

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
------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------