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW																		
Territories																		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17-26	27
RATES PER PLATE																		
Coverage A-1	241	285	344	326	353	387	408	470	484	498	541	489	653	716	706	663	1847	219
Coverage A-2	42	49	59	56	60	66	69	79	81	83	90	82	108	118	117	110	300	39
Coverage PDL	360	431	525	496	539	592	625	725	746	769	837	755	1015	1116	1099	1032	2910	326
Coverage B	73	87	105	99	107	117	124	143	147	151	164	149	198	218	215	202	561	67

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	5.0%	5.7%	6.9%	7.0%	8.2%	9.7%
35/80	4.5%	5.2%	6.2%	6.3%	7.4%	8.8%
50/100	4.1%	4.7%	5.7%	5.8%	6.7%	8.0%
100/300	3.2%	3.7%	4.4%	4.5%	5.3%	6.3%
250/500	2.3%	2.7%	3.3%	3.3%	3.9%	4.6%
500/500	1.8%	2.1%	2.6%	2.6%	3.0%	3.6%
500/1000	1.8%	2.1%	2.5%	2.6%	3.0%	3.6%
1000/1000	1.5%	1.7%	2.0%	2.1%	2.4%	2.9%

ALL TERRITORIES		
Limits	U-1 Uninsured	U-2 Underinsured
20/40	7	0
20/50	8	1
25/50	9	4
35/80	10	14
50/100	11	23
100/300	12	49
250/500	13	129
500/500	16	330

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	0.296	0.367	0.463	0.496	0.530	0.630	0.786
5 - 13	0.384	0.477	0.601	0.643	0.688	0.817	1.019
14 - 26	0.473	0.587	0.740	0.792	0.848	1.007	1.255
Minimum Premium per Location	28	35	44	47	50	60	74

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	1.161
\$80,000	1.182
\$100,000	1.241
\$200,000	1.565
\$250,000	1.675
\$300,000	1.792
\$500,000	2.128
\$750,000	2.435
\$1,000,000	2.654
\$2,000,000	2.919
\$2,500,000	3.002
\$5,000,000	3.276

The Aggregate Limit is three times the Accident Limit.

Commercial Automobile Rates
Garages-Not Subject to the Massachusetts Compulsory Law

Liability Rates

Territory	Combined Single Limit of Liability (in 000's)						
	50	100	200	250	300	500	1000
1 - 4, 27	1.411	1.751	2.208	2.363	2.529	3.003	3.745
5 - 13	2.548	3.162	3.988	4.268	4.566	5.422	6.762
14 - 26	2.666	3.309	4.172	4.466	4.777	5.673	7.076
Minimum Premium per Location	91	113	142	152	163	194	242

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	1.161
\$80,000	1.182
\$100,000	1.241
\$200,000	1.565
\$250,000	1.675
\$300,000	1.792
\$500,000	2.128
\$750,000	2.435
\$1,000,000	2.654
\$2,000,000	2.919
\$2,500,000	3.002
\$5,000,000	3.276

Medical Payments Percentage Table			
Garage Operations			
Other Than Covered Auto - Covered Auto			
Combined Single Limit (000)	Limit per Person		
	\$1,000	\$2,000	\$5,000
\$50	2.4%	2.7%	3.3%
\$100	1.9%	2.2%	2.7%
\$200	1.5%	1.7%	2.1%
\$250	1.4%	1.6%	2.0%
\$300	1.3%	1.5%	1.8%
\$500	1.1%	1.3%	1.6%
\$1,000	0.9%	1.0%	1.2%

The Aggregate Limit is three times the Accident Limit.

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 C.A.R.
 10/1/2003

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	\$ 127	\$ 193	\$ 156	\$ 235
7,500	153	231	180	270
9,000	172	260	207	308
12,000	215	320	260	392
15,000	254	365	299	451
18,000	277	419	336	508
22,500	342	514	404	609
30,000	431	640	513	767
37,500	501	753	606	909
45,000	573	860	686	1,028
60,000	706	1,062	847	1,270
75,000	833	1,251	1,003	1,502
90,000	957	1,437	1,149	1,722
120,000	1,183	1,773	1,414	2,121
150,000	1,385	2,075	1,663	2,494
180,000	1,591	2,389	1,915	2,868
225,000	1,916	2,870	2,299	3,447
300,000	2,422	3,638	2,907	4,359
375,000	2,938	4,411	3,524	5,289
450,000	3,440	5,162	4,129	6,197
600,000	4,409	6,613	5,285	7,927
750,000	5,343	8,013	6,407	9,611
900,000	6,251	9,380	7,499	11,250
1,000,000	7,112	10,671	8,532	12,798
Direct Coverage (Excess)		Premium Computation		
Specified Perils (216)		Multiply the coverage 214 premium by 1.35		
Comprehensive (213)		Multiply the coverage 211 premium by 1.35		

*Theft and Mischief or Vandalism losses are subject to a \$100 per car and \$500 per occurrence deductible applying to each loss.

Optional Deductibles

\$250 per car and \$1,000 per occurrence - Multiply the above by .90.

\$500 per car and \$2,500 per occurrence - Multiply the above by .75.

For Garagekeepers Experience Rating Plan, refer to CAR.

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 C.A.R.
 10/1/2003

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	57	84	53	78	44	66
7,500	64	99	60	92	51	77
9,000	78	117	73	110	61	92
12,000	95	141	87	132	72	110
15,000	117	177	110	164	92	138
18,000	136	203	125	187	105	156
22,500	161	241	149	222	125	187
30,000	203	304	187	284	156	236
37,500	241	362	222	335	187	281
45,000	276	414	257	384	216	323
60,000	342	514	318	475	265	400
75,000	408	615	378	568	319	478
90,000	472	708	436	654	367	550
120,000	590	884	546	816	457	687
150,000	703	1,052	649	973	547	818
180,000	811	1,221	752	1,128	632	949
225,000	967	1,447	895	1,341	750	1,125
300,000	1,232	1,849	1,140	1,712	957	1,438
375,000	1,492	2,240	1,381	2,073	1,158	1,743
450,000	1,749	2,624	1,615	2,426	1,358	2,038
600,000	2,263	3,392	2,093	3,138	1,757	2,637
750,000	2,758	4,134	2,553	3,825	2,145	3,213
900,000	3,230	4,843	2,987	4,482	2,510	3,764
1,000,000	3,670	5,504	3,393	5,092	2,852	4,278
Direct Coverage (Excess)		Premium Computation				
Collision (313)		Multiply the coverage 311 premium by 1.35				

For Garagekeepers Experience Rating Plan, refer to CAR.

Commercial Automobile Insurance Manual

**GARAGES
Rating Procedures**

(RULE 88) PREMIUM DEVELOPMENT

A. Covered Auto Coverage (Unlimited Liability Coverage for Customers)

Garage Trailer Plates (Class Code 07090)

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

For Uninsured or Underinsured Motorists Coverages, charge the Trucks, Tractors and Trailers rates.

B. Automobile Coverage (Limited Liability Coverage)

Apply a factor of 1.00 to the plate rate shown on the rate sheets for the following coverages:

Compulsory Bodily Injury
Personal Injury Protection
Property Damage (Basic Limit)
Uninsured Motorist
Underinsured Motorist

AND

Apply a factor of .95 to the plate rate shown on the rate sheets for:

Optional Bodily Injury
Property Damage (Increased Limits)
Medical Payments

(RULE 102) FALSE PRETENSE COVERAGE

\$ 300 Ded. - Charge \$0.35 per \$100

\$ 500 Ded. - Charge \$0.34 per \$100

\$1,000 Ded. - Charge \$0.35 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
Rating Procedures**

(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	\$1.83	\$2.08	\$2.20	\$2.00
500	1.72	1.92	2.07	1.86
1,000	1.49	1.70	1.77	1.61

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	\$2.16	\$0.82	\$0.33
\$ 500	1.87	0.73	0.27
\$1,000	1.45	0.59	0.22

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 \$8.00.

No Deductible - charge 50% of the \$500 deductible Collision premium subject to a minimum of \$10.00.

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

**GARAGES
Rating Procedures**

(RULE 104) "DRIVE AWAY" - COLLISION COVERAGE

Definition

Dealers automobiles while being driven, towed or carried on any other automobile or trailer owned or hired by the insured from the point of purchase or distribution to the point of destination. Use distance from point of purchase or distribution to point of destination to determine the mileage rating basis. This coverage is not available to "Drive-Away" contractors.

Individual Coverage

When Collision coverage is not written on all dealers automobiles.

Blanket Coverage

When Collision Coverage is written on all dealers automobiles and "Drive Away" operation is in excess of 50 miles.

"DRIVE-AWAY" PREMIUMS PER CAR PER TRIP
ALL TERRITORIES / ALL TYPES AND MAKES / ALL AGES

Price New at Factory to Dealers	Mileage	Individual Coverage Deductibles		Blanket Coverage Deductibles	
		\$300	\$500	\$300	\$500
\$ 0 - \$ 2,500	less than 500	7.04	5.95	3.51	2.97
	501 - 1,000	11.72	9.96	5.89	5.00
	1,001 - 1,500	15.56	13.26	7.85	6.64
	Over 1,500	19.56	16.64	9.75	8.33
\$ 2,501 - \$ 7,500	less than 500	9.21	7.85	4.74	4.06
	501 - 1,000	14.75	12.53	7.58	6.43
	1,001 - 1,500	20.51	17.47	10.42	8.86
	Over 1,500	25.58	21.80	13.14	11.23
\$ 7,501 - \$15,000	less than 500	13.32	11.29	6.70	5.74
	501 - 1,000	22.07	18.73	11.17	9.49
	1,001 - 1,500	29.36	25.04	14.75	12.53
	Over 1,500	36.79	31.28	18.55	15.76
\$15,001 - \$25,000	less than 500	18.55	15.76	9.21	7.85
	501 - 1,000	30.73	26.13	15.35	13.06
	1,001 - 1,500	41.00	34.85	20.44	17.40
	Over 1,500	51.36	43.71	25.58	21.73
\$25,001 - \$40,000	less than 500	22.46	19.08	11.29	9.62
	501 - 1,000	37.21	31.67	18.73	15.91
	1,001 - 1,500	49.67	42.24	24.98	21.24
	Over 1,500	62.19	52.88	31.28	26.60
\$40,001 - \$65,000	less than 500	25.80	21.91	12.99	11.05
	501 - 1,000	42.76	36.39	21.53	18.28
	1,001 - 1,500	57.08	48.53	28.69	24.42
	Over 1,500	71.45	60.75	35.94	30.56
Over \$65,000	less than 500	27.15	23.06	13.67	11.60
	501 - 1,000	44.99	38.29	22.66	19.23
	1,001 - 1,500	60.05	51.06	30.18	25.69
	Over 1,500	75.19	63.92	37.82	32.18

Commercial Automobile Insurance Manual

SPECIAL TYPES
Rating Procedures

(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

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(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.

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 116) DRIVER TRAINING PROGRAMS (Continued)

- (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

Commercial Automobile Insurance Manual

SPECIAL TYPES
Rating Procedures

(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.

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(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	Collision
1.28	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).

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(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.

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(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.

Commercial Automobile Insurance Manual

SPECIAL TYPES
Rating Procedures

(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.

Commercial Automobile Insurance Manual

SPECIAL TYPES
Rating Procedures

(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 Liability**

R-174
C.A.R.
10/1/2003

Van Pools

**10/01/03
Table 4**

(Limits Expressed in Thousands)

	LIMIT PER PERSON																												
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0	0	0	0
40	1.00	1.08	1.15	1.21	1.25																								
45	1.01	1.08	1.16	1.21	1.25																								
50	1.02	1.08	1.16	1.21	1.25	1.33																							
60	1.02	1.10	1.16	1.21	1.26	1.33																							
70	1.03	1.10	1.16	1.22	1.26	1.33																							
80	1.03	1.11	1.17	1.22	1.26	1.34																							
100	1.03	1.11	1.17	1.22	1.27	1.34	1.63																						
150	1.04	1.12	1.18	1.23	1.27	1.35	1.64	1.81																					
200	1.04	1.12	1.18	1.23	1.28	1.35	1.64	1.82	1.94																				
250	1.04	1.12	1.19	1.24	1.28	1.36	1.65	1.82	1.95	2.05																			
300	1.04	1.13	1.19	1.24	1.28	1.36	1.65	1.83	1.95	2.05	2.14																		
350	1.05	1.13	1.19	1.24	1.29	1.37	1.65	1.83	1.96	2.05	2.14																		
400						1.37	1.66	1.83	1.96	2.06	2.15	2.29																	
500						1.37	1.66	1.84	1.96	2.06	2.15	2.30	2.41																
600						1.38	1.67	1.84	1.97	2.07	2.16	2.30	2.42	2.47															
700						1.38	1.67	1.85	1.97	2.07	2.16	2.31	2.42	2.48	2.52														
800						1.38	1.67	1.85	1.97	2.07	2.17	2.31	2.42	2.48	2.52	2.56													
900						1.39	1.67	1.85	1.98	2.08	2.17	2.31	2.43	2.48	2.52	2.56	2.59												
1000						1.39	1.68	1.85	1.98	2.08	2.17	2.32	2.43	2.48	2.52	2.56	2.59	2.62											
1250						1.39	1.68	1.86	1.98	2.08	2.18	2.32	2.43	2.48	2.53	2.56	2.59	2.62	2.71										
1500						1.40	1.69	1.86	1.99	2.09	2.18	2.33	2.44	2.49	2.53	2.56	2.60	2.63	2.71	2.77									
1750						1.40	1.69	1.87	1.99	2.09	2.19	2.33	2.44	2.49	2.53	2.57	2.60	2.63	2.71	2.78	2.83								
2000						1.40	1.69	1.87	1.99	2.10	2.19	2.33	2.44	2.49	2.53	2.57	2.60	2.63	2.71	2.78	2.84	2.88							
2500						1.41	1.70	1.87	2.00	2.10	2.19	2.34	2.44	2.49	2.54	2.57	2.60	2.64	2.72	2.78	2.84	2.89	2.97						
3000							1.70	1.88	2.00	2.11	2.20	2.34	2.45	2.50	2.54	2.57	2.61	2.64	2.72	2.79	2.84	2.89	2.97	3.04					
4000							1.71	1.88	2.01	2.11	2.21	2.35	2.45	2.50	2.54	2.58	2.61	2.65	2.73	2.79	2.85	2.90	2.98	3.04	3.15				
5000							1.71	1.89	2.01	2.12	2.21	2.36	2.45	2.50	2.54	2.58	2.61	2.65	2.73	2.80	2.85	2.90	2.98	3.05	3.15	3.23			
7500							1.72	1.90	2.02	2.13	2.22	2.37	2.46	2.51	2.55	2.59	2.62	2.66	2.74	2.80	2.86	2.91	2.99	3.05	3.16	3.24	3.38		
10000							1.73	1.90	2.03	2.14	2.23	2.38	2.46	2.51	2.55	2.59	2.62	2.66	2.74	2.81	2.86	2.91	2.99	3.06	3.16	3.24	3.39	3.49	

Increased Limit Factor for 45/45 limit is 1.29
 Increased Limit Factor for 75/75 limit is 1.52
 Increased Limit Factor for 550/550 limit is 2.45
 Increased Limit Factor for 750/750 limit is 2.54

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

R-175
C.A.R.
10/1/2003

Taxis

**10/01/03
Table 5**

(Limits Expressed in Thousands)

	LIMIT PER PERSON																												
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1	
	0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0	0	0	
L	40	1.00	1.02	1.06	1.08	1.10																							
I	45	1.01	1.02	1.06	1.08	1.10																							
M	50	1.01	1.02	1.06	1.08	1.10	1.14																						
I	60	1.01	1.03	1.06	1.08	1.10	1.14																						
T	70	1.01	1.03	1.06	1.08	1.10	1.14																						
P	80	1.01	1.03	1.06	1.08	1.10	1.14																						
E	100	1.01	1.03	1.06	1.09	1.11	1.14	1.36																					
R	150	1.01	1.04	1.07	1.09	1.11	1.15	1.37	1.51																				
A	200	1.01	1.04	1.07	1.09	1.11	1.15	1.37	1.52	1.62																			
C	250	1.01	1.04	1.07	1.09	1.11	1.16	1.38	1.52	1.62	1.70																		
I	300	1.01	1.04	1.07	1.09	1.11	1.16	1.38	1.52	1.62	1.70	1.74																	
D	350	1.01	1.04	1.07	1.10	1.12	1.16	1.38	1.53	1.63	1.70	1.74																	
E	400						1.16	1.39	1.53	1.63	1.71	1.74	1.79																
N	500						1.17	1.39	1.53	1.63	1.71	1.74	1.79	1.83															
T	600						1.17	1.39	1.53	1.64	1.71	1.74	1.80	1.84	1.92														
	700						1.17	1.40	1.54	1.64	1.71	1.75	1.80	1.84	1.93	2.01													
	800						1.17	1.40	1.54	1.64	1.71	1.75	1.80	1.84	1.93	2.01	2.09												
	900						1.18	1.40	1.54	1.64	1.72	1.75	1.80	1.84	1.94	2.02	2.09	2.15											
	1000						1.18	1.40	1.54	1.64	1.72	1.75	1.80	1.84	1.94	2.02	2.09	2.15	2.21										
	1250						1.18	1.41	1.55	1.65	1.72	1.75	1.80	1.85	1.94	2.03	2.10	2.16	2.21	2.28									
	1500						1.18	1.41	1.55	1.65	1.72	1.75	1.80	1.85	1.95	2.03	2.10	2.17	2.22	2.28	2.34								
	1750						1.19	1.41	1.55	1.65	1.72	1.75	1.81	1.86	1.95	2.04	2.11	2.17	2.22	2.29	2.34	2.39							
	2000						1.19	1.41	1.56	1.66	1.72	1.76	1.81	1.86	1.96	2.04	2.11	2.17	2.22	2.29	2.34	2.39	2.43						
	2500						1.19	1.42	1.56	1.66	1.72	1.76	1.81	1.86	1.96	2.04	2.12	2.18	2.22	2.29	2.35	2.39	2.44	2.50					
	3000							1.42	1.56	1.66	1.73	1.76	1.81	1.87	1.97	2.05	2.12	2.18	2.23	2.30	2.35	2.40	2.44	2.51	2.56				
	4000							1.43	1.57	1.67	1.73	1.76	1.81	1.88	1.97	2.06	2.13	2.19	2.23	2.30	2.36	2.40	2.44	2.51	2.57	2.65			
	5000							1.43	1.57	1.67	1.73	1.76	1.82	1.88	1.98	2.06	2.13	2.20	2.24	2.30	2.36	2.41	2.45	2.51	2.57	2.66	2.73		
	7500							1.44	1.58	1.68	1.73	1.77	1.82	1.89	1.99	2.07	2.15	2.21	2.24	2.31	2.36	2.41	2.45	2.52	2.58	2.66	2.73	2.86	
	10000							1.44	1.58	1.68	1.74	1.77	1.82	1.90	2.00	2.08	2.15	2.21	2.25	2.31	2.37	2.42	2.46	2.52	2.58	2.67	2.74	2.86	2.95

Increased Limit Factor for 45/45 limit is 1.12
 Increased Limit Factor for 75/75 limit is 1.30
 Increased Limit Factor for 550/550 limit is 1.88
 Increased Limit Factor for 750/750 limit is 2.05

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

R-176
C.A.R.
10/1/2003

Garages

**10/01/03
Table 6**

(Limits Expressed in Thousands)

	LIMIT PER PERSON																											
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	5	7	0	5	0	0	0	0	0
40	1.00	1.03	1.08	1.13	1.17																							
45	1.01	1.03	1.08	1.13	1.17																							
50	1.01	1.03	1.08	1.13	1.17	1.24																						
60	1.01	1.03	1.09	1.13	1.17	1.24																						
70	1.01	1.03	1.09	1.14	1.18	1.25																						
80	1.01	1.03	1.09	1.14	1.18	1.25																						
100	1.01	1.04	1.09	1.14	1.18	1.25	1.57																					
150	1.02	1.04	1.10	1.15	1.19	1.26	1.58	1.83																				
200	1.02	1.05	1.10	1.15	1.19	1.27	1.59	1.84	2.01																			
250	1.02	1.05	1.11	1.16	1.20	1.27	1.60	1.84	2.02	2.16																		
300	1.02	1.06	1.11	1.16	1.20	1.28	1.60	1.85	2.03	2.16	2.32																	
350	1.02	1.06	1.11	1.16	1.20	1.28	1.61	1.85	2.03	2.17	2.32																	
400						1.28	1.61	1.86	2.04	2.17	2.33	2.58																
500						1.29	1.62	1.87	2.04	2.18	2.34	2.59	2.78															
600						1.29	1.62	1.87	2.05	2.19	2.35	2.60	2.79	2.97														
700						1.30	1.63	1.88	2.05	2.20	2.35	2.60	2.80	2.97	3.13													
800						1.30	1.63	1.88	2.06	2.20	2.36	2.61	2.80	2.98	3.13	3.27												
900						1.30	1.63	1.88	2.06	2.21	2.36	2.61	2.81	2.99	3.14	3.27	3.39											
1000						1.30	1.64	1.89	2.06	2.21	2.37	2.62	2.81	2.99	3.15	3.28	3.40	3.50										
1250						1.31	1.64	1.89	2.07	2.22	2.38	2.63	2.82	3.00	3.16	3.29	3.41	3.51	3.61									
1500						1.31	1.65	1.90	2.08	2.23	2.39	2.63	2.83	3.01	3.17	3.30	3.42	3.51	3.62	3.71								
1750						1.32	1.65	1.90	2.08	2.23	2.39	2.64	2.84	3.02	3.17	3.31	3.42	3.51	3.62	3.71	3.78							
2000						1.32	1.66	1.91	2.09	2.24	2.40	2.65	2.85	3.03	3.18	3.31	3.43	3.52	3.62	3.71	3.79	3.85						
2500						1.33	1.67	1.92	2.09	2.25	2.41	2.66	2.86	3.04	3.19	3.32	3.44	3.52	3.63	3.72	3.79	3.86	3.96					
3000							1.67	1.92	2.10	2.26	2.42	2.66	2.87	3.05	3.20	3.33	3.45	3.53	3.63	3.72	3.80	3.86	3.97	4.06				
4000							1.68	1.93	2.11	2.27	2.43	2.68	2.88	3.06	3.21	3.35	3.46	3.53	3.64	3.73	3.80	3.87	3.98	4.06	4.20			
5000							1.69	1.94	2.11	2.28	2.44	2.69	2.89	3.07	3.23	3.36	3.48	3.54	3.65	3.73	3.81	3.87	3.98	4.07	4.21	4.32		
7500							1.70	1.95	2.13	2.30	2.46	2.70	2.91	3.09	3.25	3.38	3.50	3.55	3.66	3.74	3.82	3.88	3.99	4.08	4.22	4.33	4.52	
10000							1.71	1.96	2.14	2.31	2.47	2.72	2.93	3.11	3.26	3.39	3.51	3.56	3.66	3.75	3.83	3.89	4.00	4.09	4.23	4.33	4.53	4.67

Increased Limit Factor for 45/45 limit is 1.21
 Increased Limit Factor for 75/75 limit is 1.46
 Increased Limit Factor for 550/550 limit is 2.88
 Increased Limit Factor for 750/750 limit is 3.20

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**Commonwealth Automobile Reinsurers
 Massachusetts Commercial Automobile
 Property Damage Liability Increased Limit Factors**

<u>Limit</u>	<u>All Other TTT, PPT, GAR</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>Limos/Car</u>	<u>Bus/VanPools</u>
\$5,000	1.000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.170	1.190	1.210	1.170	1.170	1.170
\$15,000	1.220	1.260	1.300	1.220	1.210	1.220
\$20,000	1.243	1.305	1.351	1.243	1.216	1.237
\$25,000	1.260	1.340	1.390	1.260	1.220	1.250
\$30,000	1.271	1.362	1.412	1.271	1.224	1.261
\$35,000	1.280	1.380	1.430	1.280	1.230	1.270
\$40,000	1.284	1.395	1.445	1.284	1.234	1.274
\$45,000	1.287	1.408	1.458	1.287	1.237	1.277
\$50,000	1.290	1.420	1.470	1.290	1.240	1.280
\$75,000	1.296	1.478	1.511	1.296	1.246	1.286
\$80,000	1.297	1.488	1.517	1.297	1.247	1.287
\$100,000	1.300	1.520	1.540	1.300	1.250	1.290
\$150,000	1.320	1.600	1.589	1.310	1.258	1.310
\$200,000	1.330	1.670	1.623	1.320	1.265	1.320
\$250,000	1.340	1.740	1.650	1.330	1.270	1.330
\$300,000	1.343	1.761	1.658	1.333	1.270	1.333
\$400,000	1.347	1.794	1.670	1.337	1.270	1.337
\$500,000	1.350	1.820	1.680	1.340	1.270	1.340
\$550,000	1.351	1.850	1.700	1.341	1.280	1.341
\$750,000	1.356	1.950	1.750	1.346	1.285	1.346
\$1,000,000	1.360	2.010	1.770	1.350	1.290	1.350
\$1,500,000	1.430	2.128	1.860	1.420	1.360	1.420
\$2,000,000	1.496	2.212	1.948	1.485	1.419	1.485
\$2,500,000	1.540	2.277	2.005	1.529	1.461	1.529
\$5,000,000	1.677	2.478	2.182	1.665	1.591	1.665
\$10,000,000	1.813	2.680	2.360	1.800	1.720	1.800

Effective: 10/1/2003

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Uninsured Motorists (U1)**

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All Vehicle Types Excluding Taxicabs, Limousines & Car Service

**10/01/03
Table 1**

(Limits Expressed in Thousands)

	LIMIT PER PERSON																												
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
L	40	7	9	10	10	11																							
I	45	8	9	10	10	11																							
M	50	8	9	10	10	11	11																						
I	60	8	10	10	10	11	11																						
T	70	8	10	10	10	11	11																						
P	80	8	10	10	10	11	11																						
E	100	8	10	10	11	11	11	12																					
R	150	8	10	10	11	11	11	12	12																				
A	200	8	10	10	11	11	11	12	12	13																			
C	250	8	10	10	11	11	11	12	12	13	13																		
C	300	8	10	10	11	11	11	12	12	13	13	14																	
I	350	8	10	10	11	11	11	12	12	13	13	14																	
D	400						11	12	12	13	13	14	15																
E	500						11	12	12	13	13	14	15	16															
N	600						11	12	12	13	13	14	15	16	16														
T	700						11	12	12	13	13	14	15	16	16	17													
	800						11	12	12	13	13	14	15	16	16	17	17												
	900						11	12	12	13	13	14	15	16	16	17	17	17											
	1000						11	12	12	13	13	14	15	16	16	17	17	17	18										
	1250						11	12	13	13	13	14	15	16	16	17	17	17	18	18									
	1500						11	12	13	13	13	14	15	16	16	17	17	17	18	18	19								
	1750						11	12	13	13	13	14	15	16	17	17	17	18	18	18	19	19							
	2000						11	12	13	13	13	14	15	16	17	17	17	18	18	18	19	19	19						
	2500						11	12	13	13	13	14	15	16	17	17	17	18	18	18	19	19	19	20					
	3000							12	13	13	13	14	15	16	17	17	17	18	18	18	19	19	20	20	21				
	4000							12	13	13	13	14	15	16	17	17	17	18	18	18	19	19	20	20	21	21			
	5000							12	13	13	13	14	15	16	17	17	17	18	18	18	19	19	20	20	21	21	22		
	7500							12	13	13	14	14	15	16	17	17	17	18	18	18	19	19	20	20	21	21	22	23	
	10000							12	13	13	14	14	16	16	17	17	17	18	18	18	19	19	20	20	21	21	22	23	24

Increased Limit Rate for 45/45 limit is 11
 Increased Limit Rate for 750/750 limit is 17
 Increased Limit Rate for 550/550 limit is 16

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Uninsured Motorists (U1)**

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Limousines & Car Service

**10/01/03
Table 2**

(Limits Expressed in Thousands)

	LIMIT PER PERSON																											
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	7	9	10	10	11																							
45	8	9	10	10	11																							
50	8	9	10	10	11	11																						
60	8	10	10	10	11	11																						
70	8	10	10	10	11	11																						
80	8	10	10	10	11	11																						
100	8	10	10	11	11	11	12																					
150	8	10	10	11	11	11	12	12																				
200	8	10	10	11	11	11	12	12	13																			
250	8	10	10	11	11	11	12	12	13	13																		
300	8	10	10	11	11	11	12	12	13	13	14																	
350	8	10	10	11	11	11	12	12	13	13	14																	
400						11	12	12	13	13	14	15																
500						11	12	12	13	13	14	15	16															
600						11	12	12	13	13	14	15	16	16														
700						11	12	12	13	13	14	15	16	16	17													
800						11	12	12	13	13	14	15	16	16	17	17												
900						11	12	12	13	13	14	15	16	16	17	17	17											
1000						11	12	12	13	13	14	15	16	16	17	17	17	18										
1250						11	12	13	13	13	14	15	16	16	17	17	17	18	18									
1500						11	12	13	13	13	14	15	16	16	17	17	17	18	18	19								
1750						11	12	13	13	13	14	15	16	17	17	17	18	18	18	19	19							
2000						11	12	13	13	13	14	15	16	17	17	17	18	18	18	19	19	19						
2500						11	12	13	13	13	14	15	16	17	17	17	18	18	18	19	19	19	20					
3000							12	13	13	13	14	15	16	17	17	17	18	18	18	19	19	20	20	21				
4000							12	13	13	13	14	15	16	17	17	17	18	18	18	19	19	20	20	21	21			
5000							12	13	13	13	14	15	16	17	17	17	18	18	18	19	19	20	20	21	21	22		
7500							12	13	13	14	14	15	16	17	17	17	18	18	18	19	19	20	20	21	21	22	23	
10000							12	13	13	14	14	16	16	17	17	17	18	18	19	19	19	20	20	21	21	22	23	24

Increased Limit Rate for 45/45 limit is 11
 Increased Limit Rate for 750/750 limit is 17
 Increased Limit Rate for 550/550 limit is 16

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Rates for Uninsured Motorists (U1)**

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C.A.R.
10/1/2003

Taxis

**10/01/03
Table 3**

(Limits Expressed in Thousands)

	LIMIT PER PERSON																													
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1		
	0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
40	175	182	190	193	197																									
45	177	182	190	194	197																									
50	179	182	190	194	197	202																								
60	179	186	190	194	197	202																								
70	179	186	190	194	197	203																								
80	179	186	191	194	197	203																								
100	179	187	191	195	198	203	222																							
150	180	187	191	195	198	204	223	241																						
200	180	187	192	195	199	204	223	241	254																					
250	180	188	192	196	199	204	224	242	255	264																				
300	180	188	192	196	199	205	224	242	255	265	295																			
350	180	188	192	196	199	205	224	242	255	265	296																			
400						205	225	243	256	266	297	350																		
500						205	225	243	256	266	299	352	393																	
600						206	226	244	256	268	301	354	394	409																
700						206	226	244	257	269	302	355	396	409	418															
800						206	226	244	257	270	304	356	397	409	419	427														
900						206	226	245	257	271	305	357	398	410	419	427	434													
1000						206	227	245	258	272	306	358	399	410	419	428	435	441												
1250						207	227	245	258	274	308	360	400	411	420	428	435	442	455											
1500						207	228	246	258	276	309	362	400	411	421	429	436	442	456	467										
1750						207	228	246	259	277	311	363	401	412	421	429	436	443	456	468	477									
2000						207	228	246	259	279	312	365	401	412	422	430	437	443	457	468	477	485								
2500						208	229	247	260	281	314	367	402	413	422	430	438	444	458	469	478	486	500							
3000						229	247	260	282		316	368	402	413	423	431	438	445	458	469	479	487	500	511						
4000						230	248	261	285		318	371	403	414	424	432	439	445	459	470	479	488	501	512	530					
5000						230	248	261	287		320	373	404	415	424	432	440	446	460	471	480	488	502	513	530	544				
7500						231	249	262	291		324	377	405	416	426	434	441	447	461	472	481	489	503	514	532	545	570			
10000						232	250	263	293		327	379	406	417	426	435	442	448	462	473	482	490	504	515	532	546	571	588		

Increased Limit Rate for 45/45 limit is 200
 Increased Limit Rate for 750/750 limit is 423
 Increased Limit Rate for 550/550 limit is 403

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

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C.A.R.
10/1/2003

TAXIS

**10/01/03
Table 2**

(Limits Expressed in Thousands)

	LIMIT PER PERSON																												
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0
L	40	0	4	9	12	16																							
I	45	1	4	9	13	16																							
M	50	1	4	9	13	16	21																						
I	60	1	5	9	13	16	21																						
T	70	1	5	9	13	16	22																						
P	80	1	5	10	13	16	22																						
E	100	1	6	10	14	17	22	45																					
R	150	2	6	10	14	17	23	46	77																				
A	200	2	6	11	14	18	23	46	78	102																			
C	250	2	7	11	15	18	24	47	79	103	121																		
C	300	2	7	11	15	18	24	47	80	104	122	168																	
I	350	2	7	11	15	18	24	48	81	104	123	170																	
D	400						24	48	81	105	123	172	253																
E	500						25	49	82	106	124	175	256	318															
N	600						25	50	83	107	127	178	258	321	336														
T	700						25	50	84	107	129	180	260	323	336	344													
	800						25	51	84	108	131	182	262	325	337	344	351												
	900						26	51	85	108	132	183	264	327	337	345	351	357											
	1000						26	52	85	109	134	185	265	328	337	345	352	357	363										
	1250						26	53	86	110	137	188	269	329	338	345	352	358	363	374									
	1500						27	54	87	110	139	191	271	329	338	346	353	358	364	375	384								
	1750						27	54	87	111	142	193	273	329	339	346	353	359	364	375	384	392							
	2000						27	55	88	111	143	195	275	330	339	347	353	359	364	376	385	392	399						
	2500						27	56	89	112	147	198	278	330	339	347	354	360	365	376	385	393	400	411					
	3000							56	90	113	149	200	281	331	340	348	354	360	365	377	386	393	400	411	420				
	4000							58	91	114	153	204	285	331	341	348	355	361	366	377	386	394	401	412	421	435			
	5000							59	92	115	156	207	288	332	341	349	356	361	367	378	387	395	401	412	422	436	447		
	7500							60	93	117	162	213	294	333	342	350	357	362	368	379	388	396	402	414	423	437	448	468	
	10000							61	94	118	166	217	298	334	343	351	357	363	368	380	389	396	403	414	423	438	449	469	484

Increased Limit Rate for 45/45 limit is 19
 Increased Limit Rate for 750/750 limit is 348
 Increased Limit Factor for 550/550 limit is 321

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
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NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, these tables shall also be used for each such year.

PRO RATA TABLE

January			February			March			April			May			June		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

Commercial Automobile Insurance Manual

LIST OF CITIES AND TOWNS

ALPHABETICAL LIST OF

- (1) Cities and Towns in Capital Letters.
- (2) Villages, Sections of Cities and Towns, and Local Designations in Small Type followed by the Name of the City or Town.

Counties are indicated by Code numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable	4	Franklin
	Dukes		Hampden
	Nantucket	5	Hampshire
	Plymouth	6	Middlesex
1	Berkshire	7	Norfolk
2	Bristol	8	Suffolk
3	Essex	9	Worcester

Sections of cities and towns designated "North," "East," "South" and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are distinct townships, Andover and North Andover, in which case both are listed.

Commercial Automobile Insurance Manual

CITY OF BOSTON

Definition	Territory Schedule	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101,02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN – EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON – CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Territory Schedule	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
A		
ABINGTON	8	010
ACTON	27	630
ACUSHNET	7	230
ADAMS	1	110
AGAWAM	7	420
ALFORD	27	170
AMESBURY	2	310
AMHERST	5	510
ANDOVER	3	311
ARLINGTON	4	610
ASHBURNHAM	2	930
ASHBY	1	670
ASHFIELD	27	470
ASHLAND	6	631
ATHOL	1	910
ATTLEBORO	5	210
AUBURN	4	931
AVON	9	730
AYER	2	632
B		
BARNSTABLE	5	021
BARRE	2	932
BECKET	3	171
BEDFORD	2	633
BELCHERTOWN	3	530
BELLINGHAM	3	731
BELMONT	4	611
BERKLEY	5	231
BERLIN	27	933
BERNARDSTON	27	471
BEVERLY	5	312
BILLERICA	5	634
BLACKSTONE	2	934
BLANDFORD	3	490
BOLTON	27	970

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
B		
BOSTON CENTRAL - (Zip Codes 02101, 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BOURNE	4	050
BOXBOROUGH	1	671
BOXFORD	3	370
BOYLSTON	3	971
BRAINTREE	8	710
BREWSTER	27	080
BRIDGEWATER	6	011
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163)	24	822
BRIMFIELD	3	491
BROCKTON	15	002
BROOKFIELD	2	935
BROOKLINE	9	702
BUCKLAND	1	430
BURLINGTON	5	635
C		
CAMBRIDGE	13	600
CANTON	8	711
CARLISLE	27	672
CARVER	6	030
CHARLEMONT	27	472
CHARLESTOWN - Boston (Zip Codes 02128, 02129)	26	824
CHARLTON	3	936
CHATHAM	27	051
CHELMSFORD	2	612
CHELSEA	16	802
CHESHIRE	27	130
CHESTER	3	440
CHESTERFIELD	27	570
CHICOPEE	10	402
CHILMARK	27	081
CLARKSBURG	27	131

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
C		
CLINTON	5	911
COHASSET	3	732
COLRAIN	27	431
CONCORD	27	613
CONWAY	27	473
CUMMINGTON	27	571
D		
DALTON	27	132
DANVERS	4	313
DARTMOUTH	7	211
DEDHAM	8	712
DEERFIELD	27	432
DENNIS	2	052
DIGHTON	5	232
DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
DOUGLAS	2	937
DOVER	1	733
DRACUT	7	614
DUDLEY	3	938
DUNSTABLE	27	673
DUXBURY	3	031
E		
EAST BOSTON - Boston (Zip Codes 02128, 02129)	26	824
EAST BRIDGEWATER	8	032
EAST BROOKFIELD	1	973
EASTHAM	27	082
EASTHAMPTON	2	511
EAST LONGMEADOW	6	441
EASTON	7	212
EDGARTOWN	27	053
EGREMONT	27	172
ERVING	27	433
ESSEX	3	330
EVERETT	15	602

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
F		
FAIRHAVEN	7	213
FALL RIVER	11	201
FALMOUTH	3	054
FITCHBURG	7	902
FLORIDA	27	173
FOXBOROUGH	3	734
FRAMINGHAM	9	615
FRANKLIN	1	713
FREETOWN	5	233
G		
GARDNER	2	912
GAY HEAD	27	083
GEORGETOWN	2	331
GILL	27	474
GLOUCESTER	5	314
GOSHEN	27	573
GOSNOLD	27	084
GRAFTON	3	913
GRANBY	3	574
GRANVILLE	2	492
GREAT BARRINGTON	1	111
GREENFIELD	1	410
GROTON	27	636
GROVELAND	2	332
H		
HADLEY	1	531
HALIFAX	6	070
HAMILTON	1	333
HAMPDEN	5	493
HANCOCK	27	174
HANOVER	5	033
HANSON	6	034
HARDWICK	27	939
HARVARD	27	974
HARWICH	27	055
HATFIELD	27	532

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
H		
HAVERHILL	9	302
HAWLEY	27	475
HEATH	1	476
HINGHAM	5	012
HINSDALE	1	133
HOLBROOK	9	735
HOLDEN	2	940
HOLLAND	1	494
HOLLISTON	2	637
HOLYOKE	13	403
HOPEDALE	3	941
HOPKINTON	27	638
HUBBARDSTON	1	942
HUDSON	3	616
HULL	9	035
HUNTINGTON	3	533
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818
I		
IPSWICH	2	315
J		
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817
K		
KINGSTON	4	036
L		
LAKEVILLE	5	037
LANCASTER	3	943
LANESBOROUGH	1	134
LAWRENCE	16	303
LEE	27	135
LEICESTER	6	944
LENOX	27	136
LEOMINSTER	4	914
LEVERETT	2	477
LEXINGTON	2	617

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
L		
LEYDEN	27	478
LINCOLN	27	639
LITTLETON	27	640
LONGMEADOW	5	442
LOWELL	14	601
LUDLOW	7	421
LUNENBURG	2	945
LYNN	15	300
LYNNFIELD	7	334
M		
MALDEN	14	603
MANCHESTER	2	335
MANSFIELD	4	214
MARBLEHEAD	4	316
MARION	4	038
MARLBOROUGH	4	618
MARSHFIELD	7	039
MASHPEE	5	085
MATTAPOISETT	3	040
MAYNARD	27	620
MEDFIELD	1	736
MEDFORD	12	604
MEDWAY	2	737
MELROSE	7	619
MENDON	27	946
MERRIMAC	2	336
METHUEN	11	317
MIDDLEBOROUGH	6	013
MIDDLEFIELD	27	576
MIDDLETON	6	337
MILFORD	5	915
MILLBURY	5	916
MILLIS	1	738
MILLVILLE	2	947
MILTON	11	714
MONROE	27	479
MONSON	2	422

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
M		
MONTAGUE	27	411
MONTEREY	27	175
MONTGOMERY	1	495
MOUNT WASHINGTON	27	176
N		
NAHANT	9	338
NANTUCKET	27	056
NATICK	3	621
NEEDHAM	3	715
NEW ASHFORD	27	177
NEW BEDFORD	12	200
NEW BRAINTREE	1	975
NEWBURY	27	339
NEWBURYPORT	1	318
NEW MARLBOROUGH	1	178
NEW SALEM	27	480
NEWTON	6	605
NORFOLK	1	739
NORTH ADAMS	2	112
NORTHAMPTON	3	512
NORTH ANDOVER	5	319
NORTH ATTLEBORO	3	215
NORTHBOROUGH	27	949
NORTH BROOKFIELD	1	948
NORTHBRIDGE	3	917
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
NORTHFIELD	27	434
NORTH READING	4	641
NORTON	4	234
NORWELL	5	041
NORWOOD	6	716
O		
OAK BLUFFS	27	057
OAKHAM	2	976
ORANGE	1	412

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
O		
ORLEANS	27	058
OTIS	2	179
OXFORD	5	950
P		
PALMER	4	423
PAXTON	4	977
PEABODY	10	320
PELHAM	1	577
PEMBROKE	5	042
PEPPERELL	27	642
PERU	1	180
PETERSHAM	27	978
PHILLIPSTON	27	979
PITTSFIELD	4	102
PLAINFIELD	27	578
PLAINVILLE	4	740
PLYMOUTH	6	014
PLYMPTON	4	071
PRINCETON	27	980
PROVINCETOWN	2	059
Q		
QUINCY	12	703
R		
RANDOLPH	14	717
RAYNHAM	7	235
READING	3	622
REHOBOTH	3	236
REVERE	15	803
RICHMOND	27	181
ROCHESTER	1	043
ROCKLAND	9	015
ROCKPORT	3	340
ROSLINDALE - Boston (Zip Code 02131)	18	816
ROWE	27	481
ROWLEY	2	341

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
R		
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820
ROYALSTON	27	981
RUSSELL	3	443
RUTLAND	3	951
S		
SALEM	12	304
SALISBURY	5	342
SANDISFIELD	27	182
SANDWICH	2	060
SAUGUS	12	321
SAVOY	27	183
SCITUATE	5	044
SEEKONK	4	237
SHARON	6	741
SHEFFIELD	27	137
SHELBURNE	1	435
SHERBORN	3	674
SHIRLEY	27	643
SHREWSBURY	5	918
SHUTESBURY	27	482
SOMERSET	5	238
SOMERVILLE	13	606
SOUTHAMPTON	2	580
SOUTHBOROUGH	27	952
SOUTH BOSTON - Boston (Zip Code 02127)	25	823
SOUTHBRIDGE	4	919
SOUTH HADLEY	5	513
SOUTHWICK	5	444
SPENCER	4	920
SPRINGFIELD	15	400
STERLING	27	953
STOCKBRIDGE	2	138
STONEHAM	8	623
STOUGHTON	11	718
STOW	27	644

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
S		
STURBRIDGE	2	954
SUDBURY	1	645
SUNDERLAND	3	436
SUTTON	2	955
SWAMPSCOTT	9	322
SWANSEA	6	239
T		
TAUNTON	9	202
TEMPLETON	27	956
TEWKSBURY	5	646
TISBURY	27	061
TOLLAND	27	496
TOPSFIELD	2	371
TOWNSEND	27	647
TRURO	27	086
TYNGSBOROUGH	4	648
TYRINGHAM	27	184
U		
UPTON	27	957
UXBRIDGE	1	921
W		
WAKEFIELD	5	624
WALES	2	497
WALPOLE	3	719
WALTHAM	8	607
WARE	3	514
WAREHAM	7	016
WARREN	3	958
WARWICK	27	483
WASHINGTON	27	185
WATERTOWN	7	608
WAYLAND	2	649
WEBSTER	5	922
WELLESLEY	2	720
WELLFLEET	27	087

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
W		
WENDELL	27	484
WENHAM	1	343
WESTBOROUGH	3	923
WEST BOYLSTON	3	959
WEST BRIDGEWATER	8	045
WEST BROOKFIELD	1	960
WESTFIELD	5	424
WESTFORD	27	650
WESTHAMPTON	27	581
WESTMINSTER	27	961
WEST NEWBURY	27	344
WESTON	3	651
WESTPORT	6	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD	10	425
WEST STOCKBRIDGE	27	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN	7	017
WILBRAHAM	5	445
WILLIAMSBURG	2	534
WILLIAMSTOWN	27	140
WILMINGTON	4	652
WINCHENDON	2	924
WINCHESTER	3	625
WINDSOR	27	186
WINTHROP	13	810
WOBURN	7	626
WORCESTER	13	900
WORTHINGTON	27	582
WRENTHAM	1	743
Y		
YARMOUTH	4	062