

**Commercial Automobile Insurance Manual**

**(RULE 26) DRIVE OTHER CAR COVERAGE**

<b>Premium Per Coverage</b>	<b>Limits</b>	<b>Named Individual</b>
Bodily Injury Liability	\$20/40	\$49
Property Damage Liability	5,000	13
Medical Payments	500	7
	1,000	8
	2,000	9
	3,000	10
	4,000	13
	5,000	16
Comprehensive	\$500 Ded.	9
Collision	\$500 Ded.	30

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:

<b>Class Code</b>	<b>Total Number of Employees</b>	<b>Bodily Injury Limits \$20/40</b>	<b>Property Damage Limit \$5,000</b>
66010	0-25	\$28	\$7
66020	26-100	72	27
66030	101-500	235	87
66040	501-1,000	444	168
66050	over 1,000	690	246

- 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 \$28 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 \$75 for Bodily Injury Liability and \$34 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 \$28 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 \$75 for Bodily Injury Liability and \$34 for Property Damage Liability at basic limits applies.

<u>Hired Automobile</u>	
Bodily Injury—20,000/40,000	Property Damage—5,000
\$0.55	\$0.44

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—COVERAGE CODE 083**

Premium Development

The rate per \$100 of liability amount is \$10.40.

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  
 \$10.40 rate per \$100 of the liability amount  
 $5 \times \$15 \times 30 = \$2,250$  (liability amount)  
 $\$2,250 \times \$10.40 \text{ per } \$100 = \$234.00$

**(RULE 37) DEDUCTIBLE INSURANCE—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.

**(RULE 45) AUDIO, VISUAL, AND ELECTRONIC EQUIPMENT**

The charge for this coverage is \$7.00 per \$100 of valuation.

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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.

**Commonwealth Automobile Reinsurers**

**Commercial Automobile Insurance Manual**

FLEET PRIMARY CLASSIFICATIONS  
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS	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--	1.10 015--	1.15 015--	1.30 016--	1.20 016--
	Retail	Factor Code	1.40 024--	1.15 024--	1.55 025--	1.40 025--	1.80 026--	1.45 026--
	Commercial	Factor Code	1.60 034--	1.15 034--	1.45 035--	1.25 035--	2.10 036--	1.50 036--

							ZONE RATED	
Medium Trucks (10,001- 20,000 lbs. GVW)	Service	Factor Code	1.10 214--	.75 214--	1.10 215--	1.05 215--	.95 216--	.95 216--
	Retail	Factor Code	1.55 224--	.90 224--	2.60 225--	1.05 225--	.95 226--	.95 226--
	Commercial	Factor Code	1.60 234--	.95 234--	2.20 235--	1.00 235--	.95 236--	.95 236--

Heavy Trucks (20,001- 45,000 lbs. GVW)	Service	Factor Code	.90 314--	.60 314--	1.35 315--	.70 315--	1.00 316--	1.00 316--
	Retail	Factor Code	1.50 324--	.90 324--	2.20 325--	1.20 325--	1.00 326--	1.00 326--
	Commercial	Factor Code	1.60 334--	.80 334--	2.20 335--	1.30 335--	1.00 336--	1.00 336--

Extra-Heavy Trucks (Over 45,000 lbs. GVW)	Factor Code	1.75 404--	.90 404--	2.60 405--	1.45 405--	1.10 406--	1.10 406--
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Heavy Truck-Tractors (0-45,000 lbs. GCW)	Service	Factor Code	1.00 344--	.85 344--	1.50 345--	.95 345--	1.00 346--	1.00 346--
	Retail	Factor Code	1.80 354--	1.15 354--	2.80 355--	1.40 355--	1.00 356--	1.00 356--
	Commercial	Factor Code	1.80 364--	1.00 364--	2.30 365--	1.15 365--	1.00 366--	1.00 366--

Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW)	Factor Code	2.20 504--	1.55 504--	2.95 505--	1.35 505--	1.10 506--	1.10 506--
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TRAILER TYPES							
Semitrailers	Factor Code	.10 674--	.65 674--	.15 675--	.80 675--	.15 676--	1.00 676--
Trailers	Factor Code	.10 684--	.50 684--	.15 685--	.65 685--	.15 686--	1.00 686--
Service or Utility Trailers (0-2,000 lbs. Load Capacity)	Factor Code	.05 694--	.30 694--	.05 695--	.50 695--	0 696--	1.00 696--

**Commercial Automobile Insurance Manual**

NON-FLEET PRIMARY CLASSIFICATIONS  
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS	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--	1.10 012--	1.15 012--	1.30 013--	1.20 013--
	Retail	Factor Code	1.40 021--	1.15 021--	1.55 022--	1.40 022--	1.80 023--	1.45 023--
	Commercial	Factor Code	1.60 031--	1.15 031--	1.45 032--	1.25 032--	2.10 033--	1.50 033--

							ZONE RATED	
Medium Trucks (10,001- 20,000 lbs. GVW)	Service	Factor Code	1.10 211--	.75 211--	1.10 212--	1.05 212--	.95 213--	.95 213--
	Retail	Factor Code	1.55 221--	.90 221--	2.60 222--	1.05 222--	.95 223--	.95 223--
	Commercial	Factor Code	1.60 231--	.95 231--	2.20 232--	1.00 232--	.95 233--	.95 233--

Heavy Trucks (20,001- 45,000 lbs. GVW)	Service	Factor Code	.90 311--	.60 311--	1.35 312--	.70 312--	1.00 313--	1.00 313--
	Retail	Factor Code	1.50 321--	.90 321--	2.20 322--	1.20 322--	1.00 323--	1.00 323--
	Commercial	Factor Code	1.60 331--	.80 331--	2.20 332--	1.30 332--	1.00 333--	1.00 333--

Extra-Heavy Trucks (Over 45,000 lbs. GVW)	Factor Code	1.75 401--	.90 401--	2.60 402--	1.45 402--	1.10 403--	1.10 403--
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Heavy Truck-Tractors (0-45,000 lbs. GCW)	Service	Factor Code	1.00 341--	.85 341--	1.50 342--	.95 342--	1.00 343--	1.00 343--
	Retail	Factor Code	1.80 351--	1.15 351--	2.80 352--	1.40 352--	1.00 353--	1.00 353--
	Commercial	Factor Code	1.80 361--	1.00 361--	2.30 362--	1.15 362--	1.00 363--	1.00 363--

Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW)	Factor Code	2.20 501--	1.55 501--	2.95 502--	1.35 502--	1.10 503--	1.10 503--
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TRAILER TYPES							
Semitrailers	Factor Code	.10 671--	.65 671--	.15 672--	.80 672--	.15 673--	1.00 673--
	Factor Code	.10 681--	.50 681--	.15 682--	.65 682--	.15 683--	1.00 683--
Trailers	Factor Code	.10 691--	.50 691--	.15 692--	.65 692--	.15 693--	1.00 693--
Service or Utility Trailers (0-2,000 lbs. Load Capacity)	Factor Code	.05 691--	.30 691--	.05 692--	.50 692--	0 693--	1.00 693--

**Commercial Automobile Insurance Manual**

Secondary Classification - Special Industry Class.

1. These classification and codes, but not the rating factors, apply to zone rated automobiles.
2. Where more than one secondary rating factor applies, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

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

Trailer Types, Light Trucks and Zone Rated <u>Automobiles</u>	All Other <u>Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
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**CLASSIFICATION**

**Manufacturers**—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	-0.10	11
b. Furniture Manufacturers - Those insureds manufacturing household or office furniture and heavy appliances such as refrigerators, stoves and televisions.	0.00	-0.10	12
c. Garment Manufacturers - Those insureds in the wholesale manufacturing of outer garments, such as dresses, coats and suits.	0.00	-0.10	13
d. Machinery Manufacturers - Those insureds manufacturing machinery used for industrial purposes.	0.00	-0.10	14
e. Metal Manufacturers - Those insureds manufacturing metal products for industrial or construction utilization, other than structural iron or steel.	0.00	-0.10	15
f. Structural Iron or Steel Manufacturers.	0.00	-0.10	16
g. All Other Manufacturers Not Otherwise Classified.	0.00	-0.10	19



**Commercial Automobile Insurance Manual**

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

		Trailer Types, Light Trucks and Zone Rated <u>Automobiles</u>	All Other <u>Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
<b>CLASSIFICATION</b>				
<b>Truckers</b> —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	+0.65	21
	Intermediate	0.00	+0.65	21
	Long Distance	0.00	+0.00	21
b. Contract Carriers (Other than Chemical, Iron and Steel or Petroleum Haulers)	Local	0.00	+0.65	22
	Intermediate	0.00	+0.65	22
	Long Distance	0.00	+0.00	22
c. Contract Carriers Hauling Chemicals	Local	0.00	+0.65	23
	Intermediate	0.00	+0.65	23
	Long Distance	0.00	+0.00	23
d. Contract Carriers Hauling Iron and Steel	Local	0.00	+0.65	24
	Intermediate	0.00	+0.65	24
	Long Distance	0.00	+0.00	24
e. Contract Carriers Hauling Petroleum or Petroleum Products	Local	0.00	+0.65	27
	Intermediate	0.00	+0.65	27
	Long Distance	0.00	+0.00	27
f. Exempt Carriers (Other Than Livestock Haulers)	Local	0.00	+0.65	25
	Intermediate	0.00	+0.65	25
	Long Distance	0.00	+0.00	25
g. Exempt Carriers Hauling Livestock	Local	0.00	+0.65	26
	Intermediate	0.00	+0.65	26
	Long Distance	0.00	+0.00	26
h. All Other	Local	0.00	+0.65	29
	Intermediate	0.00	+0.65	29
	Long Distance	0.00	+0.00	29

**Food Delivery**—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	+0.50	31
b. Fish and Seafood		0.00	+0.50	32
c. Frozen Food		0.00	+0.50	33
d. Fruit and Vegetable		0.00	+0.50	34
e. Meat or Poultry		0.00	+0.50	35
f. All Other		0.00	+0.50	39

Commercial Automobile Insurance Manual

Secondary Factor  
to be combined with  
Primary Factor

	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>
<b>CLASSIFICATION</b>			
<b>Specialized Delivery</b> —Automobiles used in deliveries subject to time and similar constraints.			
a. Armored Cars	0.00	+0.40	41
b. Film Delivery	0.00	+0.40	42
c. Magazines or Newspapers	0.00	+0.40	43
d. Mail and Parcel Post	0.00	+0.40	44
e. All Other	0.00	+0.40	49

**Waste Disposal**—Automobiles transporting salvage and waste material for disposal or resale.

a. Automobile Dismantlers	0.00	0.00	51
b. Building Wrecking Operators	0.00	0.00	52
c. Garbage	0.00	0.00	53
d. Junk Dealers	0.00	0.00	54
e. All Other	0.00	0.00	59

	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>
<b>Farmers</b> —Automobiles owned by a farmer, used in connection with the operation of his own farm occasionally used to haul commodities for other farmers.			
a. Individually Owned or Family Corp. (Other Than Livestock Hauling)	0.00	-0.50	61
b. Livestock Hauling	0.00	-0.50	62
c. All Other	0.00	-0.50	69

**Commercial Automobile Insurance Manual**

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

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>
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**CLASSIFICATION**

**Dump and Transit Mix Trucks and Trailers** (Use these factors and codes only when no other secondary classification applies.)

a. Excavating	0.00	-0.20	71
b. Sand and Gravel (Other Than Quarrying)	0.00	-0.20	72
c. Mining	0.00	-0.20	73
d. Quarrying	0.00	-0.20	74
e. All Other	0.00	-0.20	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**

**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	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1457	1572	1598	1610	1649
2	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1457	1572	1598	1610	1649
3	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1457	1572	1598	1610	1649
4	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1457	1572	1598	1610	1649
5	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1457	1572	1598	1610	1649
6	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1457	1572	1598	1610	1649
7	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1457	1572	1598	1610	1649
8	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1457	1572	1598	1610	1649
9	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1457	1572	1598	1610	1649
10	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1457	1572	1598	1610	1649
11	283	17	39	49	71	116	145	242	367	470	477	551	261	298	321	326	329	337
12	323	19	44	55	81	132	165	275	418	536	543	628	295	336	363	369	372	381
13	319	19	44	55	80	131	164	273	414	530	538	621	292	333	359	365	368	377
14	334	20	45	56	83	136	170	284	432	553	560	648	305	348	375	381	384	393
15	355	21	48	60	88	145	181	302	459	588	596	689	323	368	397	404	407	417
16	408	24	56	70	102	167	209	348	529	678	687	794	370	422	455	463	466	477
17	463	28	63	79	116	189	237	394	600	768	778	899	417	475	513	521	525	538
18	495	30	67	84	123	202	252	421	640	820	831	961	445	507	547	556	561	574
19	589	35	80	100	147	241	301	501	762	976	990	1144	527	601	648	659	664	680
20	657	40	90	112	165	269	337	561	852	1091	1106	1278	587	669	722	734	740	757

**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	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1650	1780	1809	1823	1867
2	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1650	1780	1809	1823	1867
3	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1650	1780	1809	1823	1867
4	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1650	1780	1809	1823	1867
5	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1650	1780	1809	1823	1867
6	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1650	1780	1809	1823	1867
7	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1650	1780	1809	1823	1867
8	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1650	1780	1809	1823	1867
9	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1650	1780	1809	1823	1867
10	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1650	1780	1809	1823	1867
11	317	19	43	54	79	129	162	270	410	525	533	615	290	331	357	363	365	374
12	334	20	46	57	84	137	171	285	434	555	563	650	306	349	376	383	386	395
13	324	19	44	55	81	132	165	276	419	537	544	629	296	337	364	370	373	382
14	370	22	50	63	92	151	189	315	478	613	621	718	336	383	413	420	423	433
15	357	21	49	61	90	146	183	305	463	593	601	695	325	371	400	406	410	419
16	416	25	57	71	104	171	213	355	539	691	700	809	377	430	464	471	475	486
17	483	29	66	82	121	198	247	412	626	802	813	939	435	496	535	544	548	561
18	561	34	77	96	141	230	288	479	728	932	945	1091	504	575	620	630	635	650
19	656	39	89	111	164	268	335	558	849	1087	1102	1274	586	668	721	733	738	756
20	697	42	95	119	174	285	356	594	903	1156	1172	1354	622	709	765	778	784	802

All Territories				
Medical Payments	U-1		U-2	
	Limit	Uninsured	Underinsured	
5000	\$3	20/40	4	0
10000	\$5	20/50	5	1
		25/50	6	3
		35/80	7	11
		50/100	8	18
		100/300	9	42
		250/500	10	122
		500/500	12	307

**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	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1482	1636	1725	1828	2121
2	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1482	1636	1725	1828	2121
3	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1482	1636	1725	1828	2121
4	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1482	1636	1725	1828	2121
5	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1482	1636	1725	1828	2121
6	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1482	1636	1725	1828	2121
7	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1482	1636	1725	1828	2121
8	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1482	1636	1725	1828	2121
9	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1482	1636	1725	1828	2121
10	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1482	1636	1725	1828	2121
11	283	17	39	49	71	116	145	242	367	470	477	551	261	303	334	352	373	433
12	323	19	44	55	81	132	165	275	418	536	543	628	295	342	378	398	422	490
13	319	19	44	55	80	131	164	273	414	530	538	621	292	339	374	394	418	485
14	334	20	45	56	83	136	170	284	432	553	560	648	305	354	390	412	436	506
15	355	21	48	60	88	145	181	302	459	588	596	689	323	375	413	436	462	536
16	408	24	56	70	102	167	209	348	529	678	687	794	370	429	474	500	529	614
17	463	28	63	79	116	189	237	394	600	768	778	899	417	484	534	563	596	692
18	495	30	67	84	123	202	252	421	640	820	831	961	445	516	570	601	636	739
19	589	35	80	100	147	241	301	501	762	976	990	1144	527	611	675	711	754	875
20	657	40	90	112	165	269	337	561	852	1091	1106	1278	587	681	751	792	839	974

**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	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1679	1852	1953	2069	2402
2	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1679	1852	1953	2069	2402
3	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1679	1852	1953	2069	2402
4	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1679	1852	1953	2069	2402
5	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1679	1852	1953	2069	2402
6	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1679	1852	1953	2069	2402
7	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1679	1852	1953	2069	2402
8	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1679	1852	1953	2069	2402
9	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1679	1852	1953	2069	2402
10	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1679	1852	1953	2069	2402
11	317	19	43	54	79	129	162	270	410	525	533	615	290	336	371	392	415	481
12	334	20	46	57	84	137	171	285	434	555	563	650	306	355	392	413	438	508
13	324	19	44	55	81	132	165	276	419	537	544	629	296	343	379	400	423	491
14	370	22	50	63	92	151	189	315	478	613	621	718	336	390	430	454	480	558
15	357	21	49	61	90	146	183	305	463	593	601	695	325	377	416	439	465	540
16	416	25	57	71	104	171	213	355	539	691	700	809	377	437	483	509	539	626
17	483	29	66	82	121	198	247	412	626	802	813	939	435	505	557	587	622	722
18	561	34	77	96	141	230	288	479	728	932	945	1091	504	585	645	680	721	837
19	656	39	89	111	164	268	335	558	849	1087	1102	1274	586	680	750	791	838	973
20	697	42	95	119	174	285	356	594	903	1156	1172	1354	622	722	796	840	889	1033

All Territories					
Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured	
5000	\$3				
10000	\$5	20/40	4		0
		20/50	5		1
		25/50	6		3
		35/80	7		11
		50/100	8		18
		100/300	9		42
		250/500	10		122
		500/500	12		307

**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	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1546	1776	1891	1968	2173
2	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1546	1776	1891	1968	2173
3	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1546	1776	1891	1968	2173
4	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1546	1776	1891	1968	2173
5	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1546	1776	1891	1968	2173
6	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1546	1776	1891	1968	2173
7	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1546	1776	1891	1968	2173
8	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1546	1776	1891	1968	2173
9	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1546	1776	1891	1968	2173
10	1448	87	198	247	363	593	741	1235	1877	2404	2437	2815	1278	1546	1776	1891	1968	2173
11	283	17	39	49	71	116	145	242	367	470	477	551	261	316	363	386	402	444
12	323	19	44	55	81	132	165	275	418	536	543	628	295	357	410	437	454	502
13	319	19	44	55	80	131	164	273	414	530	538	621	292	353	406	432	450	496
14	334	20	45	56	83	136	170	284	432	553	560	648	305	369	424	451	470	519
15	355	21	48	60	88	145	181	302	459	588	596	689	323	391	449	478	497	549
16	408	24	56	70	102	167	209	348	529	678	687	794	370	448	514	548	570	629
17	463	28	63	79	116	189	237	394	600	768	778	899	417	505	580	617	642	709
18	495	30	67	84	123	202	252	421	640	820	831	961	445	538	619	659	685	757
19	589	35	80	100	147	241	301	501	762	976	990	1144	527	638	733	780	812	896
20	657	40	90	112	165	269	337	561	852	1091	1106	1278	587	710	816	869	904	998

**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	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1751	2011	2142	2228	2460
2	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1751	2011	2142	2228	2460
3	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1751	2011	2142	2228	2460
4	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1751	2011	2142	2228	2460
5	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1751	2011	2142	2228	2460
6	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1751	2011	2142	2228	2460
7	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1751	2011	2142	2228	2460
8	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1751	2011	2142	2228	2460
9	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1751	2011	2142	2228	2460
10	1642	99	224	280	411	672	840	1400	2127	2724	2762	3191	1447	1751	2011	2142	2228	2460
11	317	19	43	54	79	129	162	270	410	525	533	615	290	351	403	429	447	493
12	334	20	46	57	84	137	171	285	434	555	563	650	306	370	425	453	471	520
13	324	19	44	55	81	132	165	276	419	537	544	629	296	358	411	438	456	503
14	370	22	50	63	92	151	189	315	478	613	621	718	336	407	467	497	517	571
15	357	21	49	61	90	146	183	305	463	593	601	695	325	393	452	481	501	553
16	416	25	57	71	104	171	213	355	539	691	700	809	377	456	524	558	581	641
17	483	29	66	82	121	198	247	412	626	802	813	939	435	526	605	644	670	740
18	561	34	77	96	141	230	288	479	728	932	945	1091	504	610	701	746	776	857
19	656	39	89	111	164	268	335	558	849	1087	1102	1274	586	709	815	867	902	996
20	697	42	95	119	174	285	356	594	903	1156	1172	1354	622	753	865	921	958	1057

All Territories					
Medical Payments		U-1	U-2		
Limit	Uninsured	Underinsured			
5000	\$3				
10000	\$5				
		20/40	4		0
		20/50	5		1
		25/50	6		3
		35/80	7		11
		50/100	8		18
		100/300	9		42
		250/500	10		122
		500/500	12		307

**TRUCKS, TRACTORS, TRAILERS**

**Physical Damage Coverages**

**Territory 1 - FLEET**

Original Cost (Complete Automobile Chasis & 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	131	125	202	196	411	384	334	261	211	180	157	514	480	418	326	264	225	196
	2,3		131	125	202	196	388	363	316	247	200	171	149	485	454	395	309	250	214	186
	4,5		128	122	196	190	361	337	293	229	185	158	138	451	421	366	286	231	198	173
	6-9		106	100	163	157	259	242	211	165	133	114	99	324	303	264	206	166	143	124
4,501 - 6,000	1	2	163	157	252	245	580	542	472	369	298	255	222	725	678	590	461	373	319	278
	2,3		163	157	252	245	548	512	445	348	282	241	210	685	640	556	435	353	301	263
	4,5		158	152	244	237	506	473	412	322	260	222	194	633	591	515	403	325	278	243
	6-9		130	124	200	194	352	329	286	224	181	155	135	440	411	358	280	226	194	169
6,001 - 8,000	1	3	213	207	334	324	719	672	585	457	370	316	276	899	840	731	571	463	395	345
	2,3		213	207	334	324	677	633	551	430	348	298	260	846	791	689	538	435	373	325
	4,5		206	200	321	312	623	582	506	396	320	274	239	779	728	633	495	400	343	299
	6-9		168	162	261	253	426	398	346	271	219	187	163	533	498	433	339	274	234	204
8,001 - 10,000	1	4	290	282	454	441	825	771	671	524	424	362	316	1031	964	839	655	530	453	395
	2,3		290	282	454	441	776	725	631	493	399	341	297	970	906	789	616	499	426	371
	4,5		280	272	438	425	714	667	580	454	367	313	273	893	834	725	568	459	391	341
	6-9		225	218	351	341	484	452	393	307	249	212	185	605	565	491	384	311	265	231
10,001 - 15,000	1	5	349	339	546	530	1144	1069	930	727	588	502	438	1430	1336	1163	909	735	628	548
	2,3		349	339	546	530	1074	1004	873	683	552	472	412	1343	1255	1091	854	690	590	515
	4,5		336	326	525	510	984	920	800	626	506	432	377	1230	1150	1000	783	633	540	471
	6-9		268	260	419	407	657	614	534	418	338	289	252	821	768	668	523	423	361	315
15,001 - 20,000	1	6	472	458	737	716	1538	1437	1250	977	790	675	589	1923	1796	1563	1221	988	844	736
	2,3		472	458	737	716	1442	1348	1173	917	741	634	553	1803	1685	1466	1146	926	793	691
	4,5		454	441	710	689	1320	1234	1074	839	679	580	506	1650	1543	1343	1049	849	725	633
	6-9		361	350	563	547	871	814	708	554	448	383	334	1089	1018	885	693	560	479	418
20,001 - 25,000	1	7	479	465	748	726	1697	1586	1380	1078	872	745	650	2121	1983	1725	1348	1090	931	813
	2,3		479	465	748	726	1591	1487	1294	1011	818	699	610	1989	1859	1618	1264	1023	874	763
	4,5		460	447	719	698	1455	1360	1183	925	748	639	558	1819	1700	1479	1156	935	799	698
	6-9		366	355	571	554	957	894	778	608	492	420	367	1196	1118	973	760	615	525	459
25,001 - 40,000	1	8	494	480	773	750	1909	1784	1552	1213	981	838	731	2386	2230	1940	1516	1226	1048	914
	2,3		494	480	773	750	1790	1673	1456	1138	920	786	686	2238	2091	1820	1423	1150	983	858
	4,5		476	462	744	722	1636	1529	1330	1040	841	719	627	2045	1911	1663	1300	1051	899	784
	6-9		378	367	590	573	1072	1002	872	681	551	471	411	1340	1253	1090	851	689	589	514
40,001 - 65,000	1	10	559	543	874	849	2474	2312	2011	1572	1272	1087	948	3093	2890	2514	1965	1590	1359	1185
	2,3		559	543	874	849	2317	2165	1884	1472	1191	1018	888	2896	2706	2355	1840	1489	1273	1110
	4,5		538	522	840	816	2116	1978	1721	1345	1088	930	811	2645	2473	2151	1681	1360	1163	1014
	6-9		425	413	665	646	1377	1287	1120	875	708	605	528	1721	1609	1400	1094	885	756	660
65,001 - 90,000	1	11	608	590	950	922	2750	2570	2236	1748	1414	1208	1054	3438	3213	2795	2185	1768	1510	1318
	2,3		608	590	950	922	2575	2407	2094	1637	1324	1131	987	3219	3009	2618	2046	1655	1414	1234
	4,5		585	568	914	887	2351	2197	1911	1494	1208	1033	901	2939	2746	2389	1868	1510	1291	1126
	6-9		462	449	722	701	1528	1428	1242	971	785	671	585	1910	1785	1553	1214	981	839	731
Charge per \$1000 over \$90,000	1	12	2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90
	2,3		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90
	4,5		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90
	6-9		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 22
\$ 500 Deductible	\$ 30
\$1000 Deductible	\$ 50
\$2000 Deductible	\$ 79
\$3000 Deductible	\$ 98
\$4000 Deductible	\$112
\$5000 Deductible	\$122

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

**LIMITED COLLISION**

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$22  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 2 - FLEET**

Original Cost (Complete Automobile Chasis & 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	131	125	202	196	411	384	334	261	211	180	157	514	480	418	326	264	225	196		
	2,3		131	125	202	196	388	363	316	247	200	171	149	485	454	395	309	250	214	186		
	4,5		128	122	196	190	361	337	293	229	185	158	138	451	421	366	286	231	198	173		
	6-9		106	100	163	157	259	242	211	165	133	114	99	324	303	264	206	166	143	124		
4,501 - 6,000	1	2	163	157	252	245	580	542	472	369	298	255	222	725	678	590	461	373	319	278		
	2,3		163	157	252	245	548	512	445	348	282	241	210	685	640	556	435	353	301	263		
	4,5		158	152	244	237	506	473	412	322	260	222	194	633	591	515	403	325	278	243		
	6-9		130	124	200	194	352	329	286	224	181	155	135	440	411	358	280	226	194	169		
6,001 - 8,000	1	3	213	207	334	324	719	672	585	457	370	316	276	899	840	731	571	463	395	345		
	2,3		213	207	334	324	677	633	551	430	348	298	260	846	791	689	538	435	373	325		
	4,5		206	200	321	312	623	582	506	396	320	274	239	779	728	633	495	400	343	299		
	6-9		168	162	261	253	426	398	346	271	219	187	163	533	498	433	339	274	234	204		
8,001 - 10,000	1	4	290	282	454	441	825	771	671	524	424	362	316	1031	964	839	655	530	453	395		
	2,3		290	282	454	441	776	725	631	493	399	341	297	970	906	789	616	499	426	371		
	4,5		280	272	438	425	714	667	580	454	367	313	273	893	834	725	568	459	391	341		
	6-9		225	218	351	341	484	452	393	307	249	212	185	605	565	491	384	311	265	231		
10,001 - 15,000	1	5	349	339	546	530	1144	1069	930	727	588	502	438	1430	1336	1163	909	735	628	548		
	2,3		349	339	546	530	1074	1004	873	683	552	472	412	1343	1255	1091	854	690	590	515		
	4,5		336	326	525	510	984	920	800	626	506	432	377	1230	1150	1000	783	633	540	471		
	6-9		268	260	419	407	657	614	534	418	338	289	252	821	768	668	523	423	361	315		
15,001 - 20,000	1	6	472	458	737	716	1538	1437	1250	977	790	675	589	1923	1796	1563	1221	988	844	736		
	2,3		472	458	737	716	1442	1348	1173	917	741	634	553	1803	1685	1466	1146	926	793	691		
	4,5		454	441	710	689	1320	1234	1074	839	679	580	506	1650	1543	1343	1049	849	725	633		
	6-9		361	350	563	547	871	814	708	554	448	383	334	1089	1018	885	693	560	479	418		
20,001 - 25,000	1	7	479	465	748	726	1697	1586	1380	1078	872	745	650	2121	1983	1725	1348	1090	931	813		
	2,3		479	465	748	726	1591	1487	1294	1011	818	699	610	1989	1859	1618	1264	1023	874	763		
	4,5		460	447	719	698	1455	1360	1183	925	748	639	558	1819	1700	1479	1156	935	799	698		
	6-9		366	355	571	554	957	894	778	608	492	420	367	1196	1118	973	760	615	525	459		
25,001 - 40,000	1	8	494	480	773	750	1909	1784	1552	1213	981	838	731	2386	2230	1940	1516	1226	1048	914		
	2,3		494	480	773	750	1790	1673	1456	1138	920	786	686	2238	2091	1820	1423	1150	983	858		
	4,5		476	462	744	722	1636	1529	1330	1040	841	719	627	2045	1911	1663	1300	1051	899	784		
	6-9		378	367	590	573	1072	1002	872	681	551	471	411	1340	1253	1090	851	689	589	514		
40,001 - 65,000	1	10	559	543	874	849	2474	2312	2011	1572	1272	1087	948	3093	2890	2514	1965	1590	1359	1185		
	2,3		559	543	874	849	2317	2165	1884	1472	1191	1018	888	2896	2706	2355	1840	1489	1273	1110		
	4,5		538	522	840	816	2116	1978	1721	1345	1088	930	811	2645	2473	2151	1681	1360	1163	1014		
	6-9		425	413	665	646	1377	1287	1120	875	708	605	528	1721	1609	1400	1094	885	756	660		
65,001 - 90,000	1	11	608	590	950	922	2750	2570	2236	1748	1414	1208	1054	3438	3213	2795	2185	1768	1510	1318		
	2,3		608	590	950	922	2575	2407	2094	1637	1324	1131	987	3219	3009	2618	2046	1655	1414	1234		
	4,5		585	568	914	887	2351	2197	1911	1494	1208	1033	901	2939	2746	2389	1868	1510	1291	1126		
	6-9		462	449	722	701	1528	1428	1242	971	785	671	585	1910	1785	1553	1214	981	839	731		
Charge per \$1000 over \$90,000	1	12	2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	2,3		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	4,5		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	6-9		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For State Amount rating refer Rule 42.

\$ 300 Deductible	\$ 22
\$ 500 Deductible	\$ 30
\$1000 Deductible	\$ 50
\$2000 Deductible	\$ 79
\$3000 Deductible	\$ 98
\$4000 Deductible	\$112
\$5000 Deductible	\$122

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$22  
to the \$300 Ded Limited Collision Rate.



**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 3 - FLEET**

Original Cost (Complete Automobile Chasis & 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	131	125	202	196	411	384	334	261	211	180	157	514	480	418	326	264	225	196		
	2,3		131	125	202	196	388	363	316	247	200	171	149	485	454	395	309	250	214	186		
	4,5		128	122	196	190	361	337	293	229	185	158	138	451	421	366	286	231	198	173		
	6-9		106	100	163	157	259	242	211	165	133	114	99	324	303	264	206	166	143	124		
4,501 - 6,000	1	2	163	157	252	245	580	542	472	369	298	255	222	725	678	590	461	373	319	278		
	2,3		163	157	252	245	548	512	445	348	282	241	210	685	640	556	435	353	301	263		
	4,5		158	152	244	237	506	473	412	322	260	222	194	633	591	515	403	325	278	243		
	6-9		130	124	200	194	352	329	286	224	181	155	135	440	411	358	280	226	194	169		
6,001 - 8,000	1	3	213	207	334	324	719	672	585	457	370	316	276	899	840	731	571	463	395	345		
	2,3		213	207	334	324	677	633	551	430	348	298	260	846	791	689	538	435	373	325		
	4,5		206	200	321	312	623	582	506	396	320	274	239	779	728	633	495	400	343	299		
	6-9		168	162	261	253	426	398	346	271	219	187	163	533	498	433	339	274	234	204		
8,001 - 10,000	1	4	290	282	454	441	825	771	671	524	424	362	316	1031	964	839	655	530	453	395		
	2,3		290	282	454	441	776	725	631	493	399	341	297	970	906	789	616	499	426	371		
	4,5		280	272	438	425	714	667	580	454	367	313	273	893	834	725	568	459	391	341		
	6-9		225	218	351	341	484	452	393	307	249	212	185	605	565	491	384	311	265	231		
10,001 - 15,000	1	5	349	339	546	530	1144	1069	930	727	588	502	438	1430	1336	1163	909	735	628	548		
	2,3		349	339	546	530	1074	1004	873	683	552	472	412	1343	1255	1091	854	690	590	515		
	4,5		336	326	525	510	984	920	800	626	506	432	377	1230	1150	1000	783	633	540	471		
	6-9		268	260	419	407	657	614	534	418	338	289	252	821	768	668	523	423	361	315		
15,001 - 20,000	1	6	472	458	737	716	1538	1437	1250	977	790	675	589	1923	1796	1563	1221	988	844	736		
	2,3		472	458	737	716	1442	1348	1173	917	741	634	553	1803	1685	1466	1146	926	793	691		
	4,5		454	441	710	689	1320	1234	1074	839	679	580	506	1650	1543	1343	1049	849	725	633		
	6-9		361	350	563	547	871	814	708	554	448	383	334	1089	1018	885	693	560	479	418		
20,001 - 25,000	1	7	479	465	748	726	1697	1586	1380	1078	872	745	650	2121	1983	1725	1348	1090	931	813		
	2,3		479	465	748	726	1591	1487	1294	1011	818	699	610	1989	1859	1618	1264	1023	874	763		
	4,5		460	447	719	698	1455	1360	1183	925	748	639	558	1819	1700	1479	1156	935	799	698		
	6-9		366	355	571	554	957	894	778	608	492	420	367	1196	1118	973	760	615	525	459		
25,001 - 40,000	1	8	494	480	773	750	1909	1784	1552	1213	981	838	731	2386	2230	1940	1516	1226	1048	914		
	2,3		494	480	773	750	1790	1673	1456	1138	920	786	686	2238	2091	1820	1423	1150	983	858		
	4,5		476	462	744	722	1636	1529	1330	1040	841	719	627	2045	1911	1663	1300	1051	899	784		
	6-9		378	367	590	573	1072	1002	872	681	551	471	411	1340	1253	1090	851	689	589	514		
40,001 - 65,000	1	10	559	543	874	849	2474	2312	2011	1572	1272	1087	948	3093	2890	2514	1965	1590	1359	1185		
	2,3		559	543	874	849	2317	2165	1884	1472	1191	1018	888	2896	2706	2355	1840	1489	1273	1110		
	4,5		538	522	840	816	2116	1978	1721	1345	1088	930	811	2645	2473	2151	1681	1360	1163	1014		
	6-9		425	413	665	646	1377	1287	1120	875	708	605	528	1721	1609	1400	1094	885	756	660		
65,001 - 90,000	1	11	608	590	950	922	2750	2570	2236	1748	1414	1208	1054	3438	3213	2795	2185	1768	1510	1318		
	2,3		608	590	950	922	2575	2407	2094	1637	1324	1131	987	3219	3009	2618	2046	1655	1414	1234		
	4,5		585	568	914	887	2351	2197	1911	1494	1208	1033	901	2939	2746	2389	1868	1510	1291	1126		
	6-9		462	449	722	701	1528	1428	1242	971	785	671	585	1910	1785	1553	1214	981	839	731		
Charge per \$1000 over \$90,000	1	12	2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	2,3		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	4,5		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	6-9		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 22
\$ 500 Deductible	\$ 30
\$1000 Deductible	\$ 50
\$2000 Deductible	\$ 79
\$3000 Deductible	\$ 98
\$4000 Deductible	\$112
\$5000 Deductible	\$122

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$22  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 4 - FLEET**

Original Cost (Complete Automobile Chasis & 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	131	125	202	196	411	384	334	261	211	180	157	514	480	418	326	264	225	196		
	2,3		131	125	202	196	388	363	316	247	200	171	149	485	454	395	309	250	214	186		
	4,5		128	122	196	190	361	337	293	229	185	158	138	451	421	366	286	231	198	173		
	6-9		106	100	163	157	259	242	211	165	133	114	99	324	303	264	206	166	143	124		
4,501 - 6,000	1	2	163	157	252	245	580	542	472	369	298	255	222	725	678	590	461	373	319	278		
	2,3		163	157	252	245	548	512	445	348	282	241	210	685	640	556	435	353	301	263		
	4,5		158	152	244	237	506	473	412	322	260	222	194	633	591	515	403	325	278	243		
	6-9		130	124	200	194	352	329	286	224	181	155	135	440	411	358	280	226	194	169		
6,001 - 8,000	1	3	213	207	334	324	719	672	585	457	370	316	276	899	840	731	571	463	395	345		
	2,3		213	207	334	324	677	633	551	430	348	298	260	846	791	689	538	435	373	325		
	4,5		206	200	321	312	623	582	506	396	320	274	239	779	728	633	495	400	343	299		
	6-9		168	162	261	253	426	398	346	271	219	187	163	533	498	433	339	274	234	204		
8,001 - 10,000	1	4	290	282	454	441	825	771	671	524	424	362	316	1031	964	839	655	530	453	395		
	2,3		290	282	454	441	776	725	631	493	399	341	297	970	906	789	616	499	426	371		
	4,5		280	272	438	425	714	667	580	454	367	313	273	893	834	725	568	459	391	341		
	6-9		225	218	351	341	484	452	393	307	249	212	185	605	565	491	384	311	265	231		
10,001 - 15,000	1	5	349	339	546	530	1144	1069	930	727	588	502	438	1430	1336	1163	909	735	628	548		
	2,3		349	339	546	530	1074	1004	873	683	552	472	412	1343	1255	1091	854	690	590	515		
	4,5		336	326	525	510	984	920	800	626	506	432	377	1230	1150	1000	783	633	540	471		
	6-9		268	260	419	407	657	614	534	418	338	289	252	821	768	668	523	423	361	315		
15,001 - 20,000	1	6	472	458	737	716	1538	1437	1250	977	790	675	589	1923	1796	1563	1221	988	844	736		
	2,3		472	458	737	716	1442	1348	1173	917	741	634	553	1803	1685	1466	1146	926	793	691		
	4,5		454	441	710	689	1320	1234	1074	839	679	580	506	1650	1543	1343	1049	849	725	633		
	6-9		361	350	563	547	871	814	708	554	448	383	334	1089	1018	885	693	560	479	418		
20,001 - 25,000	1	7	479	465	748	726	1697	1586	1380	1078	872	745	650	2121	1983	1725	1348	1090	931	813		
	2,3		479	465	748	726	1591	1487	1294	1011	818	699	610	1989	1859	1618	1264	1023	874	763		
	4,5		460	447	719	698	1455	1360	1183	925	748	639	558	1819	1700	1479	1156	935	799	698		
	6-9		366	355	571	554	957	894	778	608	492	420	367	1196	1118	973	760	615	525	459		
25,001 - 40,000	1	8	494	480	773	750	1909	1784	1552	1213	981	838	731	2386	2230	1940	1516	1226	1048	914		
	2,3		494	480	773	750	1790	1673	1456	1138	920	786	686	2238	2091	1820	1423	1150	983	858		
	4,5		476	462	744	722	1636	1529	1330	1040	841	719	627	2045	1911	1663	1300	1051	899	784		
	6-9		378	367	590	573	1072	1002	872	681	551	471	411	1340	1253	1090	851	689	589	514		
40,001 - 65,000	1	10	559	543	874	849	2474	2312	2011	1572	1272	1087	948	3093	2890	2514	1965	1590	1359	1185		
	2,3		559	543	874	849	2317	2165	1884	1472	1191	1018	888	2896	2706	2355	1840	1489	1273	1110		
	4,5		538	522	840	816	2116	1978	1721	1345	1088	930	811	2645	2473	2151	1681	1360	1163	1014		
	6-9		425	413	665	646	1377	1287	1120	875	708	605	528	1721	1609	1400	1094	885	756	660		
65,001 - 90,000	1	11	608	590	950	922	2750	2570	2236	1748	1414	1208	1054	3438	3213	2795	2185	1768	1510	1318		
	2,3		608	590	950	922	2575	2407	2094	1637	1324	1131	987	3219	3009	2618	2046	1655	1414	1234		
	4,5		585	568	914	887	2351	2197	1911	1494	1208	1033	901	2939	2746	2389	1868	1510	1291	1126		
	6-9		462	449	722	701	1528	1428	1242	971	785	671	585	1910	1785	1553	1214	981	839	731		
Charge per \$1000 over \$90,000	1	12	2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	2,3		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	4,5		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	6-9		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 22
\$ 500 Deductible	\$ 30
\$1000 Deductible	\$ 50
\$2000 Deductible	\$ 79
\$3000 Deductible	\$ 98
\$4000 Deductible	\$112
\$5000 Deductible	\$122

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$22  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 5 - FLEET**

Original Cost (Complete Automobile Chasis & 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	131	125	202	196	411	384	334	261	211	180	157	514	480	418	326	264	225	196		
	2,3		131	125	202	196	388	363	316	247	200	171	149	485	454	395	309	250	214	186		
	4,5		128	122	196	190	361	337	293	229	185	158	138	451	421	366	286	231	198	173		
	6-9		106	100	163	157	259	242	211	165	133	114	99	324	303	264	206	166	143	124		
4,501 - 6,000	1	2	163	157	252	245	580	542	472	369	298	255	222	725	678	590	461	373	319	278		
	2,3		163	157	252	245	548	512	445	348	282	241	210	685	640	556	435	353	301	263		
	4,5		158	152	244	237	506	473	412	322	260	222	194	633	591	515	403	325	278	243		
	6-9		130	124	200	194	352	329	286	224	181	155	135	440	411	358	280	226	194	169		
6,001 - 8,000	1	3	213	207	334	324	719	672	585	457	370	316	276	899	840	731	571	463	395	345		
	2,3		213	207	334	324	677	633	551	430	348	298	260	846	791	689	538	435	373	325		
	4,5		206	200	321	312	623	582	506	396	320	274	239	779	728	633	495	400	343	299		
	6-9		168	162	261	253	426	398	346	271	219	187	163	533	498	433	339	274	234	204		
8,001 - 10,000	1	4	290	282	454	441	825	771	671	524	424	362	316	1031	964	839	655	530	453	395		
	2,3		290	282	454	441	776	725	631	493	399	341	297	970	906	789	616	499	426	371		
	4,5		280	272	438	425	714	667	580	454	367	313	273	893	834	725	568	459	391	341		
	6-9		225	218	351	341	484	452	393	307	249	212	185	605	565	491	384	311	265	231		
10,001 - 15,000	1	5	349	339	546	530	1144	1069	930	727	588	502	438	1430	1336	1163	909	735	628	548		
	2,3		349	339	546	530	1074	1004	873	683	552	472	412	1343	1255	1091	854	690	590	515		
	4,5		336	326	525	510	984	920	800	626	506	432	377	1230	1150	1000	783	633	540	471		
	6-9		268	260	419	407	657	614	534	418	338	289	252	821	768	668	523	423	361	315		
15,001 - 20,000	1	6	472	458	737	716	1538	1437	1250	977	790	675	589	1923	1796	1563	1221	988	844	736		
	2,3		472	458	737	716	1442	1348	1173	917	741	634	553	1803	1685	1466	1146	926	793	691		
	4,5		454	441	710	689	1320	1234	1074	839	679	580	506	1650	1543	1343	1049	849	725	633		
	6-9		361	350	563	547	871	814	708	554	448	383	334	1089	1018	885	693	560	479	418		
20,001 - 25,000	1	7	479	465	748	726	1697	1586	1380	1078	872	745	650	2121	1983	1725	1348	1090	931	813		
	2,3		479	465	748	726	1591	1487	1294	1011	818	699	610	1989	1859	1618	1264	1023	874	763		
	4,5		460	447	719	698	1455	1360	1183	925	748	639	558	1819	1700	1479	1156	935	799	698		
	6-9		366	355	571	554	957	894	778	608	492	420	367	1196	1118	973	760	615	525	459		
25,001 - 40,000	1	8	494	480	773	750	1909	1784	1552	1213	981	838	731	2386	2230	1940	1516	1226	1048	914		
	2,3		494	480	773	750	1790	1673	1456	1138	920	786	686	2238	2091	1820	1423	1150	983	858		
	4,5		476	462	744	722	1636	1529	1330	1040	841	719	627	2045	1911	1663	1300	1051	899	784		
	6-9		378	367	590	573	1072	1002	872	681	551	471	411	1340	1253	1090	851	689	589	514		
40,001 - 65,000	1	10	559	543	874	849	2474	2312	2011	1572	1272	1087	948	3093	2890	2514	1965	1590	1359	1185		
	2,3		559	543	874	849	2317	2165	1884	1472	1191	1018	888	2896	2706	2355	1840	1489	1273	1110		
	4,5		538	522	840	816	2116	1978	1721	1345	1088	930	811	2645	2473	2151	1681	1360	1163	1014		
	6-9		425	413	665	646	1377	1287	1120	875	708	605	528	1721	1609	1400	1094	885	756	660		
65,001 - 90,000	1	11	608	590	950	922	2750	2570	2236	1748	1414	1208	1054	3438	3213	2795	2185	1768	1510	1318		
	2,3		608	590	950	922	2575	2407	2094	1637	1324	1131	987	3219	3009	2618	2046	1655	1414	1234		
	4,5		585	568	914	887	2351	2197	1911	1494	1208	1033	901	2939	2746	2389	1868	1510	1291	1126		
	6-9		462	449	722	701	1528	1428	1242	971	785	671	585	1910	1785	1553	1214	981	839	731		
Charge per \$1000 over \$90,000	1	12	2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	2,3		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	4,5		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	6-9		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 22
\$ 500 Deductible	\$ 30
\$1000 Deductible	\$ 50
\$2000 Deductible	\$ 79
\$3000 Deductible	\$ 98
\$4000 Deductible	\$112
\$5000 Deductible	\$122

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$22  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 6 - FLEET**

Original Cost (Complete Automobile Chasis & 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	131	125	202	196	411	384	334	261	211	180	157	514	480	418	326	264	225	196
	2,3		131	125	202	196	388	363	316	247	200	171	149	485	454	395	309	250	214	186
	4,5		128	122	196	190	361	337	293	229	185	158	138	451	421	366	286	231	198	173
	6-9		106	100	163	157	259	242	211	165	133	114	99	324	303	264	206	166	143	124
4,501 - 6,000	1	2	163	157	252	245	580	542	472	369	298	255	222	725	678	590	461	373	319	278
	2,3		163	157	252	245	548	512	445	348	282	241	210	685	640	556	435	353	301	263
	4,5		158	152	244	237	506	473	412	322	260	222	194	633	591	515	403	325	278	243
	6-9		130	124	200	194	352	329	286	224	181	155	135	440	411	358	280	226	194	169
6,001 - 8,000	1	3	213	207	334	324	719	672	585	457	370	316	276	899	840	731	571	463	395	345
	2,3		213	207	334	324	677	633	551	430	348	298	260	846	791	689	538	435	373	325
	4,5		206	200	321	312	623	582	506	396	320	274	239	779	728	633	495	400	343	299
	6-9		168	162	261	253	426	398	346	271	219	187	163	533	498	433	339	274	234	204
8,001 - 10,000	1	4	290	282	454	441	825	771	671	524	424	362	316	1031	964	839	655	530	453	395
	2,3		290	282	454	441	776	725	631	493	399	341	297	970	906	789	616	499	426	371
	4,5		280	272	438	425	714	667	580	454	367	313	273	893	834	725	568	459	391	341
	6-9		225	218	351	341	484	452	393	307	249	212	185	605	565	491	384	311	265	231
10,001 - 15,000	1	5	349	339	546	530	1144	1069	930	727	588	502	438	1430	1336	1163	909	735	628	548
	2,3		349	339	546	530	1074	1004	873	683	552	472	412	1343	1255	1091	854	690	590	515
	4,5		336	326	525	510	984	920	800	626	506	432	377	1230	1150	1000	783	633	540	471
	6-9		268	260	419	407	657	614	534	418	338	289	252	821	768	668	523	423	361	315
15,001 - 20,000	1	6	472	458	737	716	1538	1437	1250	977	790	675	589	1923	1796	1563	1221	988	844	736
	2,3		472	458	737	716	1442	1348	1173	917	741	634	553	1803	1685	1466	1146	926	793	691
	4,5		454	441	710	689	1320	1234	1074	839	679	580	506	1650	1543	1343	1049	849	725	633
	6-9		361	350	563	547	871	814	708	554	448	383	334	1089	1018	885	693	560	479	418
20,001 - 25,000	1	7	479	465	748	726	1697	1586	1380	1078	872	745	650	2121	1983	1725	1348	1090	931	813
	2,3		479	465	748	726	1591	1487	1294	1011	818	699	610	1989	1859	1618	1264	1023	874	763
	4,5		460	447	719	698	1455	1360	1183	925	748	639	558	1819	1700	1479	1156	935	799	698
	6-9		366	355	571	554	957	894	778	608	492	420	367	1196	1118	973	760	615	525	459
25,001 - 40,000	1	8	494	480	773	750	1909	1784	1552	1213	981	838	731	2386	2230	1940	1516	1226	1048	914
	2,3		494	480	773	750	1790	1673	1456	1138	920	786	686	2238	2091	1820	1423	1150	983	858
	4,5		476	462	744	722	1636	1529	1330	1040	841	719	627	2045	1911	1663	1300	1051	899	784
	6-9		378	367	590	573	1072	1002	872	681	551	471	411	1340	1253	1090	851	689	589	514
40,001 - 65,000	1	10	559	543	874	849	2474	2312	2011	1572	1272	1087	948	3093	2890	2514	1965	1590	1359	1185
	2,3		559	543	874	849	2317	2165	1884	1472	1191	1018	888	2896	2706	2355	1840	1489	1273	1110
	4,5		538	522	840	816	2116	1978	1721	1345	1088	930	811	2645	2473	2151	1681	1360	1163	1014
	6-9		425	413	665	646	1377	1287	1120	875	708	605	528	1721	1609	1400	1094	885	756	660
65,001 - 90,000	1	11	608	590	950	922	2750	2570	2236	1748	1414	1208	1054	3438	3213	2795	2185	1768	1510	1318
	2,3		608	590	950	922	2575	2407	2094	1637	1324	1131	987	3219	3009	2618	2046	1655	1414	1234
	4,5		585	568	914	887	2351	2197	1911	1494	1208	1033	901	2939	2746	2389	1868	1510	1291	1126
	6-9		462	449	722	701	1528	1428	1242	971	785	671	585	1910	1785	1553	1214	981	839	731
Charge per \$1000 over \$90,000	1	12	2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90
	2,3		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90
	4,5		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90
	6-9		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 22
\$ 500 Deductible	\$ 30
\$1000 Deductible	\$ 50
\$2000 Deductible	\$ 79
\$3000 Deductible	\$ 98
\$4000 Deductible	\$112
\$5000 Deductible	\$122

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$22  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 7 - FLEET**

Original Cost (Complete Automobile Chasis & 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	131	125	202	196	411	384	334	261	211	180	157	514	480	418	326	264	225	196		
	2,3		131	125	202	196	388	363	316	247	200	171	149	485	454	395	309	250	214	186		
	4,5		128	122	196	190	361	337	293	229	185	158	138	451	421	366	286	231	198	173		
	6-9		106	100	163	157	259	242	211	165	133	114	99	324	303	264	206	166	143	124		
4,501 - 6,000	1	2	163	157	252	245	580	542	472	369	298	255	222	725	678	590	461	373	319	278		
	2,3		163	157	252	245	548	512	445	348	282	241	210	685	640	556	435	353	301	263		
	4,5		158	152	244	237	506	473	412	322	260	222	194	633	591	515	403	325	278	243		
	6-9		130	124	200	194	352	329	286	224	181	155	135	440	411	358	280	226	194	169		
6,001 - 8,000	1	3	213	207	334	324	719	672	585	457	370	316	276	899	840	731	571	463	395	345		
	2,3		213	207	334	324	677	633	551	430	348	298	260	846	791	689	538	435	373	325		
	4,5		206	200	321	312	623	582	506	396	320	274	239	779	728	633	495	400	343	299		
	6-9		168	162	261	253	426	398	346	271	219	187	163	533	498	433	339	274	234	204		
8,001 - 10,000	1	4	290	282	454	441	825	771	671	524	424	362	316	1031	964	839	655	530	453	395		
	2,3		290	282	454	441	776	725	631	493	399	341	297	970	906	789	616	499	426	371		
	4,5		280	272	438	425	714	667	580	454	367	313	273	893	834	725	568	459	391	341		
	6-9		225	218	351	341	484	452	393	307	249	212	185	605	565	491	384	311	265	231		
10,001 - 15,000	1	5	349	339	546	530	1144	1069	930	727	588	502	438	1430	1336	1163	909	735	628	548		
	2,3		349	339	546	530	1074	1004	873	683	552	472	412	1343	1255	1091	854	690	590	515		
	4,5		336	326	525	510	984	920	800	626	506	432	377	1230	1150	1000	783	633	540	471		
	6-9		268	260	419	407	657	614	534	418	338	289	252	821	768	668	523	423	361	315		
15,001 - 20,000	1	6	472	458	737	716	1538	1437	1250	977	790	675	589	1923	1796	1563	1221	988	844	736		
	2,3		472	458	737	716	1442	1348	1173	917	741	634	553	1803	1685	1466	1146	926	793	691		
	4,5		454	441	710	689	1320	1234	1074	839	679	580	506	1650	1543	1343	1049	849	725	633		
	6-9		361	350	563	547	871	814	708	554	448	383	334	1089	1018	885	693	560	479	418		
20,001 - 25,000	1	7	479	465	748	726	1697	1586	1380	1078	872	745	650	2121	1983	1725	1348	1090	931	813		
	2,3		479	465	748	726	1591	1487	1294	1011	818	699	610	1989	1859	1618	1264	1023	874	763		
	4,5		460	447	719	698	1455	1360	1183	925	748	639	558	1819	1700	1479	1156	935	799	698		
	6-9		366	355	571	554	957	894	778	608	492	420	367	1196	1118	973	760	615	525	459		
25,001 - 40,000	1	8	494	480	773	750	1909	1784	1552	1213	981	838	731	2386	2230	1940	1516	1226	1048	914		
	2,3		494	480	773	750	1790	1673	1456	1138	920	786	686	2238	2091	1820	1423	1150	983	858		
	4,5		476	462	744	722	1636	1529	1330	1040	841	719	627	2045	1911	1663	1300	1051	899	784		
	6-9		378	367	590	573	1072	1002	872	681	551	471	411	1340	1253	1090	851	689	589	514		
40,001 - 65,000	1	10	559	543	874	849	2474	2312	2011	1572	1272	1087	948	3093	2890	2514	1965	1590	1359	1185		
	2,3		559	543	874	849	2317	2165	1884	1472	1191	1018	888	2896	2706	2355	1840	1489	1273	1110		
	4,5		538	522	840	816	2116	1978	1721	1345	1088	930	811	2645	2473	2151	1681	1360	1163	1014		
	6-9		425	413	665	646	1377	1287	1120	875	708	605	528	1721	1609	1400	1094	885	756	660		
65,001 - 90,000	1	11	608	590	950	922	2750	2570	2236	1748	1414	1208	1054	3438	3213	2795	2185	1768	1510	1318		
	2,3		608	590	950	922	2575	2407	2094	1637	1324	1131	987	3219	3009	2618	2046	1655	1414	1234		
	4,5		585	568	914	887	2351	2197	1911	1494	1208	1033	901	2939	2746	2389	1868	1510	1291	1126		
	6-9		462	449	722	701	1528	1428	1242	971	785	671	585	1910	1785	1553	1214	981	839	731		
Charge per \$1000 over \$90,000	1	12	2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	2,3		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	4,5		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	6-9		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 22
\$ 500 Deductible	\$ 30
\$1000 Deductible	\$ 50
\$2000 Deductible	\$ 79
\$3000 Deductible	\$ 98
\$4000 Deductible	\$112
\$5000 Deductible	\$122

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$22  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 8 - FLEET**

Original Cost (Complete Automobile Chasis & 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	131	125	202	196	411	384	334	261	211	180	157	514	480	418	326	264	225	196		
	2,3		131	125	202	196	388	363	316	247	200	171	149	485	454	395	309	250	214	186		
	4,5		128	122	196	190	361	337	293	229	185	158	138	451	421	366	286	231	198	173		
	6-9		106	100	163	157	259	242	211	165	133	114	99	324	303	264	206	166	143	124		
4,501 - 6,000	1	2	163	157	252	245	580	542	472	369	298	255	222	725	678	590	461	373	319	278		
	2,3		163	157	252	245	548	512	445	348	282	241	210	685	640	556	435	353	301	263		
	4,5		158	152	244	237	506	473	412	322	260	222	194	633	591	515	403	325	278	243		
	6-9		130	124	200	194	352	329	286	224	181	155	135	440	411	358	280	226	194	169		
6,001 - 8,000	1	3	213	207	334	324	719	672	585	457	370	316	276	899	840	731	571	463	395	345		
	2,3		213	207	334	324	677	633	551	430	348	298	260	846	791	689	538	435	373	325		
	4,5		206	200	321	312	623	582	506	396	320	274	239	779	728	633	495	400	343	299		
	6-9		168	162	261	253	426	398	346	271	219	187	163	533	498	433	339	274	234	204		
8,001 - 10,000	1	4	290	282	454	441	825	771	671	524	424	362	316	1031	964	839	655	530	453	395		
	2,3		290	282	454	441	776	725	631	493	399	341	297	970	906	789	616	499	426	371		
	4,5		280	272	438	425	714	667	580	454	367	313	273	893	834	725	568	459	391	341		
	6-9		225	218	351	341	484	452	393	307	249	212	185	605	565	491	384	311	265	231		
10,001 - 15,000	1	5	349	339	546	530	1144	1069	930	727	588	502	438	1430	1336	1163	909	735	628	548		
	2,3		349	339	546	530	1074	1004	873	683	552	472	412	1343	1255	1091	854	690	590	515		
	4,5		336	326	525	510	984	920	800	626	506	432	377	1230	1150	1000	783	633	540	471		
	6-9		268	260	419	407	657	614	534	418	338	289	252	821	768	668	523	423	361	315		
15,001 - 20,000	1	6	472	458	737	716	1538	1437	1250	977	790	675	589	1923	1796	1563	1221	988	844	736		
	2,3		472	458	737	716	1442	1348	1173	917	741	634	553	1803	1685	1466	1146	926	793	691		
	4,5		454	441	710	689	1320	1234	1074	839	679	580	506	1650	1543	1343	1049	849	725	633		
	6-9		361	350	563	547	871	814	708	554	448	383	334	1089	1018	885	693	560	479	418		
20,001 - 25,000	1	7	479	465	748	726	1697	1586	1380	1078	872	745	650	2121	1983	1725	1348	1090	931	813		
	2,3		479	465	748	726	1591	1487	1294	1011	818	699	610	1989	1859	1618	1264	1023	874	763		
	4,5		460	447	719	698	1455	1360	1183	925	748	639	558	1819	1700	1479	1156	935	799	698		
	6-9		366	355	571	554	957	894	778	608	492	420	367	1196	1118	973	760	615	525	459		
25,001 - 40,000	1	8	494	480	773	750	1909	1784	1552	1213	981	838	731	2386	2230	1940	1516	1226	1048	914		
	2,3		494	480	773	750	1790	1673	1456	1138	920	786	686	2238	2091	1820	1423	1150	983	858		
	4,5		476	462	744	722	1636	1529	1330	1040	841	719	627	2045	1911	1663	1300	1051	899	784		
	6-9		378	367	590	573	1072	1002	872	681	551	471	411	1340	1253	1090	851	689	589	514		
40,001 - 65,000	1	10	559	543	874	849	2474	2312	2011	1572	1272	1087	948	3093	2890	2514	1965	1590	1359	1185		
	2,3		559	543	874	849	2317	2165	1884	1472	1191	1018	888	2896	2706	2355	1840	1489	1273	1110		
	4,5		538	522	840	816	2116	1978	1721	1345	1088	930	811	2645	2473	2151	1681	1360	1163	1014		
	6-9		425	413	665	646	1377	1287	1120	875	708	605	528	1721	1609	1400	1094	885	756	660		
65,001 - 90,000	1	11	608	590	950	922	2750	2570	2236	1748	1414	1208	1054	3438	3213	2795	2185	1768	1510	1318		
	2,3		608	590	950	922	2575	2407	2094	1637	1324	1131	987	3219	3009	2618	2046	1655	1414	1234		
	4,5		585	568	914	887	2351	2197	1911	1494	1208	1033	901	2939	2746	2389	1868	1510	1291	1126		
	6-9		462	449	722	701	1528	1428	1242	971	785	671	585	1910	1785	1553	1214	981	839	731		
Charge per \$1000 over \$90,000	1	12	2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	2,3		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	4,5		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		
	6-9		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90		

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 22
\$ 500 Deductible	\$ 30
\$1000 Deductible	\$ 50
\$2000 Deductible	\$ 79
\$3000 Deductible	\$ 98
\$4000 Deductible	\$112
\$5000 Deductible	\$122

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$22  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 9 - FLEET**

Original Cost (Complete Automobile Chasis & 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	131	125	202	196	411	384	334	261	211	180	157	514	480	418	326	264	225	196
	2,3		131	125	202	196	388	363	316	247	200	171	149	485	454	395	309	250	214	186
	4,5		128	122	196	190	361	337	293	229	185	158	138	451	421	366	286	231	198	173
	6-9		106	100	163	157	259	242	211	165	133	114	99	324	303	264	206	166	143	124
4,501 - 6,000	1	2	163	157	252	245	580	542	472	369	298	255	222	725	678	590	461	373	319	278
	2,3		163	157	252	245	548	512	445	348	282	241	210	685	640	556	435	353	301	263
	4,5		158	152	244	237	506	473	412	322	260	222	194	633	591	515	403	325	278	243
	6-9		130	124	200	194	352	329	286	224	181	155	135	440	411	358	280	226	194	169
6,001 - 8,000	1	3	213	207	334	324	719	672	585	457	370	316	276	899	840	731	571	463	395	345
	2,3		213	207	334	324	677	633	551	430	348	298	260	846	791	689	538	435	373	325
	4,5		206	200	321	312	623	582	506	396	320	274	239	779	728	633	495	400	343	299
	6-9		168	162	261	253	426	398	346	271	219	187	163	533	498	433	339	274	234	204
8,001 - 10,000	1	4	290	282	454	441	825	771	671	524	424	362	316	1031	964	839	655	530	453	395
	2,3		290	282	454	441	776	725	631	493	399	341	297	970	906	789	616	499	426	371
	4,5		280	272	438	425	714	667	580	454	367	313	273	893	834	725	568	459	391	341
	6-9		225	218	351	341	484	452	393	307	249	212	185	605	565	491	384	311	265	231
10,001 - 15,000	1	5	349	339	546	530	1144	1069	930	727	588	502	438	1430	1336	1163	909	735	628	548
	2,3		349	339	546	530	1074	1004	873	683	552	472	412	1343	1255	1091	854	690	590	515
	4,5		336	326	525	510	984	920	800	626	506	432	377	1230	1150	1000	783	633	540	471
	6-9		268	260	419	407	657	614	534	418	338	289	252	821	768	668	523	423	361	315
15,001 - 20,000	1	6	472	458	737	716	1538	1437	1250	977	790	675	589	1923	1796	1563	1221	988	844	736
	2,3		472	458	737	716	1442	1348	1173	917	741	634	553	1803	1685	1466	1146	926	793	691
	4,5		454	441	710	689	1320	1234	1074	839	679	580	506	1650	1543	1343	1049	849	725	633
	6-9		361	350	563	547	871	814	708	554	448	383	334	1089	1018	885	693	560	479	418
20,001 - 25,000	1	7	479	465	748	726	1697	1586	1380	1078	872	745	650	2121	1983	1725	1348	1090	931	813
	2,3		479	465	748	726	1591	1487	1294	1011	818	699	610	1989	1859	1618	1264	1023	874	763
	4,5		460	447	719	698	1455	1360	1183	925	748	639	558	1819	1700	1479	1156	935	799	698
	6-9		366	355	571	554	957	894	778	608	492	420	367	1196	1118	973	760	615	525	459
25,001 - 40,000	1	8	494	480	773	750	1909	1784	1552	1213	981	838	731	2386	2230	1940	1516	1226	1048	914
	2,3		494	480	773	750	1790	1673	1456	1138	920	786	686	2238	2091	1820	1423	1150	983	858
	4,5		476	462	744	722	1636	1529	1330	1040	841	719	627	2045	1911	1663	1300	1051	899	784
	6-9		378	367	590	573	1072	1002	872	681	551	471	411	1340	1253	1090	851	689	589	514
40,001 - 65,000	1	10	559	543	874	849	2474	2312	2011	1572	1272	1087	948	3093	2890	2514	1965	1590	1359	1185
	2,3		559	543	874	849	2317	2165	1884	1472	1191	1018	888	2896	2706	2355	1840	1489	1273	1110
	4,5		538	522	840	816	2116	1978	1721	1345	1088	930	811	2645	2473	2151	1681	1360	1163	1014
	6-9		425	413	665	646	1377	1287	1120	875	708	605	528	1721	1609	1400	1094	885	756	660
65,001 - 90,000	1	11	608	590	950	922	2750	2570	2236	1748	1414	1208	1054	3438	3213	2795	2185	1768	1510	1318
	2,3		608	590	950	922	2575	2407	2094	1637	1324	1131	987	3219	3009	2618	2046	1655	1414	1234
	4,5		585	568	914	887	2351	2197	1911	1494	1208	1033	901	2939	2746	2389	1868	1510	1291	1126
	6-9		462	449	722	701	1528	1428	1242	971	785	671	585	1910	1785	1553	1214	981	839	731
Charge per \$1000 over \$90,000	1	12	2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90
	2,3		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90
	4,5		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90
	6-9		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 22
\$ 500 Deductible	\$ 30
\$1000 Deductible	\$ 50
\$2000 Deductible	\$ 79
\$3000 Deductible	\$ 98
\$4000 Deductible	\$112
\$5000 Deductible	\$122

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$22  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 10 - FLEET**

Original Cost (Complete Automobile Chasis & 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	131	125	202	196	411	384	334	261	211	180	157	514	480	418	326	264	225	196
	2,3		131	125	202	196	388	363	316	247	200	171	149	485	454	395	309	250	214	186
	4,5		128	122	196	190	361	337	293	229	185	158	138	451	421	366	286	231	198	173
	6-9		106	100	163	157	259	242	211	165	133	114	99	324	303	264	206	166	143	124
4,501 - 6,000	1	2	163	157	252	245	580	542	472	369	298	255	222	725	678	590	461	373	319	278
	2,3		163	157	252	245	548	512	445	348	282	241	210	685	640	556	435	353	301	263
	4,5		158	152	244	237	506	473	412	322	260	222	194	633	591	515	403	325	278	243
	6-9		130	124	200	194	352	329	286	224	181	155	135	440	411	358	280	226	194	169
6,001 - 8,000	1	3	213	207	334	324	719	672	585	457	370	316	276	899	840	731	571	463	395	345
	2,3		213	207	334	324	677	633	551	430	348	298	260	846	791	689	538	435	373	325
	4,5		206	200	321	312	623	582	506	396	320	274	239	779	728	633	495	400	343	299
	6-9		168	162	261	253	426	398	346	271	219	187	163	533	498	433	339	274	234	204
8,001 - 10,000	1	4	290	282	454	441	825	771	671	524	424	362	316	1031	964	839	655	530	453	395
	2,3		290	282	454	441	776	725	631	493	399	341	297	970	906	789	616	499	426	371
	4,5		280	272	438	425	714	667	580	454	367	313	273	893	834	725	568	459	391	341
	6-9		225	218	351	341	484	452	393	307	249	212	185	605	565	491	384	311	265	231
10,001 - 15,000	1	5	349	339	546	530	1144	1069	930	727	588	502	438	1430	1336	1163	909	735	628	548
	2,3		349	339	546	530	1074	1004	873	683	552	472	412	1343	1255	1091	854	690	590	515
	4,5		336	326	525	510	984	920	800	626	506	432	377	1230	1150	1000	783	633	540	471
	6-9		268	260	419	407	657	614	534	418	338	289	252	821	768	668	523	423	361	315
15,001 - 20,000	1	6	472	458	737	716	1538	1437	1250	977	790	675	589	1923	1796	1563	1221	988	844	736
	2,3		472	458	737	716	1442	1348	1173	917	741	634	553	1803	1685	1466	1146	926	793	691
	4,5		454	441	710	689	1320	1234	1074	839	679	580	506	1650	1543	1343	1049	849	725	633
	6-9		361	350	563	547	871	814	708	554	448	383	334	1089	1018	885	693	560	479	418
20,001 - 25,000	1	7	479	465	748	726	1697	1586	1380	1078	872	745	650	2121	1983	1725	1348	1090	931	813
	2,3		479	465	748	726	1591	1487	1294	1011	818	699	610	1989	1859	1618	1264	1023	874	763
	4,5		460	447	719	698	1455	1360	1183	925	748	639	558	1819	1700	1479	1156	935	799	698
	6-9		366	355	571	554	957	894	778	608	492	420	367	1196	1118	973	760	615	525	459
25,001 - 40,000	1	8	494	480	773	750	1909	1784	1552	1213	981	838	731	2386	2230	1940	1516	1226	1048	914
	2,3		494	480	773	750	1790	1673	1456	1138	920	786	686	2238	2091	1820	1423	1150	983	858
	4,5		476	462	744	722	1636	1529	1330	1040	841	719	627	2045	1911	1663	1300	1051	899	784
	6-9		378	367	590	573	1072	1002	872	681	551	471	411	1340	1253	1090	851	689	589	514
40,001 - 65,000	1	10	559	543	874	849	2474	2312	2011	1572	1272	1087	948	3093	2890	2514	1965	1590	1359	1185
	2,3		559	543	874	849	2317	2165	1884	1472	1191	1018	888	2896	2706	2355	1840	1489	1273	1110
	4,5		538	522	840	816	2116	1978	1721	1345	1088	930	811	2645	2473	2151	1681	1360	1163	1014
	6-9		425	413	665	646	1377	1287	1120	875	708	605	528	1721	1609	1400	1094	885	756	660
65,001 - 90,000	1	11	608	590	950	922	2750	2570	2236	1748	1414	1208	1054	3438	3213	2795	2185	1768	1510	1318
	2,3		608	590	950	922	2575	2407	2094	1637	1324	1131	987	3219	3009	2618	2046	1655	1414	1234
	4,5		585	568	914	887	2351	2197	1911	1494	1208	1033	901	2939	2746	2389	1868	1510	1291	1126
	6-9		462	449	722	701	1528	1428	1242	971	785	671	585	1910	1785	1553	1214	981	839	731
Charge per \$1000 over \$90,000	1	12	2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90
	2,3		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90
	4,5		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90
	6-9		2.26	2.20	3.54	3.43	24.85	23.22	20.20	15.79	12.77	9.50	9.52	31.06	29.03	25.25	19.74	15.97	11.87	11.90

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 22
\$ 500 Deductible	\$ 30
\$1000 Deductible	\$ 50
\$2000 Deductible	\$ 79
\$3000 Deductible	\$ 98
\$4000 Deductible	\$112
\$5000 Deductible	\$122

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$22  
to the \$300 Ded Limited Collision Rate.



**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 11 - FLEET**

Original Cost (Complete Automobile Chasis & 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	63	57	95	89	168	157	137	107	86	74	64	210	196	171	134	108	93	80		
	2,3		63	57	95	89	162	151	131	103	83	71	62	203	189	164	129	104	89	78		
	4,5		62	56	93	87	155	145	126	99	80	68	59	194	181	158	124	100	85	74		
	6-9		55	49	83	77	127	119	104	81	65	56	49	159	149	130	101	81	70	61		
4,501 - 6,000	1	2	73	67	111	105	213	199	173	135	109	94	82	266	249	216	169	136	118	103		
	2,3		73	67	111	105	204	191	166	130	105	90	78	255	239	208	163	131	113	98		
	4,5		71	65	108	102	193	180	157	122	99	85	74	241	225	196	153	124	106	93		
	6-9		63	57	95	89	152	142	124	97	78	67	58	190	178	155	121	98	84	73		
6,001 - 8,000	1	3	89	83	136	130	249	233	203	158	128	110	96	311	291	254	198	160	138	120		
	2,3		89	83	136	130	239	223	194	152	123	105	91	299	279	243	190	154	131	114		
	4,5		87	81	133	127	224	209	182	142	115	98	86	280	261	228	178	144	123	108		
	6-9		74	68	113	107	172	161	140	109	89	76	66	215	201	175	136	111	95	83		
8,001 - 10,000	1	4	114	108	174	168	277	259	225	176	142	122	106	346	324	281	220	178	153	133		
	2,3		114	108	174	168	264	247	215	168	136	116	101	330	309	269	210	170	145	126		
	4,5		110	104	169	163	248	232	202	158	128	109	95	310	290	253	198	160	136	119		
	6-9		93	87	142	136	187	175	152	119	96	82	72	234	219	190	149	120	103	90		
10,001 - 15,000	1	5	131	125	202	196	362	338	294	230	186	159	139	453	423	368	288	233	199	174		
	2,3		131	125	202	196	343	321	279	218	177	151	132	429	401	349	273	221	189	165		
	4,5		128	122	196	190	320	299	260	203	164	141	123	400	374	325	254	205	176	154		
	6-9		106	100	163	157	233	218	190	148	120	102	89	291	273	238	185	150	128	111		
15,001 - 20,000	1	6	170	164	264	256	467	436	379	296	240	205	179	584	545	474	370	300	256	224		
	2,3		170	164	264	256	441	412	358	280	227	194	169	551	515	448	350	284	243	211		
	4,5		164	158	254	247	409	382	332	260	210	180	157	511	478	415	325	263	225	196		
	6-9		135	129	208	202	290	271	236	184	149	127	111	363	339	295	230	186	159	139		
20,001 - 25,000	1	7	172	166	267	259	508	475	413	323	261	223	195	635	594	516	404	326	279	244		
	2,3		172	166	267	259	480	449	391	305	247	211	184	600	561	489	381	309	264	230		
	4,5		166	160	258	250	444	415	361	282	228	195	170	555	519	451	353	285	244	213		
	6-9		137	131	210	204	312	292	254	199	161	137	120	390	365	318	249	201	171	150		
25,001 - 40,000	1	8	177	171	275	267	565	528	459	359	290	248	216	706	660	574	449	363	310	270		
	2,3		177	171	275	267	533	498	433	339	274	234	204	666	623	541	424	343	293	255		
	4,5		171	165	266	258	492	460	400	313	253	216	189	615	575	500	391	316	270	236		
	6-9		140	134	216	210	343	321	279	218	177	151	132	429	401	349	273	221	189	165		
40,001 - 65,000	1	10	197	191	307	298	714	667	580	454	367	313	273	893	834	725	568	459	391	341		
	2,3		197	191	307	298	672	628	546	427	345	295	257	840	785	683	534	431	369	321		
	4,5		190	184	297	288	620	579	504	394	318	272	237	775	724	630	493	398	340	296		
	6-9		156	150	241	234	424	396	345	269	218	186	162	530	495	431	336	273	233	203		
65,001 - 90,000	1	11	212	206	332	322	788	736	640	500	405	346	302	985	920	800	625	506	433	378		
	2,3		212	206	332	322	740	692	602	471	381	325	284	925	865	753	589	476	406	355		
	4,5		204	198	319	310	682	637	554	433	350	299	261	853	796	693	541	438	374	326		
	6-9		167	161	259	251	463	433	377	294	238	204	178	579	541	471	368	298	255	223		
Charge per \$1000 over \$90,000	1	12	0.72	0.70	1.13	1.10	6.58	6.15	5.35	4.18	3.38	2.51	2.52	8.22	7.69	6.69	5.23	4.23	3.14	3.15		
	2,3		0.72	0.70	1.13	1.10	6.58	6.15	5.35	4.18	3.38	2.51	2.52	8.22	7.69	6.69	5.23	4.23	3.14	3.15		
	4,5		0.72	0.70	1.13	1.10	6.58	6.15	5.35	4.18	3.38	2.51	2.52	8.22	7.69	6.69	5.23	4.23	3.14	3.15		
	6-9		0.72	0.70	1.13	1.10	6.58	6.15	5.35	4.18	3.38	2.51	2.52	8.22	7.69	6.69	5.23	4.23	3.14	3.15		

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 6
\$ 500 Deductible	\$ 8
\$1000 Deductible	\$ 13
\$2000 Deductible	\$ 21
\$3000 Deductible	\$ 26
\$4000 Deductible	\$ 30
\$5000 Deductible	\$ 32

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$6  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**

**Physical Damage Coverages**

**Territory 12 - FLEET**

Original Cost (Complete Automobile Chasis & 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	66	60	99	93	182	170	148	116	94	80	70	228	213	185	145	118	100	88
	2,3		66	60	99	93	174	163	142	111	90	77	67	218	204	178	139	113	96	84
	4,5		64	58	97	91	167	156	136	106	86	73	64	209	195	170	133	108	91	80
	6-9		57	51	86	80	135	126	110	86	69	59	52	169	158	138	108	86	74	65
4,501 - 6,000	1	2	76	70	116	110	233	218	190	148	120	102	89	291	273	238	185	150	128	111
	2,3		76	70	116	110	224	209	182	142	115	98	86	280	261	228	178	144	123	108
	4,5		74	68	113	107	211	197	171	134	108	93	81	264	246	214	168	135	116	101
	6-9		65	59	98	92	164	153	133	104	84	72	63	205	191	166	130	105	90	79
6,001 - 8,000	1	3	94	88	143	137	276	258	224	175	142	121	106	345	323	280	219	178	151	133
	2,3		94	88	143	137	263	246	214	167	135	116	101	329	308	268	209	169	145	126
	4,5		91	85	139	133	247	231	201	157	127	109	95	309	289	251	196	159	136	119
	6-9		78	72	119	113	186	174	151	118	96	82	71	233	218	189	148	120	103	89
8,001 - 10,000	1	4	120	114	184	178	309	289	251	197	159	136	118	386	361	314	246	199	170	148
	2,3		120	114	184	178	294	275	239	187	151	129	113	368	344	299	234	189	161	141
	4,5		116	110	178	172	275	257	224	175	141	121	105	344	321	280	219	176	151	131
	6-9		98	92	149	143	204	191	166	130	105	90	78	255	239	208	163	131	113	98
10,001 - 15,000	1	5	139	133	214	208	407	380	331	258	209	179	156	509	475	414	323	261	224	195
	2,3		139	133	214	208	385	360	313	245	198	169	148	481	450	391	306	248	211	185
	4,5		135	129	208	202	357	334	291	227	184	157	137	446	418	364	284	230	196	171
	6-9		112	106	172	166	257	240	209	163	132	113	98	321	300	261	204	165	141	123
15,001 - 20,000	1	6	181	175	281	273	528	493	429	335	271	232	202	660	616	536	419	339	290	253
	2,3		181	175	281	273	498	465	405	316	256	219	191	623	581	506	395	320	274	239
	4,5		174	168	271	263	460	430	374	292	237	202	176	575	538	468	365	296	253	220
	6-9		143	137	220	214	323	302	263	205	166	142	124	404	378	329	256	208	178	155
20,001 - 25,000	1	7	183	177	284	276	576	538	468	366	296	253	221	720	673	585	458	370	316	276
	2,3		183	177	284	276	544	508	442	345	279	239	208	680	635	553	431	349	299	260
	4,5		177	171	275	267	502	469	408	319	258	220	192	628	586	510	399	323	275	240
	6-9		145	139	224	217	349	326	284	222	179	153	134	436	408	355	278	224	191	168
25,001 - 40,000	1	8	188	182	293	284	641	599	521	407	329	282	246	801	749	651	509	411	353	308
	2,3		188	182	293	284	605	565	492	384	311	266	232	756	706	615	480	389	333	290
	4,5		182	176	283	275	557	521	453	354	287	245	214	696	651	566	443	359	306	268
	6-9		149	143	230	223	384	359	312	244	197	169	147	480	449	390	305	246	211	184
40,001 - 65,000	1	10	210	204	328	318	814	761	662	517	419	358	312	1018	951	828	646	524	448	390
	2,3		210	204	328	318	766	716	623	487	394	337	294	958	895	779	609	493	421	368
	4,5		202	196	316	307	705	659	573	448	362	310	270	881	824	716	560	453	388	338
	6-9		165	159	256	249	478	447	389	304	246	210	183	598	559	486	380	308	263	229
65,001 - 90,000	1	11	227	220	354	344	899	840	731	571	462	395	344	1124	1050	914	714	578	494	430
	2,3		227	220	354	344	845	790	687	537	435	371	324	1056	988	859	671	544	464	405
	4,5		218	212	341	331	777	726	632	494	399	341	298	971	908	790	618	499	426	373
	6-9		178	172	276	268	524	490	426	333	270	230	201	655	613	533	416	338	288	251
Charge per \$1000 over \$90,000	1	12	0.78	0.76	1.22	1.18	7.62	7.12	6.20	4.84	3.92	2.91	2.92	9.53	8.90	7.75	6.05	4.90	3.64	3.65
	2,3		0.78	0.76	1.22	1.18	7.62	7.12	6.20	4.84	3.92	2.91	2.92	9.53	8.90	7.75	6.05	4.90	3.64	3.65
	4,5		0.78	0.76	1.22	1.18	7.62	7.12	6.20	4.84	3.92	2.91	2.92	9.53	8.90	7.75	6.05	4.90	3.64	3.65
	6-9		0.78	0.76	1.22	1.18	7.62	7.12	6.20	4.84	3.92	2.91	2.92	9.53	8.90	7.75	6.05	4.90	3.64	3.65

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 7
\$ 500 Deductible	\$ 9
\$1000 Deductible	\$ 15
\$2000 Deductible	\$ 24
\$3000 Deductible	\$ 30
\$4000 Deductible	\$ 34
\$5000 Deductible	\$ 37

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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

**TRUCKS, TRACTORS, TRAILERS**

**Physical Damage Coverages**

**Territory 13 - FLEET**

Original Cost (Complete Automobile Chasis & 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	65	59	98	92	172	161	140	109	89	76	66	215	201	175	136	111	95	83
	2,3		65	59	98	92	167	156	136	106	86	73	64	209	195	170	133	108	91	80
	4,5		64	58	96	90	158	148	129	101	81	70	61	198	185	161	126	101	88	76
	6-9		57	51	85	79	131	122	106	83	67	57	50	164	153	133	104	84	71	63
4,501 - 6,000	1	2	75	69	114	108	220	206	179	140	113	97	84	275	258	224	175	141	121	105
	2,3		75	69	114	108	211	197	171	134	108	93	81	264	246	214	168	135	116	101
	4,5		73	67	111	105	199	186	162	126	102	87	76	249	233	203	158	128	109	95
	6-9		64	58	97	91	156	146	127	99	80	69	60	195	183	159	124	100	86	75
6,001 - 8,000	1	3	92	86	140	134	259	242	211	165	133	114	99	324	303	264	206	166	143	124
	2,3		92	86	140	134	247	231	201	157	127	109	95	309	289	251	196	159	136	119
	4,5		90	84	137	131	232	217	189	148	119	102	89	290	271	236	185	149	128	111
	6-9		77	71	117	111	177	165	144	112	91	78	68	221	206	180	140	114	98	85
8,001 - 10,000	1	4	117	111	180	174	288	269	234	183	148	126	110	360	336	293	229	185	158	138
	2,3		117	111	180	174	275	257	224	175	141	121	105	344	321	280	219	176	151	131
	4,5		114	108	174	168	257	240	209	163	132	113	98	321	300	261	204	165	141	123
	6-9		96	90	146	140	193	180	157	122	99	85	74	241	225	196	153	124	106	93
10,001 - 15,000	1	5	136	130	209	203	378	353	307	240	194	166	145	473	441	384	300	243	208	181
	2,3		136	130	209	203	357	334	291	227	184	157	137	446	418	364	284	230	196	171
	4,5		132	126	203	197	333	311	271	211	171	146	128	416	389	339	264	214	183	160
	6-9		110	104	168	162	242	226	197	154	124	106	93	303	283	246	193	155	133	116
15,001 - 20,000	1	6	176	170	274	266	487	455	396	309	250	214	187	609	569	495	386	313	268	234
	2,3		176	170	274	266	460	430	374	292	237	202	176	575	538	468	365	296	253	220
	4,5		170	164	265	257	427	399	347	271	219	188	164	534	499	434	339	274	235	205
	6-9		140	134	215	209	301	281	244	191	155	132	115	376	351	305	239	194	165	144
20,001 - 25,000	1	7	178	172	277	269	532	497	432	338	273	234	204	665	621	540	423	341	293	255
	2,3		178	172	277	269	502	469	408	319	258	220	192	628	586	510	399	323	275	240
	4,5		172	166	268	260	464	434	378	295	239	204	178	580	543	473	369	299	255	223
	6-9		142	136	218	212	325	304	264	207	167	143	125	406	380	330	259	209	179	156
25,001 - 40,000	1	8	183	177	285	277	591	552	480	375	304	259	226	739	690	600	469	380	324	283
	2,3		183	177	285	277	557	521	453	354	287	245	214	696	651	566	443	359	306	268
	4,5		178	172	276	268	515	481	418	327	265	226	197	644	601	523	409	331	283	246
	6-9		146	140	225	218	357	334	291	227	184	157	137	446	418	364	284	230	196	171
40,001 - 65,000	1	10	204	198	319	310	749	700	609	476	385	329	287	936	875	761	595	481	411	359
	2,3		204	198	319	310	705	659	573	448	362	310	270	881	824	716	560	453	388	338
	4,5		197	191	308	299	648	606	527	412	333	285	248	810	758	659	515	416	356	310
	6-9		162	156	250	243	443	414	360	282	228	195	170	554	518	450	353	285	244	213
65,001 - 90,000	1	11	220	214	345	335	826	772	672	525	425	363	317	1033	965	840	656	531	454	396
	2,3		220	214	345	335	777	726	632	494	399	341	298	971	908	790	618	499	426	373
	4,5		213	207	333	323	714	667	580	454	367	313	273	893	834	725	568	459	391	341
	6-9		173	167	269	261	485	453	394	308	249	213	186	606	566	493	385	311	266	233
Charge per \$1000 over \$90,000	1	12	0.76	0.74	1.18	1.15	6.94	6.48	5.64	4.41	3.57	2.65	2.66	8.67	8.10	7.05	5.51	4.46	3.31	3.32
	2,3		0.76	0.74	1.18	1.15	6.94	6.48	5.64	4.41	3.57	2.65	2.66	8.67	8.10	7.05	5.51	4.46	3.31	3.32
	4,5		0.76	0.74	1.18	1.15	6.94	6.48	5.64	4.41	3.57	2.65	2.66	8.67	8.10	7.05	5.51	4.46	3.31	3.32
	6-9		0.76	0.74	1.18	1.15	6.94	6.48	5.64	4.41	3.57	2.65	2.66	8.67	8.10	7.05	5.51	4.46	3.31	3.32

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 6
\$ 500 Deductible	\$ 8
\$1000 Deductible	\$ 14
\$2000 Deductible	\$ 22
\$3000 Deductible	\$ 27
\$4000 Deductible	\$ 31
\$5000 Deductible	\$ 34

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$6  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**

**Physical Damage Coverages**

**Territory 14 - FLEET**

Original Cost (Complete Automobile Chasis & 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	61	102	96	181	169	147	115	93	79	69	226	211	184	144	116	99	86
	2,3		67	61	102	96	174	163	142	111	90	77	67	218	204	178	139	113	96	84
	4,5		66	60	99	93	166	155	135	105	85	73	64	208	194	169	131	106	91	80
	6-9		58	52	87	81	135	126	110	86	69	59	52	169	158	138	108	86	74	65
4,501 - 6,000	1	2	78	72	119	113	233	218	190	148	120	102	89	291	273	238	185	150	128	111
	2,3		78	72	119	113	223	208	181	141	114	98	85	279	260	226	176	143	123	106
	4,5		76	70	116	110	211	197	171	134	108	93	81	264	246	214	168	135	116	101
	6-9		67	61	101	95	164	153	133	104	84	72	63	205	191	166	130	105	90	79
6,001 - 8,000	1	3	96	90	147	141	275	257	224	175	141	121	105	344	321	280	219	176	151	131
	2,3		96	90	147	141	262	245	213	167	135	115	100	328	306	266	209	169	144	125
	4,5		94	88	143	137	246	230	200	156	127	108	94	308	288	250	195	159	135	118
	6-9		80	74	122	116	186	174	151	118	96	82	71	233	218	189	148	120	103	89
8,001 - 10,000	1	4	124	118	190	184	308	288	251	196	158	135	118	385	360	314	245	198	169	148
	2,3		124	118	190	184	293	274	238	186	151	129	112	366	343	298	233	189	161	140
	4,5		120	114	184	178	274	256	223	174	141	120	105	343	320	279	218	176	150	131
	6-9		101	95	154	148	203	190	165	129	105	89	78	254	238	206	161	131	111	98
10,001 - 15,000	1	5	144	138	222	216	406	379	330	258	208	178	155	508	474	413	323	260	223	194
	2,3		144	138	222	216	384	359	312	244	197	169	147	480	449	390	305	246	211	184
	4,5		140	134	215	209	356	333	290	226	183	157	137	445	416	363	283	229	196	171
	6-9		115	109	177	171	257	240	209	163	132	113	98	321	300	261	204	165	141	123
15,001 - 20,000	1	6	187	181	291	283	525	491	427	334	270	231	201	656	614	534	418	338	289	251
	2,3		187	181	291	283	496	464	404	316	255	218	190	620	580	505	395	319	273	238
	4,5		181	175	281	273	459	429	373	292	236	202	176	574	536	466	365	295	253	220
	6-9		148	142	229	222	322	301	262	205	166	141	123	403	376	328	256	208	176	154
20,001 - 25,000	1	7	189	183	295	286	574	536	466	364	295	252	220	718	670	583	455	369	315	275
	2,3		189	183	295	286	541	506	440	344	278	238	207	676	633	550	430	348	298	259
	4,5		183	177	284	276	500	467	406	318	257	219	191	625	584	508	398	321	274	239
	6-9		149	143	231	224	348	325	283	221	179	153	133	435	406	354	276	224	191	166
25,001 - 40,000	1	8	195	189	304	295	639	597	519	406	328	281	245	799	746	649	508	410	351	306
	2,3		195	189	304	295	602	563	490	383	310	265	231	753	704	613	479	388	331	289
	4,5		188	182	294	285	555	519	452	353	285	244	213	694	649	565	441	356	305	266
	6-9		154	148	238	231	383	358	311	243	197	168	147	479	448	389	304	246	210	184
40,001 - 65,000	1	10	217	211	340	330	811	758	659	515	417	356	311	1014	948	824	644	521	445	389
	2,3		217	211	340	330	763	713	620	485	392	335	292	954	891	775	606	490	419	365
	4,5		210	204	329	319	702	656	571	446	361	308	269	878	820	714	558	451	385	336
	6-9		171	165	266	258	476	445	387	303	245	209	182	595	556	484	379	306	261	228
65,001 - 90,000	1	11	235	228	368	357	896	837	728	569	460	393	343	1120	1046	910	711	575	491	429
	2,3		235	228	368	357	842	787	685	535	433	370	323	1053	984	856	669	541	463	404
	4,5		227	220	354	344	774	723	629	492	398	340	296	968	904	786	615	498	425	370
	6-9		183	177	285	277	522	488	425	332	268	229	200	653	610	531	415	335	286	250
Charge per \$1000 over \$90,000	1	12	0.81	0.79	1.27	1.24	7.59	7.09	6.17	4.82	3.90	2.90	2.91	9.48	8.86	7.71	6.03	4.88	3.62	3.63
	2,3		0.81	0.79	1.27	1.24	7.59	7.09	6.17	4.82	3.90	2.90	2.91	9.48	8.86	7.71	6.03	4.88	3.62	3.63
	4,5		0.81	0.79	1.27	1.24	7.59	7.09	6.17	4.82	3.90	2.90	2.91	9.48	8.86	7.71	6.03	4.88	3.62	3.63
	6-9		0.81	0.79	1.27	1.24	7.59	7.09	6.17	4.82	3.90	2.90	2.91	9.48	8.86	7.71	6.03	4.88	3.62	3.63

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 7
\$ 500 Deductible	\$ 9
\$1000 Deductible	\$ 15
\$2000 Deductible	\$ 24
\$3000 Deductible	\$ 30
\$4000 Deductible	\$ 34
\$5000 Deductible	\$ 37

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 15 - FLEET**

Original Cost (Complete Automobile Chasis & 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	63	104	98	186	174	151	118	96	82	71	233	218	189	148	120	103	89
	2,3		69	63	104	98	180	168	146	114	92	79	69	225	210	183	143	115	99	86
	4,5		67	61	102	96	170	159	138	108	87	75	65	213	199	173	135	109	94	81
4,501 - 6,000	6-9	2	59	53	89	83	138	129	112	88	71	61	53	173	161	140	110	89	76	66
	1		81	75	123	117	241	225	196	153	124	106	92	301	281	245	191	155	133	115
	2,3		81	75	123	117	230	215	187	146	118	101	88	288	269	234	183	148	126	110
6,001 - 8,000	4,5	3	79	73	120	114	217	203	177	138	112	95	83	271	254	221	173	140	119	104
	6-9		68	62	103	97	168	157	137	107	86	74	64	210	196	171	134	108	93	80
	1		99	93	152	146	286	267	232	182	147	125	109	358	334	290	228	184	156	136
8,001 - 10,000	2,3	4	99	93	152	146	272	254	221	173	140	119	104	340	318	276	216	175	149	130
	4,5		97	91	148	142	255	238	207	162	131	112	98	319	298	259	203	164	140	123
	6-9		83	77	126	120	192	179	156	122	98	84	73	240	224	195	153	123	105	91
10,001 - 15,000	1	5	128	122	197	191	320	299	260	203	164	141	123	400	374	325	254	205	176	154
	2,3		128	122	197	191	304	284	247	193	156	133	116	380	355	309	241	195	166	145
	4,5		124	118	191	185	284	265	231	180	146	125	109	355	331	289	225	183	156	136
15,001 - 20,000	6-9	6	104	98	159	153	210	196	171	133	108	92	80	263	245	214	166	135	115	100
	1		149	143	231	224	422	394	343	268	217	185	162	528	493	429	335	271	231	203
	2,3		149	143	231	224	399	373	325	254	205	175	153	499	466	406	318	256	219	191
20,001 - 25,000	4,5	7	145	139	224	217	371	347	302	236	191	163	142	464	434	378	295	239	204	178
	6-9		120	114	184	178	265	248	216	169	136	117	102	331	310	270	211	170	146	128
	1		194	188	303	294	548	512	445	348	282	241	210	685	640	556	435	353	301	263
25,001 - 40,000	2,3	8	194	188	303	294	518	484	421	329	266	227	198	648	605	526	411	333	284	248
	4,5		188	182	293	284	478	447	389	304	246	210	183	598	559	486	380	308	263	229
	6-9		154	148	238	231	334	312	271	212	172	147	128	418	390	339	265	215	184	160
40,001 - 65,000	1	9	197	191	307	298	599	560	487	381	308	263	230	749	700	609	476	385	329	288
	2,3		197	191	307	298	566	529	460	360	291	249	217	708	661	575	450	364	311	271
	4,5		190	184	297	288	522	488	425	332	268	229	200	653	610	531	415	335	286	250
65,001 - 90,000	6-9	10	155	149	240	233	362	338	294	230	186	159	139	453	423	368	288	233	199	174
	1		202	196	316	307	668	624	543	424	343	293	256	835	780	679	530	429	366	320
	2,3		202	196	316	307	629	588	512	400	323	276	241	786	735	640	500	404	345	301
90,001 - 115,000	4,5	11	196	190	306	297	580	542	472	369	298	255	222	725	678	590	461	373	319	278
	6-9		160	154	247	240	399	373	325	254	205	175	153	499	466	406	318	256	219	191
	1		227	220	354	344	849	793	690	539	436	373	325	1061	991	863	674	545	466	406
Charge per \$1000 over \$90,000	2,3	12	227	220	354	344	798	746	649	507	410	351	306	998	933	811	634	513	439	383
	4,5		218	212	342	332	734	686	597	466	377	322	281	918	858	746	583	471	403	351
	6-9		178	172	276	268	496	464	404	316	255	218	190	620	580	505	395	319	273	238
Charge per \$1000 over \$90,000	1	11	245	238	383	372	937	876	762	596	482	412	359	1171	1095	953	745	603	515	449
	2,3		245	238	383	372	882	824	717	560	453	387	338	1103	1030	896	700	566	484	423
	4,5		237	230	370	359	809	756	658	514	416	355	310	1011	945	823	643	520	444	388
Charge per \$1000 over \$90,000	6-9	12	191	185	298	289	545	509	443	346	280	239	209	681	636	554	433	350	299	261
	1		0.85	0.83	1.33	1.30	7.98	7.46	6.49	5.07	4.10	3.05	3.06	9.97	9.32	8.11	6.34	5.13	3.81	3.82
	2,3		0.85	0.83	1.33	1.30	7.98	7.46	6.49	5.07	4.10	3.05	3.06	9.97	9.32	8.11	6.34	5.13	3.81	3.82
Charge per \$1000 over \$90,000	4,5	12	0.85	0.83	1.33	1.30	7.98	7.46	6.49	5.07	4.10	3.05	3.06	9.97	9.32	8.11	6.34	5.13	3.81	3.82
	6-9		0.85	0.83	1.33	1.30	7.98	7.46	6.49	5.07	4.10	3.05	3.06	9.97	9.32	8.11	6.34	5.13	3.81	3.82
	1		0.85	0.83	1.33	1.30	7.98	7.46	6.49	5.07	4.10	3.05	3.06	9.97	9.32	8.11	6.34	5.13	3.81	3.82

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 7
\$ 500 Deductible	\$ 9
\$1000 Deductible	\$ 16
\$2000 Deductible	\$ 25
\$3000 Deductible	\$ 32
\$4000 Deductible	\$ 36
\$5000 Deductible	\$ 39

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 16 - FLEET**

Original Cost (Complete Automobile Chasis & 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	68	112	106	200	187	163	127	103	88	77	250	234	204	159	129	110	96
	2,3		74	68	112	106	193	180	157	122	99	85	74	241	225	196	153	124	106	93
	4,5		72	66	109	103	182	170	148	116	94	80	70	228	213	185	145	118	100	88
4,501 - 6,000	1	2	87	81	133	127	262	245	213	167	135	115	100	328	306	266	209	169	144	125
	2,3		87	81	133	127	250	234	204	159	129	110	96	313	293	255	199	161	138	120
	4,5		85	79	129	123	234	219	191	149	120	103	90	293	274	239	186	150	129	113
6,001 - 8,000	1	3	108	102	166	160	312	292	254	199	161	137	120	390	365	318	249	201	171	150
	2,3		108	102	166	160	297	278	242	189	153	131	114	371	348	303	236	191	164	143
	4,5		105	99	161	155	277	259	225	176	142	122	106	346	324	281	220	178	153	133
8,001 - 10,000	1	4	140	134	216	210	351	328	285	223	180	154	134	439	410	356	279	225	193	168
	2,3		140	134	216	210	333	311	271	211	171	146	128	416	389	339	264	214	183	160
	4,5		136	130	209	203	310	290	252	197	160	136	119	388	363	315	246	200	170	149
10,001 - 15,000	1	5	164	158	254	247	467	436	379	296	240	205	179	584	545	474	370	300	256	224
	2,3		164	158	254	247	441	412	358	280	227	194	169	551	515	448	350	284	243	211
	4,5		159	153	246	239	409	382	332	260	210	180	157	511	478	415	325	263	225	196
15,001 - 20,000	1	6	215	209	336	326	610	570	496	388	314	268	234	763	713	620	485	393	335	293
	2,3		215	209	336	326	575	537	467	365	295	252	220	719	671	584	456	369	315	275
	4,5		208	202	324	315	531	496	432	337	273	233	203	664	620	540	421	341	291	254
20,001 - 25,000	1	7	218	212	341	331	667	623	542	424	343	293	255	834	779	678	530	429	366	319
	2,3		218	212	341	331	629	588	512	400	323	276	241	786	735	640	500	404	345	301
	4,5		210	204	329	319	580	542	472	369	298	255	222	725	678	590	461	373	319	278
25,001 - 40,000	1	8	225	218	351	341	745	696	606	473	383	327	285	931	870	758	591	479	409	356
	2,3		225	218	351	341	701	655	570	445	360	308	269	876	819	713	556	450	385	336
	4,5		217	211	339	329	645	603	525	410	332	283	247	806	754	656	513	415	354	309
40,001 - 65,000	1	10	252	245	394	383	949	887	772	603	488	417	364	1186	1109	965	754	610	521	455
	2,3		252	245	394	383	892	834	726	567	459	392	342	1115	1043	908	709	574	490	428
	4,5		243	236	380	369	820	766	666	521	421	360	314	1025	958	833	651	526	450	393
65,001 - 90,000	1	11	273	265	426	414	1050	981	853	667	540	461	402	1313	1226	1066	834	675	576	503
	2,3		273	265	426	414	987	922	802	627	507	433	378	1234	1153	1003	784	634	541	473
	4,5		263	255	411	399	904	845	735	575	465	397	346	1130	1056	919	719	581	496	433
Charge per \$1000 over \$90,000	1	12	0.96	0.93	1.50	1.46	9.02	8.43	7.33	5.73	4.64	3.45	3.46	11.28	10.54	9.17	7.17	5.80	4.31	4.32
	2,3		0.96	0.93	1.50	1.46	9.02	8.43	7.33	5.73	4.64	3.45	3.46	11.28	10.54	9.17	7.17	5.80	4.31	4.32
	4,5		0.96	0.93	1.50	1.46	9.02	8.43	7.33	5.73	4.64	3.45	3.46	11.28	10.54	9.17	7.17	5.80	4.31	4.32
	6-9		0.96	0.93	1.50	1.46	9.02	8.43	7.33	5.73	4.64	3.45	3.46	11.28	10.54	9.17	7.17	5.80	4.31	4.32

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For State Amount rating refer Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 8
\$ 500 Deductible	\$ 11
\$1000 Deductible	\$ 18
\$2000 Deductible	\$ 29
\$3000 Deductible	\$ 36
\$4000 Deductible	\$ 41
\$5000 Deductible	\$ 44

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territories 17 - FLEET**

Original Cost (Complete Automobile Chasis & 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	69	114	108	199	186	162	126	102	87	76	249	233	203	158	128	109	95
	2,3		75	69	114	108	192	179	156	122	98	84	73	240	224	195	153	123	105	91
	4,5		73	67	111	105	182	170	148	116	94	80	70	228	213	185	145	118	100	88
	6-9		64	58	97	91	144	135	117	92	74	63	55	180	169	146	115	93	79	69
4,501 - 6,000	1	2	89	83	136	130	261	244	212	166	134	115	100	326	305	265	208	168	144	125
	2,3		89	83	136	130	249	233	203	158	128	110	96	311	291	254	198	160	138	120
	4,5		87	81	132	126	233	218	190	148	120	102	89	291	273	238	185	150	128	111
	6-9		74	68	113	107	179	167	145	114	92	78	68	224	209	181	143	115	98	85
6,001 - 8,000	1	3	111	105	170	164	310	290	252	197	160	136	119	388	363	315	246	200	170	149
	2,3		111	105	170	164	295	276	240	188	152	130	113	369	345	300	235	190	163	141
	4,5		108	102	165	159	276	258	224	175	142	121	106	345	323	280	219	178	151	133
	6-9		91	85	139	133	205	192	167	131	106	90	79	256	240	209	164	133	113	99
8,001 - 10,000	1	4	144	138	222	216	349	326	284	222	179	153	134	436	408	355	278	224	191	168
	2,3		144	138	222	216	332	310	270	211	171	146	127	415	388	338	264	214	183	159
	4,5		140	134	215	209	308	288	251	196	158	135	118	385	360	314	245	198	169	148
	6-9		116	110	178	172	226	211	184	143	116	99	87	283	264	230	179	145	124	109
10,001 - 15,000	1	5	169	163	263	255	463	433	377	294	238	204	178	579	541	471	368	298	255	223
	2,3		169	163	263	255	439	410	357	279	226	193	168	549	513	446	349	283	241	210
	4,5		163	157	253	246	407	380	331	258	209	179	156	509	475	414	323	261	224	195
	6-9		135	129	207	201	288	269	234	183	148	126	110	360	336	293	229	185	158	138
15,001 - 20,000	1	6	221	215	346	336	606	566	492	385	311	266	232	758	708	615	481	389	333	290
	2,3		221	215	346	336	571	534	465	363	294	251	219	714	668	581	454	368	314	274
	4,5		214	208	335	325	528	493	429	335	271	232	202	660	616	536	419	339	290	253
	6-9		174	168	270	262	365	341	297	232	188	160	140	456	426	371	290	235	200	175
20,001 - 25,000	1	7	225	218	351	341	663	620	539	422	341	291	254	829	775	674	528	426	364	318
	2,3		225	218	351	341	625	584	508	397	321	274	239	781	730	635	496	401	343	299
	4,5		217	211	339	329	576	538	468	366	296	253	221	720	673	585	458	370	316	276
	6-9		176	170	273	265	396	370	322	252	204	174	152	495	463	403	315	255	218	190
25,001 - 40,000	1	8	232	225	363	352	739	691	601	470	380	325	283	924	864	751	588	475	406	354
	2,3		232	225	363	352	697	651	566	443	358	306	267	871	814	708	554	448	383	334
	4,5		224	217	349	339	641	599	521	407	329	282	246	801	749	651	509	411	353	308
	6-9		181	175	282	274	438	409	356	278	225	192	168	548	511	445	348	281	240	210
40,001 - 65,000	1	10	261	253	407	395	943	881	766	599	485	414	361	1179	1101	958	749	606	518	451
	2,3		261	253	407	395	886	828	720	563	455	389	339	1108	1035	900	704	569	486	424
	4,5		250	243	391	380	814	761	662	517	419	358	312	1018	951	828	646	524	448	390
	6-9		202	196	315	306	548	512	445	348	282	241	210	685	640	556	435	353	301	263
65,001 - 90,000	1	11	281	273	440	427	1042	974	847	662	536	458	399	1303	1218	1059	828	670	573	499
	2,3		281	273	440	427	979	915	796	622	503	430	375	1224	1144	995	778	629	538	469
	4,5		271	263	423	411	899	840	731	571	462	395	344	1124	1050	914	714	578	494	430
	6-9		217	211	340	330	602	563	490	383	310	265	231	753	704	613	479	388	331	289
Charge per \$1000 over \$90,000	1	12	0.99	0.97	1.55	1.51	8.96	8.37	7.28	5.69	4.60	3.42	3.43	11.19	10.46	9.10	7.11	5.75	4.28	4.29
	2,3		0.99	0.97	1.55	1.51	8.96	8.37	7.28	5.69	4.60	3.42	3.43	11.19	10.46	9.10	7.11	5.75	4.28	4.29
	4,5		0.99	0.97	1.55	1.51	8.96	8.37	7.28	5.69	4.60	3.42	3.43	11.19	10.46	9.10	7.11	5.75	4.28	4.29
	6-9		0.99	0.97	1.55	1.51	8.96	8.37	7.28	5.69	4.60	3.42	3.43	11.19	10.46	9.10	7.11	5.75	4.28	4.29

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For State Amount rating refer Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 8
\$ 500 Deductible	\$ 11
\$1000 Deductible	\$ 18
\$2000 Deductible	\$ 29
\$3000 Deductible	\$ 35
\$4000 Deductible	\$ 40
\$5000 Deductible	\$ 44

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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

**TRUCKS, TRACTORS, TRAILERS**

**Physical Damage Coverages**

**Territory 18 - FLEET**

Original Cost (Complete Automobile Chasis & 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	77	71	117	111	205	192	167	131	106	90	79	256	240	209	164	133	113	99		
	2,3		77	71	117	111	197	184	160	125	101	86	75	246	230	200	156	126	108	94		
	4,5		75	69	114	108	186	174	151	118	96	82	71	233	218	189	148	120	103	89		
	6-9		66	60	99	93	148	138	120	94	76	65	57	185	173	150	118	95	81	71		
4,501 - 6,000	1	2	91	85	139	133	270	252	219	171	139	118	103	338	315	274	214	174	148	129		
	2,3		91	85	139	133	257	240	209	163	132	113	98	321	300	261	204	165	141	123		
	4,5		89	83	135	129	241	225	196	153	124	106	92	301	281	245	191	155	133	115		
	6-9		76	70	116	110	183	171	149	116	94	80	70	229	214	186	145	118	100	88		
6,001 - 8,000	1	3	114	108	175	169	321	300	261	204	165	141	123	401	375	326	255	206	176	154		
	2,3		114	108	175	169	306	286	249	194	157	134	117	383	358	311	243	196	168	146		
	4,5		111	105	170	164	286	267	232	182	147	125	109	358	334	290	228	184	156	136		
	6-9		94	88	143	137	211	197	171	134	108	93	81	264	246	214	168	135	116	101		
8,001 - 10,000	1	4	149	143	230	223	362	338	294	230	186	159	139	453	423	368	288	233	199	174		
	2,3		149	143	230	223	343	321	279	218	177	151	132	429	401	349	273	221	189	165		
	4,5		144	138	221	215	320	299	260	203	164	141	123	400	374	325	254	205	176	154		
	6-9		119	113	183	177	233	218	190	148	120	102	89	291	273	238	185	150	128	111		
10,001 - 15,000	1	5	174	168	271	263	482	450	392	306	248	212	185	603	563	490	383	310	265	231		
	2,3		174	168	271	263	456	426	371	290	234	200	175	570	533	464	363	293	250	219		
	4,5		169	163	262	254	422	394	343	268	217	185	162	528	493	429	335	271	231	203		
	6-9		138	132	213	207	299	279	243	190	153	131	114	374	349	304	238	191	164	143		
15,001 - 20,000	1	6	230	223	358	348	630	589	512	401	324	277	241	788	736	640	501	405	346	301		
	2,3		230	223	358	348	595	556	484	378	306	261	228	744	695	605	473	383	326	285		
	4,5		221	215	346	336	548	512	445	348	282	241	210	685	640	556	435	353	301	263		
	6-9		179	173	279	271	379	354	308	241	195	166	145	474	443	385	301	244	208	181		
20,001 - 25,000	1	7	233	226	364	353	690	645	561	439	355	303	264	863	806	701	549	444	379	330		
	2,3		233	226	364	353	651	608	529	413	334	286	249	814	760	661	516	418	358	311		
	4,5		225	218	350	340	599	560	487	381	308	263	230	749	700	609	476	385	329	288		
	6-9		181	175	282	274	411	384	334	261	211	180	157	514	480	418	326	264	225	196		
25,001 - 40,000	1	8	240	233	375	364	770	720	626	490	396	338	295	963	900	783	613	495	423	369		
	2,3		240	233	375	364	725	678	590	461	373	319	278	906	848	738	576	466	399	348		
	4,5		232	225	362	351	668	624	543	424	343	293	256	835	780	679	530	429	366	320		
	6-9		187	181	291	283	455	425	370	289	234	200	174	569	531	463	361	293	250	218		
40,001 - 65,000	1	10	270	262	421	409	983	919	800	625	505	432	377	1229	1149	1000	781	631	540	471		
	2,3		270	262	421	409	924	864	752	588	475	406	354	1155	1080	940	735	594	508	443		
	4,5		260	252	406	394	849	793	690	539	436	373	325	1061	991	863	674	545	466	406		
	6-9		208	202	325	316	570	533	464	362	293	251	219	713	666	580	453	366	314	274		
65,001 - 90,000	1	11	291	283	455	442	1088	1017	885	692	559	478	417	1360	1271	1106	865	699	598	521		
	2,3		291	283	455	442	1022	955	831	649	525	449	392	1278	1194	1039	811	656	561	490		
	4,5		281	273	439	426	937	876	762	596	482	412	359	1171	1095	953	745	603	515	449		
	6-9		225	218	351	341	627	586	510	398	322	275	240	784	733	638	498	403	344	300		
Charge per \$1000 over \$90,000	1	12	1.03	1.00	1.62	1.57	9.38	8.77	7.63	5.96	4.82	3.58	3.59	11.72	10.96	9.53	7.45	6.03	4.48	4.49		
	2,3		1.03	1.00	1.62	1.57	9.38	8.77	7.63	5.96	4.82	3.58	3.59	11.72	10.96	9.53	7.45	6.03	4.48	4.49		
	4,5		1.03	1.00	1.62	1.57	9.38	8.77	7.63	5.96	4.82	3.58	3.59	11.72	10.96	9.53	7.45	6.03	4.48	4.49		
	6-9		1.03	1.00	1.62	1.57	9.38	8.77	7.63	5.96	4.82	3.58	3.59	11.72	10.96	9.53	7.45	6.03	4.48	4.49		

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For State Amount rating refer Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 8
\$ 500 Deductible	\$ 11
\$1000 Deductible	\$ 19
\$2000 Deductible	\$ 30
\$3000 Deductible	\$ 37
\$4000 Deductible	\$ 42
\$5000 Deductible	\$ 46

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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



**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 19 - FLEET**

Original Cost (Complete Automobile Chasis & 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	70	116	110	215	201	175	137	111	94	82	269	251	219	171	139	118	103
	2,3		76	70	116	110	207	193	168	131	106	91	79	259	241	210	164	133	114	99
	4,5		74	68	113	107	195	182	158	124	100	86	75	244	228	198	155	125	108	94
	6-9		65	59	98	92	154	144	125	98	79	68	59	193	180	156	123	99	85	74
4,501 - 6,000	1	2	90	84	138	132	285	266	231	181	146	125	109	356	333	289	226	183	156	136
	2,3		90	84	138	132	272	254	221	173	140	119	104	340	318	276	216	175	149	130
	4,5		88	82	134	128	255	238	207	162	131	112	98	319	298	259	203	164	140	123
	6-9		75	69	114	108	192	179	156	122	98	84	73	240	224	195	153	123	105	91
6,001 - 8,000	1	3	113	107	173	167	341	319	278	217	175	150	131	426	399	348	271	219	188	164
	2,3		113	107	173	167	324	303	264	206	167	142	124	405	379	330	258	209	178	155
	4,5		110	104	168	162	303	283	246	192	156	133	116	379	354	308	240	195	166	145
	6-9		92	86	141	135	221	207	180	141	114	97	85	276	259	225	176	143	121	106
8,001 - 10,000	1	4	147	141	227	220	385	360	313	245	198	169	148	481	450	391	306	248	211	185
	2,3		147	141	227	220	365	341	297	232	188	160	140	456	426	371	290	235	200	175
	4,5		142	136	218	212	339	317	276	216	174	149	130	424	396	345	270	218	186	163
	6-9		118	112	181	175	245	229	199	156	126	108	94	306	286	249	195	158	135	118
10,001 - 15,000	1	5	172	166	267	259	516	482	419	328	265	227	198	645	603	524	410	331	284	248
	2,3		172	166	267	259	487	455	396	309	250	214	187	609	569	495	386	313	268	234
	4,5		167	161	259	251	450	421	366	286	232	198	173	563	526	458	358	290	248	216
	6-9		137	131	210	204	316	295	257	201	162	139	121	395	369	321	251	203	174	151
15,001 - 20,000	1	6	227	220	353	343	676	632	550	430	348	297	259	845	790	688	538	435	371	324
	2,3		227	220	353	343	638	596	519	405	328	280	244	798	745	649	506	410	350	305
	4,5		218	212	341	331	587	549	478	373	302	258	225	734	686	598	466	378	323	281
	6-9		177	171	275	267	403	377	328	256	207	177	155	504	471	410	320	259	221	194
20,001 - 25,000	1	7	230	223	358	348	742	693	603	471	381	326	284	928	866	754	589	476	408	355
	2,3		230	223	358	348	699	653	568	444	359	307	268	874	816	710	555	449	384	335
	4,5		220	214	345	335	642	600	522	408	330	282	246	803	750	653	510	413	353	308
	6-9		179	173	278	270	439	410	357	279	226	193	168	549	513	446	349	283	241	210
25,001 - 40,000	1	8	237	230	370	359	828	774	673	526	426	364	317	1035	968	841	658	533	455	396
	2,3		237	230	370	359	779	728	633	495	400	342	298	974	910	791	619	500	428	373
	4,5		228	221	356	346	717	670	583	456	369	315	275	896	838	729	570	461	394	344
	6-9		185	179	287	279	486	454	395	309	250	213	186	608	568	494	386	313	266	233
40,001 - 65,000	1	10	266	258	415	403	1059	990	861	673	545	465	406	1324	1238	1076	841	681	581	508
	2,3		266	258	415	403	995	930	809	632	512	437	381	1244	1163	1011	790	640	546	476
	4,5		255	248	400	388	913	853	742	580	469	401	350	1141	1066	928	725	586	501	438
	6-9		206	200	321	312	611	571	497	388	314	268	234	764	714	621	485	393	335	293
65,001 - 90,000	1	11	287	279	449	436	1172	1095	953	745	602	515	449	1465	1369	1191	931	753	644	561
	2,3		287	279	449	436	1101	1029	895	700	566	484	422	1376	1286	1119	875	708	605	528
	4,5		277	269	433	420	1009	943	820	641	519	443	387	1261	1179	1025	801	649	554	484
	6-9		222	216	347	337	672	628	546	427	345	295	257	840	785	683	534	431	369	321
Charge per \$1000 over \$90,000	1	12	1.02	0.99	1.59	1.54	10.16	9.50	8.26	6.46	5.22	3.88	3.89	12.70	11.87	10.33	8.07	6.53	4.85	4.87
	2,3		1.02	0.99	1.59	1.54	10.16	9.50	8.26	6.46	5.22	3.88	3.89	12.70	11.87	10.33	8.07	6.53	4.85	4.87
	4,5		1.02	0.99	1.59	1.54	10.16	9.50	8.26	6.46	5.22	3.88	3.89	12.70	11.87	10.33	8.07	6.53	4.85	4.87
	6-9		1.02	0.99	1.59	1.54	10.16	9.50	8.26	6.46	5.22	3.88	3.89	12.70	11.87	10.33	8.07	6.53	4.85	4.87

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For State Amount rating refer Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 9
\$ 500 Deductible	\$ 12
\$1000 Deductible	\$ 20
\$2000 Deductible	\$ 32
\$3000 Deductible	\$ 40
\$4000 Deductible	\$ 46
\$5000 Deductible	\$ 50

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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

**TRUCKS, TRACTORS, TRAILERS**

**Physical Damage Coverages**

**Territory 20 - FLEET**

Original Cost (Complete Automobile Chasis & 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	76	125	119	230	215	187	146	118	101	88	288	269	234	183	148	126	110	
	2,3		82	76	125	119	219	205	178	139	113	96	84	274	256	223	174	141	120	105	
	4,5		80	74	121	115	208	194	169	132	107	91	80	260	243	211	165	134	114	100	
	6-9		69	63	105	99	162	151	131	103	83	71	62	203	189	164	129	104	89	78	
4,501 - 6,000	1	2	98	92	149	143	306	286	249	194	157	134	117	383	358	311	243	196	168	146	
	2,3		98	92	149	143	292	273	238	186	150	128	112	365	341	298	233	188	160	140	
	4,5		95	89	145	139	273	255	222	173	140	120	105	341	319	278	216	175	150	131	
	6-9		81	75	123	117	203	190	165	129	105	89	78	254	238	206	161	131	111	98	
6,001 - 8,000	1	3	123	117	189	183	369	345	300	235	190	162	141	461	431	375	294	238	203	176	
	2,3		123	117	189	183	350	327	284	222	180	154	134	438	409	355	278	225	193	168	
	4,5		119	113	183	177	325	304	264	207	167	143	125	406	380	330	259	209	179	156	
	6-9		100	94	153	147	236	221	192	150	122	104	91	295	276	240	188	153	130	114	
8,001 - 10,000	1	4	162	156	250	243	417	390	339	265	215	183	160	521	488	424	331	269	229	200	
	2,3		162	156	250	243	395	369	321	251	203	173	151	494	461	401	314	254	216	189	
	4,5		156	150	242	235	367	343	298	233	189	161	141	459	429	373	291	236	201	176	
	6-9		129	123	198	192	263	246	214	167	135	116	101	329	308	268	209	169	145	126	
10,001 - 15,000	1	5	190	184	296	287	562	525	457	357	289	247	215	703	656	571	446	361	309	269	
	2,3		190	184	296	287	530	495	431	337	272	233	203	663	619	539	421	340	291	254	
	4,5		184	178	286	278	489	457	398	311	251	215	187	611	571	498	389	314	269	234	
	6-9		150	144	232	225	341	319	278	217	175	150	131	426	399	348	271	219	188	164	
15,001 - 20,000	1	6	251	244	393	382	739	691	601	470	380	325	283	924	864	751	588	475	406	354	
	2,3		251	244	393	382	697	651	566	443	358	306	267	871	814	708	554	448	383	334	
	4,5		243	236	379	368	641	599	521	407	329	282	246	801	749	651	509	411	353	308	
	6-9		195	189	305	296	438	409	356	278	225	192	168	548	511	445	348	281	240	210	
20,001 - 25,000	1	7	255	248	399	387	811	758	659	515	417	356	311	1014	948	824	644	521	445	389	
	2,3		255	248	399	387	764	714	621	486	393	336	293	955	893	776	608	491	420	366	
	4,5		246	239	384	373	702	656	571	446	361	308	269	878	820	714	558	451	385	336	
	6-9		198	192	309	300	477	446	388	303	245	210	183	596	558	485	379	306	263	229	
25,001 - 40,000	1	8	263	255	411	399	907	848	738	577	466	399	348	1134	1060	923	721	583	499	435	
	2,3		263	255	411	399	854	798	694	543	439	375	327	1068	998	868	679	549	469	409	
	4,5		253	246	397	385	783	732	637	498	403	344	300	979	915	796	623	504	430	375	
	6-9		204	198	318	309	529	494	430	336	272	232	203	661	618	538	420	340	290	254	
40,001 - 65,000	1	10	296	287	462	449	1163	1087	946	739	598	511	446	1454	1359	1183	924	748	639	558	
	2,3		296	287	462	449	1091	1020	887	694	561	479	418	1364	1275	1109	868	701	599	523	
	4,5		284	276	445	432	1000	935	813	636	514	439	383	1250	1169	1016	795	643	549	479	
	6-9		229	222	357	347	667	623	542	424	343	293	255	834	779	678	530	429	366	319	
65,001 - 90,000	1	11	320	311	501	486	1287	1203	1047	818	662	565	493	1609	1504	1309	1023	828	706	616	
	2,3		320	311	501	486	1208	1129	982	768	621	531	463	1510	1411	1228	960	776	664	579	
	4,5		309	300	482	468	1106	1034	900	703	569	486	424	1383	1293	1125	879	711	608	530	
	6-9		246	239	385	374	735	687	598	467	378	323	282	919	859	748	584	473	404	353	
Charge per \$1000 over \$90,000	1	12	1.15	1.11	1.79	1.74	11.24	10.50	9.14	7.14	5.78	4.29	4.31	14.04	13.13	11.42	8.93	7.22	5.37	5.38	
	2,3		1.15	1.11	1.79	1.74	11.24	10.50	9.14	7.14	5.78	4.29	4.31	14.04	13.13	11.42	8.93	7.22	5.37	5.38	
	4,5		1.15	1.11	1.79	1.74	11.24	10.50	9.14	7.14	5.78	4.29	4.31	14.04	13.13	11.42	8.93	7.22	5.37	5.38	
	6-9		1.15	1.11	1.79	1.74	11.24	10.50	9.14	7.14	5.78	4.29	4.31	14.04	13.13	11.42	8.93	7.22	5.37	5.38	

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For State Amount rating refer Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 13
\$1000 Deductible	\$ 22
\$2000 Deductible	\$ 36
\$3000 Deductible	\$ 44
\$4000 Deductible	\$ 51
\$5000 Deductible	\$ 55

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$10  
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	142	136	219	213	484	452	393	307	249	212	185	605	565	491	384	311	265	231
	2,3		142	136	219	213	457	427	371	290	235	201	175	571	534	464	363	294	251	219
	4,5		138	132	212	206	423	395	344	269	217	186	162	529	494	430	336	271	233	203
	6-9		115	109	176	170	299	279	243	190	153	131	114	374	349	304	238	191	164	143
4,501 - 6,000	1	2	178	172	276	268	691	646	562	439	355	304	265	864	808	703	549	444	380	331
	2,3		178	172	276	268	651	608	529	413	334	286	249	814	760	661	516	418	358	311
	4,5		171	165	266	258	600	561	488	381	309	264	230	750	701	610	476	386	330	288
	6-9		141	135	217	211	412	385	335	262	212	181	158	515	481	419	328	265	226	198
6,001 - 8,000	1	3	234	227	366	355	860	804	699	547	442	378	330	1075	1005	874	684	553	473	413
	2,3		234	227	366	355	809	756	658	514	416	355	310	1011	945	823	643	520	444	388
	4,5		226	219	352	342	744	695	605	473	382	327	285	930	869	756	591	478	409	356
	6-9		183	177	284	276	503	470	409	320	259	221	193	629	588	511	400	324	276	241
8,001 - 10,000	1	4	319	310	500	485	990	925	805	629	509	435	379	1238	1156	1006	786	636	544	474
	2,3		319	310	500	485	930	869	756	591	478	408	356	1163	1086	945	739	598	510	445
	4,5		308	299	481	467	854	798	694	543	439	375	327	1068	998	868	679	549	469	409
	6-9		246	239	385	374	574	536	466	364	295	252	220	718	670	583	455	369	315	275
10,001 - 15,000	1	5	384	373	600	583	1379	1289	1121	877	709	606	528	1724	1611	1401	1096	886	758	660
	2,3		384	373	600	583	1295	1210	1053	823	666	569	496	1619	1513	1316	1029	833	711	620
	4,5		371	360	579	562	1186	1108	964	753	609	521	454	1483	1385	1205	941	761	651	568
	6-9		295	286	460	447	784	733	638	498	403	345	301	980	916	798	623	504	431	376
15,001 - 20,000	1	6	521	506	814	790	1861	1739	1513	1183	956	817	713	2326	2174	1891	1479	1195	1021	891
	2,3		521	506	814	790	1744	1630	1418	1108	897	766	668	2180	2038	1773	1385	1121	958	835
	4,5		501	486	783	760	1594	1490	1296	1013	820	700	611	1993	1863	1620	1266	1025	875	764
	6-9		397	385	620	602	1045	977	850	664	537	459	401	1306	1221	1063	830	671	574	501
20,001 - 25,000	1	7	528	513	825	801	2054	1920	1670	1306	1056	902	787	2568	2400	2088	1633	1320	1128	984
	2,3		528	513	825	801	1926	1800	1566	1224	990	846	738	2408	2250	1958	1530	1238	1058	923
	4,5		508	493	793	770	1759	1644	1430	1118	904	773	674	2199	2055	1788	1398	1130	966	843
	6-9		402	390	628	610	1151	1076	936	732	592	506	441	1439	1345	1170	915	740	633	551
25,001 - 40,000	1	8	546	530	853	828	2314	2163	1882	1471	1190	1017	887	2893	2704	2353	1839	1488	1271	1109
	2,3		546	530	853	828	2169	2027	1763	1378	1115	953	831	2711	2534	2204	1723	1394	1191	1039
	4,5		525	510	821	797	1981	1851	1610	1259	1018	870	759	2476	2314	2013	1574	1273	1088	949
	6-9		416	404	650	631	1293	1208	1051	821	664	568	495	1616	1510	1314	1026	830	710	619
40,001 - 65,000	1	10	618	600	965	937	3003	2807	2442	1909	1544	1319	1151	3754	3509	3053	2386	1930	1649	1439
	2,3		618	600	965	937	2812	2628	2286	1787	1445	1235	1077	3515	3285	2858	2234	1806	1544	1346
	4,5		594	577	928	901	2567	2399	2087	1631	1319	1128	984	3209	2999	2609	2039	1649	1410	1230
	6-9		470	456	734	713	1665	1556	1354	1058	856	731	638	2081	1945	1693	1323	1070	914	798
65,001 - 90,000	1	11	672	652	1050	1019	3342	3123	2717	2124	1718	1468	1280	4178	3904	3396	2655	2148	1835	1600
	2,3		672	652	1050	1019	3128	2923	2543	1988	1608	1374	1198	3910	3654	3179	2485	2010	1718	1498
	4,5		646	627	1008	979	2854	2667	2320	1814	1467	1253	1093	3568	3334	2900	2268	1834	1566	1366
	6-9		510	495	797	774	1848	1727	1502	1174	950	812	708	2310	2159	1878	1468	1188	1015	885
Charge per \$1000 over \$90,000	1	12	2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	2,3		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	4,5		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	6-9		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 61
\$2000 Deductible	\$ 97
\$3000 Deductible	\$120
\$4000 Deductible	\$137
\$5000 Deductible	\$149

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$27  
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	142	136	219	213	484	452	393	307	249	212	185	605	565	491	384	311	265	231
	2,3		142	136	219	213	457	427	371	290	235	201	175	571	534	464	363	294	251	219
	4,5		138	132	212	206	423	395	344	269	217	186	162	529	494	430	336	271	233	203
	6-9		115	109	176	170	299	279	243	190	153	131	114	374	349	304	238	191	164	143
4,501 - 6,000	1	2	178	172	276	268	691	646	562	439	355	304	265	864	808	703	549	444	380	331
	2,3		178	172	276	268	651	608	529	413	334	286	249	814	760	661	516	418	358	311
	4,5		171	165	266	258	600	561	488	381	309	264	230	750	701	610	476	386	330	288
	6-9		141	135	217	211	412	385	335	262	212	181	158	515	481	419	328	265	226	198
6,001 - 8,000	1	3	234	227	366	355	860	804	699	547	442	378	330	1075	1005	874	684	553	473	413
	2,3		234	227	366	355	809	756	658	514	416	355	310	1011	945	823	643	520	444	388
	4,5		226	219	352	342	744	695	605	473	382	327	285	930	869	756	591	478	409	356
	6-9		183	177	284	276	503	470	409	320	259	221	193	629	588	511	400	324	276	241
8,001 - 10,000	1	4	319	310	500	485	990	925	805	629	509	435	379	1238	1156	1006	786	636	544	474
	2,3		319	310	500	485	930	869	756	591	478	408	356	1163	1086	945	739	598	510	445
	4,5		308	299	481	467	854	798	694	543	439	375	327	1068	998	868	679	549	469	409
	6-9		246	239	385	374	574	536	466	364	295	252	220	718	670	583	455	369	315	275
10,001 - 15,000	1	5	384	373	600	583	1379	1289	1121	877	709	606	528	1724	1611	1401	1096	886	758	660
	2,3		384	373	600	583	1295	1210	1053	823	666	569	496	1619	1513	1316	1029	833	711	620
	4,5		371	360	579	562	1186	1108	964	753	609	521	454	1483	1385	1205	941	761	651	568
	6-9		295	286	460	447	784	733	638	498	403	345	301	980	916	798	623	504	431	376
15,001 - 20,000	1	6	521	506	814	790	1861	1739	1513	1183	956	817	713	2326	2174	1891	1479	1195	1021	891
	2,3		521	506	814	790	1744	1630	1418	1108	897	766	668	2180	2038	1773	1385	1121	958	835
	4,5		501	486	783	760	1594	1490	1296	1013	820	700	611	1993	1863	1620	1266	1025	875	764
	6-9		397	385	620	602	1045	977	850	664	537	459	401	1306	1221	1063	830	671	574	501
20,001 - 25,000	1	7	528	513	825	801	2054	1920	1670	1306	1056	902	787	2568	2400	2088	1633	1320	1128	984
	2,3		528	513	825	801	1926	1800	1566	1224	990	846	738	2408	2250	1958	1530	1238	1058	923
	4,5		508	493	793	770	1759	1644	1430	1118	904	773	674	2199	2055	1788	1398	1130	966	843
	6-9		402	390	628	610	1151	1076	936	732	592	506	441	1439	1345	1170	915	740	633	551
25,001 - 40,000	1	8	546	530	853	828	2314	2163	1882	1471	1190	1017	887	2893	2704	2353	1839	1488	1271	1109
	2,3		546	530	853	828	2169	2027	1763	1378	1115	953	831	2711	2534	2204	1723	1394	1191	1039
	4,5		525	510	821	797	1981	1851	1610	1259	1018	870	759	2476	2314	2013	1574	1273	1088	949
	6-9		416	404	650	631	1293	1208	1051	821	664	568	495	1616	1510	1314	1026	830	710	619
40,001 - 65,000	1	10	618	600	965	937	3003	2807	2442	1909	1544	1319	1151	3754	3509	3053	2386	1930	1649	1439
	2,3		618	600	965	937	2812	2628	2286	1787	1445	1235	1077	3515	3285	2858	2234	1806	1544	1346
	4,5		594	577	928	901	2567	2399	2087	1631	1319	1128	984	3209	2999	2609	2039	1649	1410	1230
	6-9		470	456	734	713	1665	1556	1354	1058	856	731	638	2081	1945	1693	1323	1070	914	798
65,001 - 90,000	1	11	672	652	1050	1019	3342	3123	2717	2124	1718	1468	1280	4178	3904	3396	2655	2148	1835	1600
	2,3		672	652	1050	1019	3128	2923	2543	1988	1608	1374	1198	3910	3654	3179	2485	2010	1718	1498
	4,5		646	627	1008	979	2854	2667	2320	1814	1467	1253	1093	3568	3334	2900	2268	1834	1566	1366
	6-9		510	495	797	774	1848	1727	1502	1174	950	812	708	2310	2159	1878	1468	1188	1015	885
Charge per \$1000 over \$90,000	1	12	2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	2,3		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	4,5		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	6-9		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 61
\$2000 Deductible	\$ 97
\$3000 Deductible	\$120
\$4000 Deductible	\$137
\$5000 Deductible	\$149

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$27  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 3 - NON-FLEET**

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	142	136	219	213	484	452	393	307	249	212	185	605	565	491	384	311	265	231
	2,3		142	136	219	213	457	427	371	290	235	201	175	571	534	464	363	294	251	219
	4,5		138	132	212	206	423	395	344	269	217	186	162	529	494	430	336	271	233	203
	6-9		115	109	176	170	299	279	243	190	153	131	114	374	349	304	238	191	164	143
4,501 - 6,000	1	2	178	172	276	268	691	646	562	439	355	304	265	864	808	703	549	444	380	331
	2,3		178	172	276	268	651	608	529	413	334	286	249	814	760	661	516	418	358	311
	4,5		171	165	266	258	600	561	488	381	309	264	230	750	701	610	476	386	330	288
	6-9		141	135	217	211	412	385	335	262	212	181	158	515	481	419	328	265	226	198
6,001 - 8,000	1	3	234	227	366	355	860	804	699	547	442	378	330	1075	1005	874	684	553	473	413
	2,3		234	227	366	355	809	756	658	514	416	355	310	1011	945	823	643	520	444	388
	4,5		226	219	352	342	744	695	605	473	382	327	285	930	869	756	591	478	409	356
	6-9		183	177	284	276	503	470	409	320	259	221	193	629	588	511	400	324	276	241
8,001 - 10,000	1	4	319	310	500	485	990	925	805	629	509	435	379	1238	1156	1006	786	636	544	474
	2,3		319	310	500	485	930	869	756	591	478	408	356	1163	1086	945	739	598	510	445
	4,5		308	299	481	467	854	798	694	543	439	375	327	1068	998	868	679	549	469	409
	6-9		246	239	385	374	574	536	466	364	295	252	220	718	670	583	455	369	315	275
10,001 - 15,000	1	5	384	373	600	583	1379	1289	1121	877	709	606	528	1724	1611	1401	1096	886	758	660
	2,3		384	373	600	583	1295	1210	1053	823	666	569	496	1619	1513	1316	1029	833	711	620
	4,5		371	360	579	562	1186	1108	964	753	609	521	454	1483	1385	1205	941	761	651	568
	6-9		295	286	460	447	784	733	638	498	403	345	301	980	916	798	623	504	431	376
15,001 - 20,000	1	6	521	506	814	790	1861	1739	1513	1183	956	817	713	2326	2174	1891	1479	1195	1021	891
	2,3		521	506	814	790	1744	1630	1418	1108	897	766	668	2180	2038	1773	1385	1121	958	835
	4,5		501	486	783	760	1594	1490	1296	1013	820	700	611	1993	1863	1620	1266	1025	875	764
	6-9		397	385	620	602	1045	977	850	664	537	459	401	1306	1221	1063	830	671	574	501
20,001 - 25,000	1	7	528	513	825	801	2054	1920	1670	1306	1056	902	787	2568	2400	2088	1633	1320	1128	984
	2,3		528	513	825	801	1926	1800	1566	1224	990	846	738	2408	2250	1958	1530	1238	1058	923
	4,5		508	493	793	770	1759	1644	1430	1118	904	773	674	2199	2055	1788	1398	1130	966	843
	6-9		402	390	628	610	1151	1076	936	732	592	506	441	1439	1345	1170	915	740	633	551
25,001 - 40,000	1	8	546	530	853	828	2314	2163	1882	1471	1190	1017	887	2893	2704	2353	1839	1488	1271	1109
	2,3		546	530	853	828	2169	2027	1763	1378	1115	953	831	2711	2534	2204	1723	1394	1191	1039
	4,5		525	510	821	797	1981	1851	1610	1259	1018	870	759	2476	2314	2013	1574	1273	1088	949
	6-9		416	404	650	631	1293	1208	1051	821	664	568	495	1616	1510	1314	1026	830	710	619
40,001 - 65,000	1	10	618	600	965	937	3003	2807	2442	1909	1544	1319	1151	3754	3509	3053	2386	1930	1649	1439
	2,3		618	600	965	937	2812	2628	2286	1787	1445	1235	1077	3515	3285	2858	2234	1806	1544	1346
	4,5		594	577	928	901	2567	2399	2087	1631	1319	1128	984	3209	2999	2609	2039	1649	1410	1230
	6-9		470	456	734	713	1665	1556	1354	1058	856	731	638	2081	1945	1693	1323	1070	914	798
65,001 - 90,000	1	11	672	652	1050	1019	3342	3123	2717	2124	1718	1468	1280	4178	3904	3396	2655	2148	1835	1600
	2,3		672	652	1050	1019	3128	2923	2543	1988	1608	1374	1198	3910	3654	3179	2485	2010	1718	1498
	4,5		646	627	1008	979	2854	2667	2320	1814	1467	1253	1093	3568	3334	2900	2268	1834	1566	1366
	6-9		510	495	797	774	1848	1727	1502	1174	950	812	708	2310	2159	1878	1468	1188	1015	885
Charge per \$1000 over \$90,000	1	12	2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	2,3		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	4,5		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	6-9		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 61
\$2000 Deductible	\$ 97
\$3000 Deductible	\$120
\$4000 Deductible	\$137
\$5000 Deductible	\$149

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$27  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 4 - NON-FLEET**

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	142	136	219	213	484	452	393	307	249	212	185	605	565	491	384	311	265	231
	2,3		142	136	219	213	457	427	371	290	235	201	175	571	534	464	363	294	251	219
	4,5		138	132	212	206	423	395	344	269	217	186	162	529	494	430	336	271	233	203
	6-9		115	109	176	170	299	279	243	190	153	131	114	374	349	304	238	191	164	143
4,501 - 6,000	1	2	178	172	276	268	691	646	562	439	355	304	265	864	808	703	549	444	380	331
	2,3		178	172	276	268	651	608	529	413	334	286	249	814	760	661	516	418	358	311
	4,5		171	165	266	258	600	561	488	381	309	264	230	750	701	610	476	386	330	288
	6-9		141	135	217	211	412	385	335	262	212	181	158	515	481	419	328	265	226	198
6,001 - 8,000	1	3	234	227	366	355	860	804	699	547	442	378	330	1075	1005	874	684	553	473	413
	2,3		234	227	366	355	809	756	658	514	416	355	310	1011	945	823	643	520	444	388
	4,5		226	219	352	342	744	695	605	473	382	327	285	930	869	756	591	478	409	356
	6-9		183	177	284	276	503	470	409	320	259	221	193	629	588	511	400	324	276	241
8,001 - 10,000	1	4	319	310	500	485	990	925	805	629	509	435	379	1238	1156	1006	786	636	544	474
	2,3		319	310	500	485	930	869	756	591	478	408	356	1163	1086	945	739	598	510	445
	4,5		308	299	481	467	854	798	694	543	439	375	327	1068	998	868	679	549	469	409
	6-9		246	239	385	374	574	536	466	364	295	252	220	718	670	583	455	369	315	275
10,001 - 15,000	1	5	384	373	600	583	1379	1289	1121	877	709	606	528	1724	1611	1401	1096	886	758	660
	2,3		384	373	600	583	1295	1210	1053	823	666	569	496	1619	1513	1316	1029	833	711	620
	4,5		371	360	579	562	1186	1108	964	753	609	521	454	1483	1385	1205	941	761	651	568
	6-9		295	286	460	447	784	733	638	498	403	345	301	980	916	798	623	504	431	376
15,001 - 20,000	1	6	521	506	814	790	1861	1739	1513	1183	956	817	713	2326	2174	1891	1479	1195	1021	891
	2,3		521	506	814	790	1744	1630	1418	1108	897	766	668	2180	2038	1773	1385	1121	958	835
	4,5		501	486	783	760	1594	1490	1296	1013	820	700	611	1993	1863	1620	1266	1025	875	764
	6-9		397	385	620	602	1045	977	850	664	537	459	401	1306	1221	1063	830	671	574	501
20,001 - 25,000	1	7	528	513	825	801	2054	1920	1670	1306	1056	902	787	2568	2400	2088	1633	1320	1128	984
	2,3		528	513	825	801	1926	1800	1566	1224	990	846	738	2408	2250	1958	1530	1238	1058	923
	4,5		508	493	793	770	1759	1644	1430	1118	904	773	674	2199	2055	1788	1398	1130	966	843
	6-9		402	390	628	610	1151	1076	936	732	592	506	441	1439	1345	1170	915	740	633	551
25,001 - 40,000	1	8	546	530	853	828	2314	2163	1882	1471	1190	1017	887	2893	2704	2353	1839	1488	1271	1109
	2,3		546	530	853	828	2169	2027	1763	1378	1115	953	831	2711	2534	2204	1723	1394	1191	1039
	4,5		525	510	821	797	1981	1851	1610	1259	1018	870	759	2476	2314	2013	1574	1273	1088	949
	6-9		416	404	650	631	1293	1208	1051	821	664	568	495	1616	1510	1314	1026	830	710	619
40,001 - 65,000	1	10	618	600	965	937	3003	2807	2442	1909	1544	1319	1151	3754	3509	3053	2386	1930	1649	1439
	2,3		618	600	965	937	2812	2628	2286	1787	1445	1235	1077	3515	3285	2858	2234	1806	1544	1346
	4,5		594	577	928	901	2567	2399	2087	1631	1319	1128	984	3209	2999	2609	2039	1649	1410	1230
	6-9		470	456	734	713	1665	1556	1354	1058	856	731	638	2081	1945	1693	1323	1070	914	798
65,001 - 90,000	1	11	672	652	1050	1019	3342	3123	2717	2124	1718	1468	1280	4178	3904	3396	2655	2148	1835	1600
	2,3		672	652	1050	1019	3128	2923	2543	1988	1608	1374	1198	3910	3654	3179	2485	2010	1718	1498
	4,5		646	627	1008	979	2854	2667	2320	1814	1467	1253	1093	3568	3334	2900	2268	1834	1566	1366
	6-9		510	495	797	774	1848	1727	1502	1174	950	812	708	2310	2159	1878	1468	1188	1015	885
Charge per \$1000 over \$90,000	1	12	2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	2,3		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	4,5		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	6-9		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 61
\$2000 Deductible	\$ 97
\$3000 Deductible	\$120
\$4000 Deductible	\$137
\$5000 Deductible	\$149

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$27  
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	1	142	136	219	213	484	452	393	307	249	212	185	605	565	491	384	311	265	231
	2,3		142	136	219	213	457	427	371	290	235	201	175	571	534	464	363	294	251	219
	4,5		138	132	212	206	423	395	344	269	217	186	162	529	494	430	336	271	233	203
	6-9		115	109	176	170	299	279	243	190	153	131	114	374	349	304	238	191	164	143
4,501 - 6,000	1	2	178	172	276	268	691	646	562	439	355	304	265	864	808	703	549	444	380	331
	2,3		178	172	276	268	651	608	529	413	334	286	249	814	760	661	516	418	358	311
	4,5		171	165	266	258	600	561	488	381	309	264	230	750	701	610	476	386	330	288
	6-9		141	135	217	211	412	385	335	262	212	181	158	515	481	419	328	265	226	198
6,001 - 8,000	1	3	234	227	366	355	860	804	699	547	442	378	330	1075	1005	874	684	553	473	413
	2,3		234	227	366	355	809	756	658	514	416	355	310	1011	945	823	643	520	444	388
	4,5		226	219	352	342	744	695	605	473	382	327	285	930	869	756	591	478	409	356
	6-9		183	177	284	276	503	470	409	320	259	221	193	629	588	511	400	324	276	241
8,001 - 10,000	1	4	319	310	500	485	990	925	805	629	509	435	379	1238	1156	1006	786	636	544	474
	2,3		319	310	500	485	930	869	756	591	478	408	356	1163	1086	945	739	598	510	445
	4,5		308	299	481	467	854	798	694	543	439	375	327	1068	998	868	679	549	469	409
	6-9		246	239	385	374	574	536	466	364	295	252	220	718	670	583	455	369	315	275
10,001 - 15,000	1	5	384	373	600	583	1379	1289	1121	877	709	606	528	1724	1611	1401	1096	886	758	660
	2,3		384	373	600	583	1295	1210	1053	823	666	569	496	1619	1513	1316	1029	833	711	620
	4,5		371	360	579	562	1186	1108	964	753	609	521	454	1483	1385	1205	941	761	651	568
	6-9		295	286	460	447	784	733	638	498	403	345	301	980	916	798	623	504	431	376
15,001 - 20,000	1	6	521	506	814	790	1861	1739	1513	1183	956	817	713	2326	2174	1891	1479	1195	1021	891
	2,3		521	506	814	790	1744	1630	1418	1108	897	766	668	2180	2038	1773	1385	1121	958	835
	4,5		501	486	783	760	1594	1490	1296	1013	820	700	611	1993	1863	1620	1266	1025	875	764
	6-9		397	385	620	602	1045	977	850	664	537	459	401	1306	1221	1063	830	671	574	501
20,001 - 25,000	1	7	528	513	825	801	2054	1920	1670	1306	1056	902	787	2568	2400	2088	1633	1320	1128	984
	2,3		528	513	825	801	1926	1800	1566	1224	990	846	738	2408	2250	1958	1530	1238	1058	923
	4,5		508	493	793	770	1759	1644	1430	1118	904	773	674	2199	2055	1788	1398	1130	966	843
	6-9		402	390	628	610	1151	1076	936	732	592	506	441	1439	1345	1170	915	740	633	551
25,001 - 40,000	1	8	546	530	853	828	2314	2163	1882	1471	1190	1017	887	2893	2704	2353	1839	1488	1271	1109
	2,3		546	530	853	828	2169	2027	1763	1378	1115	953	831	2711	2534	2204	1723	1394	1191	1039
	4,5		525	510	821	797	1981	1851	1610	1259	1018	870	759	2476	2314	2013	1574	1273	1088	949
	6-9		416	404	650	631	1293	1208	1051	821	664	568	495	1616	1510	1314	1026	830	710	619
40,001 - 65,000	1	10	618	600	965	937	3003	2807	2442	1909	1544	1319	1151	3754	3509	3053	2386	1930	1649	1439
	2,3		618	600	965	937	2812	2628	2286	1787	1445	1235	1077	3515	3285	2858	2234	1806	1544	1346
	4,5		594	577	928	901	2567	2399	2087	1631	1319	1128	984	3209	2999	2609	2039	1649	1410	1230
	6-9		470	456	734	713	1665	1556	1354	1058	856	731	638	2081	1945	1693	1323	1070	914	798
65,001 - 90,000	1	11	672	652	1050	1019	3342	3123	2717	2124	1718	1468	1280	4178	3904	3396	2655	2148	1835	1600
	2,3		672	652	1050	1019	3128	2923	2543	1988	1608	1374	1198	3910	3654	3179	2485	2010	1718	1498
	4,5		646	627	1008	979	2854	2667	2320	1814	1467	1253	1093	3568	3334	2900	2268	1834	1566	1366
	6-9		510	495	797	774	1848	1727	1502	1174	950	812	708	2310	2159	1878	1468	1188	1015	885
Charge per \$1000 over \$90,000	1	12	2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	2,3		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	4,5		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	6-9		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 61
\$2000 Deductible	\$ 97
\$3000 Deductible	\$120
\$4000 Deductible	\$137
\$5000 Deductible	\$149

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$27  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 6 - NON-FLEET**

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	142	136	219	213	484	452	393	307	249	212	185	605	565	491	384	311	265	231
	2,3		142	136	219	213	457	427	371	290	235	201	175	571	534	464	363	294	251	219
	4,5		138	132	212	206	423	395	344	269	217	186	162	529	494	430	336	271	233	203
	6-9		115	109	176	170	299	279	243	190	153	131	114	374	349	304	238	191	164	143
4,501 - 6,000	1	2	178	172	276	268	691	646	562	439	355	304	265	864	808	703	549	444	380	331
	2,3		178	172	276	268	651	608	529	413	334	286	249	814	760	661	516	418	358	311
	4,5		171	165	266	258	600	561	488	381	309	264	230	750	701	610	476	386	330	288
	6-9		141	135	217	211	412	385	335	262	212	181	158	515	481	419	328	265	226	198
6,001 - 8,000	1	3	234	227	366	355	860	804	699	547	442	378	330	1075	1005	874	684	553	473	413
	2,3		234	227	366	355	809	756	658	514	416	355	310	1011	945	823	643	520	444	388
	4,5		226	219	352	342	744	695	605	473	382	327	285	930	869	756	591	478	409	356
	6-9		183	177	284	276	503	470	409	320	259	221	193	629	588	511	400	324	276	241
8,001 - 10,000	1	4	319	310	500	485	990	925	805	629	509	435	379	1238	1156	1006	786	636	544	474
	2,3		319	310	500	485	930	869	756	591	478	408	356	1163	1086	945	739	598	510	445
	4,5		308	299	481	467	854	798	694	543	439	375	327	1068	998	868	679	549	469	409
	6-9		246	239	385	374	574	536	466	364	295	252	220	718	670	583	455	369	315	275
10,001 - 15,000	1	5	384	373	600	583	1379	1289	1121	877	709	606	528	1724	1611	1401	1096	886	758	660
	2,3		384	373	600	583	1295	1210	1053	823	666	569	496	1619	1513	1316	1029	833	711	620
	4,5		371	360	579	562	1186	1108	964	753	609	521	454	1483	1385	1205	941	761	651	568
	6-9		295	286	460	447	784	733	638	498	403	345	301	980	916	798	623	504	431	376
15,001 - 20,000	1	6	521	506	814	790	1861	1739	1513	1183	956	817	713	2326	2174	1891	1479	1195	1021	891
	2,3		521	506	814	790	1744	1630	1418	1108	897	766	668	2180	2038	1773	1385	1121	958	835
	4,5		501	486	783	760	1594	1490	1296	1013	820	700	611	1993	1863	1620	1266	1025	875	764
	6-9		397	385	620	602	1045	977	850	664	537	459	401	1306	1221	1063	830	671	574	501
20,001 - 25,000	1	7	528	513	825	801	2054	1920	1670	1306	1056	902	787	2568	2400	2088	1633	1320	1128	984
	2,3		528	513	825	801	1926	1800	1566	1224	990	846	738	2408	2250	1958	1530	1238	1058	923
	4,5		508	493	793	770	1759	1644	1430	1118	904	773	674	2199	2055	1788	1398	1130	966	843
	6-9		402	390	628	610	1151	1076	936	732	592	506	441	1439	1345	1170	915	740	633	551
25,001 - 40,000	1	8	546	530	853	828	2314	2163	1882	1471	1190	1017	887	2893	2704	2353	1839	1488	1271	1109
	2,3		546	530	853	828	2169	2027	1763	1378	1115	953	831	2711	2534	2204	1723	1394	1191	1039
	4,5		525	510	821	797	1981	1851	1610	1259	1018	870	759	2476	2314	2013	1574	1273	1088	949
	6-9		416	404	650	631	1293	1208	1051	821	664	568	495	1616	1510	1314	1026	830	710	619
40,001 - 65,000	1	10	618	600	965	937	3003	2807	2442	1909	1544	1319	1151	3754	3509	3053	2386	1930	1649	1439
	2,3		618	600	965	937	2812	2628	2286	1787	1445	1235	1077	3515	3285	2858	2234	1806	1544	1346
	4,5		594	577	928	901	2567	2399	2087	1631	1319	1128	984	3209	2999	2609	2039	1649	1410	1230
	6-9		470	456	734	713	1665	1556	1354	1058	856	731	638	2081	1945	1693	1323	1070	914	798
65,001 - 90,000	1	11	672	652	1050	1019	3342	3123	2717	2124	1718	1468	1280	4178	3904	3396	2655	2148	1835	1600
	2,3		672	652	1050	1019	3128	2923	2543	1988	1608	1374	1198	3910	3654	3179	2485	2010	1718	1498
	4,5		646	627	1008	979	2854	2667	2320	1814	1467	1253	1093	3568	3334	2900	2268	1834	1566	1366
	6-9		510	495	797	774	1848	1727	1502	1174	950	812	708	2310	2159	1878	1468	1188	1015	885
Charge per \$1000 over \$90,000	1	12	2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	2,3		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	4,5		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	6-9		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 61
\$2000 Deductible	\$ 97
\$3000 Deductible	\$120
\$4000 Deductible	\$137
\$5000 Deductible	\$149

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$27  
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	142	136	219	213	484	452	393	307	249	212	185	605	565	491	384	311	265	231
	2,3		142	136	219	213	457	427	371	290	235	201	175	571	534	464	363	294	251	219
	4,5		138	132	212	206	423	395	344	269	217	186	162	529	494	430	336	271	233	203
	6-9		115	109	176	170	299	279	243	190	153	131	114	374	349	304	238	191	164	143
4,501 - 6,000	1	2	178	172	276	268	691	646	562	439	355	304	265	864	808	703	549	444	380	331
	2,3		178	172	276	268	651	608	529	413	334	286	249	814	760	661	516	418	358	311
	4,5		171	165	266	258	600	561	488	381	309	264	230	750	701	610	476	386	330	288
	6-9		141	135	217	211	412	385	335	262	212	181	158	515	481	419	328	265	226	198
6,001 - 8,000	1	3	234	227	366	355	860	804	699	547	442	378	330	1075	1005	874	684	553	473	413
	2,3		234	227	366	355	809	756	658	514	416	355	310	1011	945	823	643	520	444	388
	4,5		226	219	352	342	744	695	605	473	382	327	285	930	869	756	591	478	409	356
	6-9		183	177	284	276	503	470	409	320	259	221	193	629	588	511	400	324	276	241
8,001 - 10,000	1	4	319	310	500	485	990	925	805	629	509	435	379	1238	1156	1006	786	636	544	474
	2,3		319	310	500	485	930	869	756	591	478	408	356	1163	1086	945	739	598	510	445
	4,5		308	299	481	467	854	798	694	543	439	375	327	1068	998	868	679	549	469	409
	6-9		246	239	385	374	574	536	466	364	295	252	220	718	670	583	455	369	315	275
10,001 - 15,000	1	5	384	373	600	583	1379	1289	1121	877	709	606	528	1724	1611	1401	1096	886	758	660
	2,3		384	373	600	583	1295	1210	1053	823	666	569	496	1619	1513	1316	1029	833	711	620
	4,5		371	360	579	562	1186	1108	964	753	609	521	454	1483	1385	1205	941	761	651	568
	6-9		295	286	460	447	784	733	638	498	403	345	301	980	916	798	623	504	431	376
15,001 - 20,000	1	6	521	506	814	790	1861	1739	1513	1183	956	817	713	2326	2174	1891	1479	1195	1021	891
	2,3		521	506	814	790	1744	1630	1418	1108	897	766	668	2180	2038	1773	1385	1121	958	835
	4,5		501	486	783	760	1594	1490	1296	1013	820	700	611	1993	1863	1620	1266	1025	875	764
	6-9		397	385	620	602	1045	977	850	664	537	459	401	1306	1221	1063	830	671	574	501
20,001 - 25,000	1	7	528	513	825	801	2054	1920	1670	1306	1056	902	787	2568	2400	2088	1633	1320	1128	984
	2,3		528	513	825	801	1926	1800	1566	1224	990	846	738	2408	2250	1958	1530	1238	1058	923
	4,5		508	493	793	770	1759	1644	1430	1118	904	773	674	2199	2055	1788	1398	1130	966	843
	6-9		402	390	628	610	1151	1076	936	732	592	506	441	1439	1345	1170	915	740	633	551
25,001 - 40,000	1	8	546	530	853	828	2314	2163	1882	1471	1190	1017	887	2893	2704	2353	1839	1488	1271	1109
	2,3		546	530	853	828	2169	2027	1763	1378	1115	953	831	2711	2534	2204	1723	1394	1191	1039
	4,5		525	510	821	797	1981	1851	1610	1259	1018	870	759	2476	2314	2013	1574	1273	1088	949
	6-9		416	404	650	631	1293	1208	1051	821	664	568	495	1616	1510	1314	1026	830	710	619
40,001 - 65,000	1	10	618	600	965	937	3003	2807	2442	1909	1544	1319	1151	3754	3509	3053	2386	1930	1649	1439
	2,3		618	600	965	937	2812	2628	2286	1787	1445	1235	1077	3515	3285	2858	2234	1806	1544	1346
	4,5		594	577	928	901	2567	2399	2087	1631	1319	1128	984	3209	2999	2609	2039	1649	1410	1230
	6-9		470	456	734	713	1665	1556	1354	1058	856	731	638	2081	1945	1693	1323	1070	914	798
65,001 - 90,000	1	11	672	652	1050	1019	3342	3123	2717	2124	1718	1468	1280	4178	3904	3396	2655	2148	1835	1600
	2,3		672	652	1050	1019	3128	2923	2543	1988	1608	1374	1198	3910	3654	3179	2485	2010	1718	1498
	4,5		646	627	1008	979	2854	2667	2320	1814	1467	1253	1093	3568	3334	2900	2268	1834	1566	1366
	6-9		510	495	797	774	1848	1727	1502	1174	950	812	708	2310	2159	1878	1468	1188	1015	885
Charge per \$1000 over \$90,000	1	12	2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	2,3		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	4,5		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	6-9		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
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\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 27
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\$1000 Deductible	\$ 61
\$2000 Deductible	\$ 97
\$3000 Deductible	\$120
\$4000 Deductible	\$137
\$5000 Deductible	\$149

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$27  
to the \$300 Ded Limited Collision Rate.

**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	142	136	219	213	484	452	393	307	249	212	185	605	565	491	384	311	265	231
	2,3		142	136	219	213	457	427	371	290	235	201	175	571	534	464	363	294	251	219
	4,5		138	132	212	206	423	395	344	269	217	186	162	529	494	430	336	271	233	203
	6-9		115	109	176	170	299	279	243	190	153	131	114	374	349	304	238	191	164	143
4,501 - 6,000	1	2	178	172	276	268	691	646	562	439	355	304	265	864	808	703	549	444	380	331
	2,3		178	172	276	268	651	608	529	413	334	286	249	814	760	661	516	418	358	311
	4,5		171	165	266	258	600	561	488	381	309	264	230	750	701	610	476	386	330	288
	6-9		141	135	217	211	412	385	335	262	212	181	158	515	481	419	328	265	226	198
6,001 - 8,000	1	3	234	227	366	355	860	804	699	547	442	378	330	1075	1005	874	684	553	473	413
	2,3		234	227	366	355	809	756	658	514	416	355	310	1011	945	823	643	520	444	388
	4,5		226	219	352	342	744	695	605	473	382	327	285	930	869	756	591	478	409	356
	6-9		183	177	284	276	503	470	409	320	259	221	193	629	588	511	400	324	276	241
8,001 - 10,000	1	4	319	310	500	485	990	925	805	629	509	435	379	1238	1156	1006	786	636	544	474
	2,3		319	310	500	485	930	869	756	591	478	408	356	1163	1086	945	739	598	510	445
	4,5		308	299	481	467	854	798	694	543	439	375	327	1068	998	868	679	549	469	409
	6-9		246	239	385	374	574	536	466	364	295	252	220	718	670	583	455	369	315	275
10,001 - 15,000	1	5	384	373	600	583	1379	1289	1121	877	709	606	528	1724	1611	1401	1096	886	758	660
	2,3		384	373	600	583	1295	1210	1053	823	666	569	496	1619	1513	1316	1029	833	711	620
	4,5		371	360	579	562	1186	1108	964	753	609	521	454	1483	1385	1205	941	761	651	568
	6-9		295	286	460	447	784	733	638	498	403	345	301	980	916	798	623	504	431	376
15,001 - 20,000	1	6	521	506	814	790	1861	1739	1513	1183	956	817	713	2326	2174	1891	1479	1195	1021	891
	2,3		521	506	814	790	1744	1630	1418	1108	897	766	668	2180	2038	1773	1385	1121	958	835
	4,5		501	486	783	760	1594	1490	1296	1013	820	700	611	1993	1863	1620	1266	1025	875	764
	6-9		397	385	620	602	1045	977	850	664	537	459	401	1306	1221	1063	830	671	574	501
20,001 - 25,000	1	7	528	513	825	801	2054	1920	1670	1306	1056	902	787	2568	2400	2088	1633	1320	1128	984
	2,3		528	513	825	801	1926	1800	1566	1224	990	846	738	2408	2250	1958	1530	1238	1058	923
	4,5		508	493	793	770	1759	1644	1430	1118	904	773	674	2199	2055	1788	1398	1130	966	843
	6-9		402	390	628	610	1151	1076	936	732	592	506	441	1439	1345	1170	915	740	633	551
25,001 - 40,000	1	8	546	530	853	828	2314	2163	1882	1471	1190	1017	887	2893	2704	2353	1839	1488	1271	1109
	2,3		546	530	853	828	2169	2027	1763	1378	1115	953	831	2711	2534	2204	1723	1394	1191	1039
	4,5		525	510	821	797	1981	1851	1610	1259	1018	870	759	2476	2314	2013	1574	1273	1088	949
	6-9		416	404	650	631	1293	1208	1051	821	664	568	495	1616	1510	1314	1026	830	710	619
40,001 - 65,000	1	10	618	600	965	937	3003	2807	2442	1909	1544	1319	1151	3754	3509	3053	2386	1930	1649	1439
	2,3		618	600	965	937	2812	2628	2286	1787	1445	1235	1077	3515	3285	2858	2234	1806	1544	1346
	4,5		594	577	928	901	2567	2399	2087	1631	1319	1128	984	3209	2999	2609	2039	1649	1410	1230
	6-9		470	456	734	713	1665	1556	1354	1058	856	731	638	2081	1945	1693	1323	1070	914	798
65,001 - 90,000	1	11	672	652	1050	1019	3342	3123	2717	2124	1718	1468	1280	4178	3904	3396	2655	2148	1835	1600
	2,3		672	652	1050	1019	3128	2923	2543	1988	1608	1374	1198	3910	3654	3179	2485	2010	1718	1498
	4,5		646	627	1008	979	2854	2667	2320	1814	1467	1253	1093	3568	3334	2900	2268	1834	1566	1366
	6-9		510	495	797	774	1848	1727	1502	1174	950	812	708	2310	2159	1878	1468	1188	1015	885
Charge per \$1000 over \$90,000	1	12	2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	2,3		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	4,5		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	6-9		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 61
\$2000 Deductible	\$ 97
\$3000 Deductible	\$120
\$4000 Deductible	\$137
\$5000 Deductible	\$149

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$27  
to the \$300 Ded Limited Collision Rate.

**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	142	136	219	213	484	452	393	307	249	212	185	605	565	491	384	311	265	231
	2,3		142	136	219	213	457	427	371	290	235	201	175	571	534	464	363	294	251	219
	4,5		138	132	212	206	423	395	344	269	217	186	162	529	494	430	336	271	233	203
	6-9		115	109	176	170	299	279	243	190	153	131	114	374	349	304	238	191	164	143
4,501 - 6,000	1	2	178	172	276	268	691	646	562	439	355	304	265	864	808	703	549	444	380	331
	2,3		178	172	276	268	651	608	529	413	334	286	249	814	760	661	516	418	358	311
	4,5		171	165	266	258	600	561	488	381	309	264	230	750	701	610	476	386	330	288
	6-9		141	135	217	211	412	385	335	262	212	181	158	515	481	419	328	265	226	198
6,001 - 8,000	1	3	234	227	366	355	860	804	699	547	442	378	330	1075	1005	874	684	553	473	413
	2,3		234	227	366	355	809	756	658	514	416	355	310	1011	945	823	643	520	444	388
	4,5		226	219	352	342	744	695	605	473	382	327	285	930	869	756	591	478	409	356
	6-9		183	177	284	276	503	470	409	320	259	221	193	629	588	511	400	324	276	241
8,001 - 10,000	1	4	319	310	500	485	990	925	805	629	509	435	379	1238	1156	1006	786	636	544	474
	2,3		319	310	500	485	930	869	756	591	478	408	356	1163	1086	945	739	598	510	445
	4,5		308	299	481	467	854	798	694	543	439	375	327	1068	998	868	679	549	469	409
	6-9		246	239	385	374	574	536	466	364	295	252	220	718	670	583	455	369	315	275
10,001 - 15,000	1	5	384	373	600	583	1379	1289	1121	877	709	606	528	1724	1611	1401	1096	886	758	660
	2,3		384	373	600	583	1295	1210	1053	823	666	569	496	1619	1513	1316	1029	833	711	620
	4,5		371	360	579	562	1186	1108	964	753	609	521	454	1483	1385	1205	941	761	651	568
	6-9		295	286	460	447	784	733	638	498	403	345	301	980	916	798	623	504	431	376
15,001 - 20,000	1	6	521	506	814	790	1861	1739	1513	1183	956	817	713	2326	2174	1891	1479	1195	1021	891
	2,3		521	506	814	790	1744	1630	1418	1108	897	766	668	2180	2038	1773	1385	1121	958	835
	4,5		501	486	783	760	1594	1490	1296	1013	820	700	611	1993	1863	1620	1266	1025	875	764
	6-9		397	385	620	602	1045	977	850	664	537	459	401	1306	1221	1063	830	671	574	501
20,001 - 25,000	1	7	528	513	825	801	2054	1920	1670	1306	1056	902	787	2568	2400	2088	1633	1320	1128	984
	2,3		528	513	825	801	1926	1800	1566	1224	990	846	738	2408	2250	1958	1530	1238	1058	923
	4,5		508	493	793	770	1759	1644	1430	1118	904	773	674	2199	2055	1788	1398	1130	966	843
	6-9		402	390	628	610	1151	1076	936	732	592	506	441	1439	1345	1170	915	740	633	551
25,001 - 40,000	1	8	546	530	853	828	2314	2163	1882	1471	1190	1017	887	2893	2704	2353	1839	1488	1271	1109
	2,3		546	530	853	828	2169	2027	1763	1378	1115	953	831	2711	2534	2204	1723	1394	1191	1039
	4,5		525	510	821	797	1981	1851	1610	1259	1018	870	759	2476	2314	2013	1574	1273	1088	949
	6-9		416	404	650	631	1293	1208	1051	821	664	568	495	1616	1510	1314	1026	830	710	619
40,001 - 65,000	1	10	618	600	965	937	3003	2807	2442	1909	1544	1319	1151	3754	3509	3053	2386	1930	1649	1439
	2,3		618	600	965	937	2812	2628	2286	1787	1445	1235	1077	3515	3285	2858	2234	1806	1544	1346
	4,5		594	577	928	901	2567	2399	2087	1631	1319	1128	984	3209	2999	2609	2039	1649	1410	1230
	6-9		470	456	734	713	1665	1556	1354	1058	856	731	638	2081	1945	1693	1323	1070	914	798
65,001 - 90,000	1	11	672	652	1050	1019	3342	3123	2717	2124	1718	1468	1280	4178	3904	3396	2655	2148	1835	1600
	2,3		672	652	1050	1019	3128	2923	2543	1988	1608	1374	1198	3910	3654	3179	2485	2010	1718	1498
	4,5		646	627	1008	979	2854	2667	2320	1814	1467	1253	1093	3568	3334	2900	2268	1834	1566	1366
	6-9		510	495	797	774	1848	1727	1502	1174	950	812	708	2310	2159	1878	1468	1188	1015	885
Charge per \$1000 over \$90,000	1	12	2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	2,3		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	4,5		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	6-9		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 61
\$2000 Deductible	\$ 97
\$3000 Deductible	\$120
\$4000 Deductible	\$137
\$5000 Deductible	\$149

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$27  
to the \$300 Ded Limited Collision Rate.

**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	142	136	219	213	484	452	393	307	249	212	185	605	565	491	384	311	265	231
	2,3		142	136	219	213	457	427	371	290	235	201	175	571	534	464	363	294	251	219
	4,5		138	132	212	206	423	395	344	269	217	186	162	529	494	430	336	271	233	203
	6-9		115	109	176	170	299	279	243	190	153	131	114	374	349	304	238	191	164	143
4,501 - 6,000	1	2	178	172	276	268	691	646	562	439	355	304	265	864	808	703	549	444	380	331
	2,3		178	172	276	268	651	608	529	413	334	286	249	814	760	661	516	418	358	311
	4,5		171	165	266	258	600	561	488	381	309	264	230	750	701	610	476	386	330	288
	6-9		141	135	217	211	412	385	335	262	212	181	158	515	481	419	328	265	226	198
6,001 - 8,000	1	3	234	227	366	355	860	804	699	547	442	378	330	1075	1005	874	684	553	473	413
	2,3		234	227	366	355	809	756	658	514	416	355	310	1011	945	823	643	520	444	388
	4,5		226	219	352	342	744	695	605	473	382	327	285	930	869	756	591	478	409	356
	6-9		183	177	284	276	503	470	409	320	259	221	193	629	588	511	400	324	276	241
8,001 - 10,000	1	4	319	310	500	485	990	925	805	629	509	435	379	1238	1156	1006	786	636	544	474
	2,3		319	310	500	485	930	869	756	591	478	408	356	1163	1086	945	739	598	510	445
	4,5		308	299	481	467	854	798	694	543	439	375	327	1068	998	868	679	549	469	409
	6-9		246	239	385	374	574	536	466	364	295	252	220	718	670	583	455	369	315	275
10,001 - 15,000	1	5	384	373	600	583	1379	1289	1121	877	709	606	528	1724	1611	1401	1096	886	758	660
	2,3		384	373	600	583	1295	1210	1053	823	666	569	496	1619	1513	1316	1029	833	711	620
	4,5		371	360	579	562	1186	1108	964	753	609	521	454	1483	1385	1205	941	761	651	568
	6-9		295	286	460	447	784	733	638	498	403	345	301	980	916	798	623	504	431	376
15,001 - 20,000	1	6	521	506	814	790	1861	1739	1513	1183	956	817	713	2326	2174	1891	1479	1195	1021	891
	2,3		521	506	814	790	1744	1630	1418	1108	897	766	668	2180	2038	1773	1385	1121	958	835
	4,5		501	486	783	760	1594	1490	1296	1013	820	700	611	1993	1863	1620	1266	1025	875	764
	6-9		397	385	620	602	1045	977	850	664	537	459	401	1306	1221	1063	830	671	574	501
20,001 - 25,000	1	7	528	513	825	801	2054	1920	1670	1306	1056	902	787	2568	2400	2088	1633	1320	1128	984
	2,3		528	513	825	801	1926	1800	1566	1224	990	846	738	2408	2250	1958	1530	1238	1058	923
	4,5		508	493	793	770	1759	1644	1430	1118	904	773	674	2199	2055	1788	1398	1130	966	843
	6-9		402	390	628	610	1151	1076	936	732	592	506	441	1439	1345	1170	915	740	633	551
25,001 - 40,000	1	8	546	530	853	828	2314	2163	1882	1471	1190	1017	887	2893	2704	2353	1839	1488	1271	1109
	2,3		546	530	853	828	2169	2027	1763	1378	1115	953	831	2711	2534	2204	1723	1394	1191	1039
	4,5		525	510	821	797	1981	1851	1610	1259	1018	870	759	2476	2314	2013	1574	1273	1088	949
	6-9		416	404	650	631	1293	1208	1051	821	664	568	495	1616	1510	1314	1026	830	710	619
40,001 - 65,000	1	10	618	600	965	937	3003	2807	2442	1909	1544	1319	1151	3754	3509	3053	2386	1930	1649	1439
	2,3		618	600	965	937	2812	2628	2286	1787	1445	1235	1077	3515	3285	2858	2234	1806	1544	1346
	4,5		594	577	928	901	2567	2399	2087	1631	1319	1128	984	3209	2999	2609	2039	1649	1410	1230
	6-9		470	456	734	713	1665	1556	1354	1058	856	731	638	2081	1945	1693	1323	1070	914	798
65,001 - 90,000	1	11	672	652	1050	1019	3342	3123	2717	2124	1718	1468	1280	4178	3904	3396	2655	2148	1835	1600
	2,3		672	652	1050	1019	3128	2923	2543	1988	1608	1374	1198	3910	3654	3179	2485	2010	1718	1498
	4,5		646	627	1008	979	2854	2667	2320	1814	1467	1253	1093	3568	3334	2900	2268	1834	1566	1366
	6-9		510	495	797	774	1848	1727	1502	1174	950	812	708	2310	2159	1878	1468	1188	1015	885
Charge per \$1000 over \$90,000	1	12	2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	2,3		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	4,5		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54
	6-9		2.51	2.44	3.92	3.81	30.35	28.37	24.68	19.29	15.60	13.33	11.63	37.94	35.46	30.85	24.11	19.50	16.67	14.54

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 61
\$2000 Deductible	\$ 97
\$3000 Deductible	\$120
\$4000 Deductible	\$137
\$5000 Deductible	\$149

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$27  
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	64	58	96	90	179	167	145	114	92	78	68	224	209	181	143	115	98	85
	2,3		64	58	96	90	171	160	139	109	88	75	66	214	200	174	136	110	94	83
	4,5		62	56	94	88	164	153	133	104	84	72	63	205	191	166	130	105	90	79
	6-9		55	49	83	77	134	125	109	85	69	59	51	168	156	136	106	86	74	64
4,501 - 6,000	1	2	74	68	112	106	229	214	186	146	118	101	88	286	268	233	183	148	126	110
	2,3		74	68	112	106	218	204	177	139	112	96	84	273	255	221	174	140	120	105
	4,5		72	66	109	103	207	193	168	131	106	91	79	259	241	210	164	133	114	99
	6-9		63	57	95	89	161	150	131	102	83	71	62	201	188	164	128	104	89	78
6,001 - 8,000	1	3	90	84	138	132	270	252	219	171	139	118	103	338	315	274	214	174	148	129
	2,3		90	84	138	132	257	240	209	163	132	113	98	321	300	261	204	165	141	123
	4,5		88	82	134	128	241	225	196	153	124	106	92	301	281	245	191	155	133	115
	6-9		75	69	114	108	183	171	149	116	94	80	70	229	214	186	145	118	100	88
8,001 - 10,000	1	4	115	109	176	170	301	281	244	191	155	132	115	376	351	305	239	194	165	144
	2,3		115	109	176	170	287	268	233	182	147	126	110	359	335	291	228	184	158	138
	4,5		112	106	171	165	268	250	218	170	138	118	103	335	313	273	213	173	148	129
	6-9		94	88	143	137	200	187	163	127	103	88	77	250	234	204	159	129	110	96
10,001 - 15,000	1	5	133	127	205	199	396	370	322	252	204	174	152	495	463	403	315	255	218	190
	2,3		133	127	205	199	375	350	305	238	193	165	144	469	438	381	298	241	206	180
	4,5		129	123	198	192	349	326	284	222	179	153	134	436	408	355	278	224	191	168
	6-9		108	102	165	159	251	235	204	160	129	110	96	314	294	255	200	161	138	120
15,001 - 20,000	1	6	172	166	267	259	513	479	417	326	263	225	196	641	599	521	408	329	281	245
	2,3		172	166	267	259	484	452	393	307	249	212	185	605	565	491	384	311	265	231
	4,5		166	160	258	250	447	418	364	284	230	196	171	559	523	455	355	288	245	214
	6-9		137	131	210	204	315	294	256	200	162	138	121	394	368	320	250	203	173	151
20,001 - 25,000	1	7	174	168	270	262	560	523	455	356	288	246	214	700	654	569	445	360	308	268
	2,3		174	168	270	262	528	493	429	335	271	232	202	660	616	536	419	339	290	253
	4,5		168	162	261	253	488	456	397	310	251	214	187	610	570	496	388	314	268	234
	6-9		138	132	213	207	340	318	277	216	175	149	130	425	398	346	270	219	186	163
25,001 - 40,000	1	8	179	173	278	270	622	581	505	395	320	273	238	778	726	631	494	400	341	298
	2,3		179	173	278	270	586	548	477	373	301	258	225	733	685	596	466	376	323	281
	4,5		173	167	269	261	541	506	440	344	278	238	207	676	633	550	430	348	298	259
	6-9		142	136	219	213	375	350	305	238	193	165	144	469	438	381	298	241	206	180
40,001 - 65,000	1	10	199	193	311	302	790	738	642	502	406	347	303	988	923	803	628	508	434	379
	2,3		199	193	311	302	743	694	604	472	382	326	285	929	868	755	590	478	408	356
	4,5		193	187	301	292	684	639	556	435	351	300	262	855	799	695	544	439	375	328
	6-9		158	152	244	237	464	434	378	295	239	204	178	580	543	473	369	299	255	223
65,001 - 90,000	1	11	215	209	336	326	871	814	708	554	448	383	334	1089	1018	885	693	560	479	418
	2,3		215	209	336	326	820	766	666	521	421	360	314	1025	958	833	651	526	450	393
	4,5		208	202	324	315	753	704	612	479	387	331	289	941	880	765	599	484	414	361
	6-9		169	163	262	254	509	476	414	324	262	224	195	636	595	518	405	328	280	244
Charge per \$1000 over \$90,000	1	12	0.74	0.71	1.15	1.12	7.36	6.88	5.98	4.68	3.78	3.23	2.82	9.20	8.60	7.48	5.85	4.73	4.04	3.53
	2,3		0.74	0.71	1.15	1.12	7.36	6.88	5.98	4.68	3.78	3.23	2.82	9.20	8.60	7.48	5.85	4.73	4.04	3.53
	4,5		0.74	0.71	1.15	1.12	7.36	6.88	5.98	4.68	3.78	3.23	2.82	9.20	8.60	7.48	5.85	4.73	4.04	3.53
	6-9		0.74	0.71	1.15	1.12	7.36	6.88	5.98	4.68	3.78	3.23	2.82	9.20	8.60	7.48	5.85	4.73	4.04	3.53

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 7
\$ 500 Deductible	\$ 9
\$1000 Deductible	\$ 15
\$2000 Deductible	\$ 23
\$3000 Deductible	\$ 29
\$4000 Deductible	\$ 33
\$5000 Deductible	\$ 36

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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

**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	67	61	101	95	185	173	151	118	95	81	71	231	216	189	148	119	101	89
	2,3		67	61	101	95	179	167	145	114	92	78	68	224	209	181	143	115	98	85
	4,5		66	60	99	93	170	159	138	108	87	75	65	213	199	173	135	109	94	81
	6-9		58	52	87	81	137	128	111	87	70	60	52	171	160	139	109	88	75	65
4,501 - 6,000	1	2	78	72	119	113	240	224	195	152	123	105	92	300	280	244	190	154	131	115
	2,3		78	72	119	113	229	214	186	146	118	101	88	286	268	233	183	148	126	110
	4,5		76	70	116	110	216	202	176	137	111	95	83	270	253	220	171	139	119	104
	6-9		66	60	100	94	167	156	136	106	86	73	64	209	195	170	133	108	91	80
6,001 - 8,000	1	3	96	90	147	141	284	265	231	180	146	125	109	355	331	289	225	183	156	136
	2,3		96	90	147	141	271	253	220	172	139	119	104	339	316	275	215	174	149	130
	4,5		94	88	143	137	254	237	206	161	130	111	97	318	296	258	201	163	139	121
	6-9		80	74	121	115	190	178	155	121	98	84	73	238	223	194	151	123	105	91
8,001 - 10,000	1	4	123	117	189	183	318	297	258	202	163	140	122	398	371	323	253	204	175	153
	2,3		123	117	189	183	302	282	245	192	155	133	116	378	353	306	240	194	166	145
	4,5		119	113	183	177	282	264	230	180	145	124	108	353	330	288	225	181	155	135
	6-9		100	94	153	147	209	195	170	133	107	92	80	261	244	213	166	134	115	100
10,001 - 15,000	1	5	143	137	220	214	419	392	341	267	216	184	161	524	490	426	334	270	230	201
	2,3		143	137	220	214	397	371	323	252	204	174	152	496	464	404	315	255	218	190
	4,5		138	132	213	207	368	344	299	234	189	162	141	460	430	374	293	236	203	176
	6-9		115	109	177	171	264	247	215	168	136	116	101	330	309	269	210	170	145	126
15,001 - 20,000	1	6	186	180	289	281	545	509	443	346	280	239	209	681	636	554	433	350	299	261
	2,3		186	180	289	281	514	480	418	326	264	226	197	643	600	523	408	330	283	246
	4,5		179	173	279	271	475	444	386	302	244	209	182	594	555	483	378	305	261	228
	6-9		147	141	228	221	332	310	270	211	171	146	127	415	388	338	264	214	183	159
20,001 - 25,000	1	7	188	182	294	285	595	556	484	378	306	261	228	744	695	605	473	383	326	285
	2,3		188	182	294	285	562	525	457	357	289	247	215	703	656	571	446	361	309	269
	4,5		182	176	283	275	518	484	421	329	266	227	198	648	605	526	411	333	284	248
	6-9		149	143	230	223	360	336	292	228	185	158	138	450	420	365	285	231	198	173
25,001 - 40,000	1	8	194	188	302	293	663	620	539	422	341	291	254	829	775	674	528	426	364	318
	2,3		194	188	302	293	625	584	508	397	321	274	239	781	730	635	496	401	343	299
	4,5		187	181	291	283	576	538	468	366	296	253	221	720	673	585	458	370	316	276
	6-9		153	147	237	230	396	370	322	252	204	174	152	495	463	403	315	255	218	190
40,001 - 65,000	1	10	216	210	338	328	843	788	686	536	433	370	323	1054	985	858	670	541	463	404
	2,3		216	210	338	328	793	741	645	504	408	348	304	991	926	806	630	510	435	380
	4,5		209	203	327	317	729	681	592	463	375	320	279	911	851	740	579	469	400	349
	6-9		170	164	264	256	493	461	401	313	254	217	189	616	576	501	391	318	271	236
65,001 - 90,000	1	11	234	227	366	355	931	870	757	592	479	409	357	1164	1088	946	740	599	511	446
	2,3		234	227	366	355	875	818	712	556	450	384	335	1094	1023	890	695	563	480	419
	4,5		226	219	352	342	804	751	653	511	413	353	308	1005	939	816	639	516	441	385
	6-9		183	177	284	276	541	506	440	344	278	238	207	676	633	550	430	348	298	259
Charge per \$1000 over \$90,000	1	12	0.81	0.79	1.26	1.23	7.91	7.40	6.43	5.03	4.07	3.48	3.03	9.89	9.24	8.04	6.29	5.08	4.35	3.79
	2,3		0.81	0.79	1.26	1.23	7.91	7.40	6.43	5.03	4.07	3.48	3.03	9.89	9.24	8.04	6.29	5.08	4.35	3.79
	4,5		0.81	0.79	1.26	1.23	7.91	7.40	6.43	5.03	4.07	3.48	3.03	9.89	9.24	8.04	6.29	5.08	4.35	3.79
	6-9		0.81	0.79	1.26	1.23	7.91	7.40	6.43	5.03	4.07	3.48	3.03	9.89	9.24	8.04	6.29	5.08	4.35	3.79

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 7
\$ 500 Deductible	\$ 9
\$1000 Deductible	\$ 16
\$2000 Deductible	\$ 25
\$3000 Deductible	\$ 31
\$4000 Deductible	\$ 36
\$5000 Deductible	\$ 39

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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

**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	65	59	98	92	183	171	149	116	94	80	70	229	214	186	145	118	100	88
	2,3		65	59	98	92	177	165	144	112	91	78	68	221	206	180	140	114	98	85
	4,5		64	58	96	90	168	157	137	107	86	74	64	210	196	171	134	108	93	80
	6-9		57	51	85	79	136	127	110	86	70	60	52	170	159	138	108	88	75	65
4,501 - 6,000	1	2	76	70	115	109	236	221	192	150	122	104	91	295	276	240	188	153	130	114
	2,3		76	70	115	109	226	211	184	143	116	99	87	283	264	230	179	145	124	109
	4,5		74	68	112	106	213	199	173	135	109	94	82	266	249	216	169	136	118	103
	6-9		65	59	98	92	165	154	134	105	85	72	63	206	193	168	131	106	90	79
6,001 - 8,000	1	3	93	87	142	136	279	261	227	177	144	123	107	349	326	284	221	180	154	134
	2,3		93	87	142	136	266	249	217	169	137	117	102	333	311	271	211	171	146	128
	4,5		90	84	138	132	249	233	203	158	128	110	96	311	291	254	198	160	138	120
	6-9		78	72	118	112	188	176	153	120	97	83	72	235	220	191	150	121	104	90
8,001 - 10,000	1	4	119	113	182	176	312	292	254	199	161	137	120	390	365	318	249	201	171	150
	2,3		119	113	182	176	297	278	242	189	153	131	114	371	348	303	236	191	164	143
	4,5		115	109	176	170	278	260	226	177	143	122	107	348	325	283	221	179	153	134
	6-9		97	91	148	142	207	193	168	131	106	91	79	259	241	210	164	133	114	99
10,001 - 15,000	1	5	138	132	212	206	412	385	335	262	212	181	158	515	481	419	328	265	226	198
	2,3		138	132	212	206	391	365	318	248	201	172	150	489	456	398	310	251	215	188
	4,5		133	127	205	199	363	339	295	231	186	159	139	454	424	369	289	233	199	174
	6-9		111	105	170	164	260	243	211	165	134	114	100	325	304	264	206	168	143	125
15,001 - 20,000	1	6	178	172	277	269	535	500	435	340	275	235	205	669	625	544	425	344	294	256
	2,3		178	172	277	269	505	472	411	321	260	222	194	631	590	514	401	325	278	243
	4,5		172	166	268	260	467	436	379	296	240	205	179	584	545	474	370	300	256	224
	6-9		142	136	218	212	327	306	266	208	168	144	125	409	383	333	260	210	180	156
20,001 - 25,000	1	7	181	175	281	273	584	546	475	371	300	257	224	730	683	594	464	375	321	280
	2,3		181	175	281	273	552	516	449	351	284	243	212	690	645	561	439	355	304	265
	4,5		174	168	271	263	509	476	414	324	262	224	195	636	595	518	405	328	280	244
	6-9		143	137	220	214	354	331	288	225	182	156	136	443	414	360	281	228	195	170
25,001 - 40,000	1	8	186	180	289	281	651	608	529	413	334	286	249	814	760	661	516	418	358	311
	2,3		186	180	289	281	614	574	499	390	316	270	235	768	718	624	488	395	338	294
	4,5		179	173	279	271	566	529	460	360	291	249	217	708	661	575	450	364	311	271
	6-9		147	141	228	221	389	364	317	248	200	171	149	486	455	396	310	250	214	186
40,001 - 65,000	1	10	207	201	323	314	827	773	673	526	425	363	317	1034	966	841	658	531	454	396
	2,3		207	201	323	314	778	727	632	494	400	342	298	973	909	790	618	500	428	373
	4,5		200	194	312	303	716	669	582	455	368	314	274	895	836	728	569	460	393	343
	6-9		163	157	253	246	485	453	394	308	249	213	186	606	566	493	385	311	266	233
65,001 - 90,000	1	11	224	217	349	339	913	853	742	580	469	401	350	1141	1066	928	725	586	501	438
	2,3		224	217	349	339	858	802	698	545	441	377	329	1073	1003	873	681	551	471	411
	4,5		215	209	337	327	789	737	641	501	405	346	302	986	921	801	626	506	433	378
	6-9		175	169	272	264	532	497	432	338	273	234	204	665	621	540	423	341	293	255
Charge per \$1000 over \$90,000	1	12	0.77	0.75	1.20	1.17	7.75	7.24	6.30	4.93	3.98	3.40	2.97	9.69	9.05	7.88	6.16	4.98	4.26	3.71
	2,3		0.77	0.75	1.20	1.17	7.75	7.24	6.30	4.93	3.98	3.40	2.97	9.69	9.05	7.88	6.16	4.98	4.26	3.71
	4,5		0.77	0.75	1.20	1.17	7.75	7.24	6.30	4.93	3.98	3.40	2.97	9.69	9.05	7.88	6.16	4.98	4.26	3.71
	6-9		0.77	0.75	1.20	1.17	7.75	7.24	6.30	4.93	3.98	3.40	2.97	9.69	9.05	7.88	6.16	4.98	4.26	3.71

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 7
\$ 500 Deductible	\$ 9
\$1000 Deductible	\$ 16
\$2000 Deductible	\$ 25
\$3000 Deductible	\$ 31
\$4000 Deductible	\$ 35
\$5000 Deductible	\$ 38

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$7  
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	68	62	103	97	196	183	159	124	101	86	75	245	229	199	155	126	108	94		
	2,3		68	62	103	97	188	176	153	120	97	83	72	235	220	191	150	121	104	90		
	4,5		67	61	101	95	179	167	145	114	92	78	68	224	209	181	143	115	98	85		
	6-9		59	53	89	83	143	134	117	91	74	63	55	179	168	146	114	93	79	69		
4,501 - 6,000	1	2	80	74	121	115	256	239	208	163	131	112	98	320	299	260	204	164	140	123		
	2,3		80	74	121	115	244	228	198	155	125	107	93	305	285	248	194	156	134	116		
	4,5		78	72	118	112	229	214	186	146	118	101	88	286	268	233	183	148	126	110		
	6-9		67	61	102	96	175	164	143	112	90	77	67	219	205	179	140	113	96	84		
6,001 - 8,000	1	3	98	92	150	144	304	284	247	193	156	133	116	380	355	309	241	195	166	145		
	2,3		98	92	150	144	289	270	235	184	149	127	111	361	338	294	230	186	159	139		
	4,5		96	90	146	140	271	253	220	172	139	119	104	339	316	275	215	174	149	130		
	6-9		82	76	124	118	201	188	164	128	103	88	77	251	235	205	160	129	110	96		
8,001 - 10,000	1	4	126	120	194	188	341	319	278	217	175	150	131	426	399	348	271	219	188	164		
	2,3		126	120	194	188	324	303	264	206	167	142	124	405	379	330	258	209	178	155		
	4,5		122	116	188	182	302	282	245	192	155	133	116	378	353	306	240	194	166	145		
	6-9		103	97	157	151	221	207	180	141	114	97	85	276	259	225	176	143	121	106		
10,001 - 15,000	1	5	147	141	227	220	453	423	368	288	233	199	173	566	529	460	360	291	249	216		
	2,3		147	141	227	220	428	400	348	272	220	188	164	535	500	435	340	275	235	205		
	4,5		142	136	219	213	397	371	323	252	204	174	152	496	464	404	315	255	218	190		
	6-9		118	112	181	175	282	264	230	180	145	124	108	353	330	288	225	181	155	135		
15,001 - 20,000	1	6	191	185	298	289	591	552	480	375	304	259	226	739	690	600	469	380	324	283		
	2,3		191	185	298	289	556	520	452	354	286	244	213	695	650	565	443	358	305	266		
	4,5		185	179	287	279	515	481	418	327	265	226	197	644	601	523	409	331	283	246		
	6-9		151	145	234	227	357	334	291	227	184	157	137	446	418	364	284	230	196	171		
20,001 - 25,000	1	7	194	188	302	293	646	604	525	411	332	284	248	808	755	656	514	415	355	310		
	2,3		194	188	302	293	609	569	495	387	313	267	233	761	711	619	484	391	334	291		
	4,5		187	181	291	283	562	525	457	357	289	247	215	703	656	571	446	361	309	269		
	6-9		153	147	237	230	387	362	315	246	199	170	148	484	453	394	308	249	213	185		
25,001 - 40,000	1	8	199	193	311	302	720	673	586	458	370	316	276	900	841	733	573	463	395	345		
	2,3		199	193	311	302	678	634	552	431	349	298	260	848	793	690	539	436	373	325		
	4,5		193	187	301	292	625	584	508	397	321	274	239	781	730	635	496	401	343	299		
	6-9		157	151	243	236	428	400	348	272	220	188	164	535	500	435	340	275	235	205		
40,001 - 65,000	1	10	222	216	348	338	918	858	746	583	472	403	352	1148	1073	933	729	590	504	440		
	2,3		222	216	348	338	863	807	702	549	444	379	331	1079	1009	878	686	555	474	414		
	4,5		215	209	336	326	793	741	645	504	408	348	304	991	926	806	630	510	435	380		
	6-9		175	169	272	264	534	499	434	339	274	235	205	668	624	543	424	343	294	256		
65,001 - 90,000	1	11	241	234	377	366	1014	948	825	645	521	446	389	1268	1185	1031	806	651	558	486		
	2,3		241	234	377	366	953	891	775	606	490	419	365	1191	1114	969	758	613	524	456		
	4,5		233	226	364	353	875	818	712	556	450	384	335	1094	1023	890	695	563	480	419		
	6-9		188	182	293	284	586	548	477	373	301	258	225	733	685	596	466	376	323	281		
Charge per \$1000 over \$90,000	1	12	0.84	0.81	1.31	1.27	8.70	8.13	7.07	5.53	4.47	3.82	3.33	10.87	10.16	8.84	6.91	5.59	4.77	4.16		
	2,3		0.84	0.81	1.31	1.27	8.70	8.13	7.07	5.53	4.47	3.82	3.33	10.87	10.16	8.84	6.91	5.59	4.77	4.16		
	4,5		0.84	0.81	1.31	1.27	8.70	8.13	7.07	5.53	4.47	3.82	3.33	10.87	10.16	8.84	6.91	5.59	4.77	4.16		
	6-9		0.84	0.81	1.31	1.27	8.70	8.13	7.07	5.53	4.47	3.82	3.33	10.87	10.16	8.84	6.91	5.59	4.77	4.16		

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 8
\$ 500 Deductible	\$ 10
\$1000 Deductible	\$ 17
\$2000 Deductible	\$ 28
\$3000 Deductible	\$ 34
\$4000 Deductible	\$ 39
\$5000 Deductible	\$ 43

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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



**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	69	63	105	99	194	181	157	123	100	85	74	243	226	196	154	125	106	93
	2,3		69	63	105	99	186	174	151	118	96	82	71	233	218	189	148	120	103	89
	4,5		68	62	103	97	177	165	144	112	91	78	68	221	206	180	140	114	98	85
	6-9		60	54	90	84	142	133	116	90	73	63	55	178	166	145	113	91	79	69
4,501 - 6,000	1	2	82	76	124	118	253	236	205	160	130	111	97	316	295	256	200	163	139	121
	2,3		82	76	124	118	241	225	196	153	124	106	92	301	281	245	191	155	133	115
	4,5		80	74	121	115	227	212	184	144	117	100	87	284	265	230	180	146	125	109
	6-9		69	63	105	99	173	162	141	110	89	76	66	216	203	176	138	111	95	83
6,001 - 8,000	1	3	101	95	155	149	300	280	244	190	154	132	115	375	350	305	238	193	165	144
	2,3		101	95	155	149	286	267	232	182	147	125	109	358	334	290	228	184	156	136
	4,5		98	92	150	144	266	249	217	169	137	117	102	333	311	271	211	171	146	128
	6-9		83	77	127	121	199	186	162	126	102	87	76	249	233	203	158	128	109	95
8,001 - 10,000	1	4	130	124	200	194	336	314	273	214	173	148	129	420	393	341	268	216	185	161
	2,3		130	124	200	194	319	298	259	203	164	140	122	399	373	324	254	205	175	153
	4,5		126	120	194	188	297	278	242	189	153	131	114	371	348	303	236	191	164	143
	6-9		105	99	161	155	219	205	178	139	113	96	84	274	256	223	174	141	120	105
10,001 - 15,000	1	5	152	146	235	228	445	416	362	283	229	196	171	556	520	453	354	286	245	214
	2,3		152	146	235	228	422	394	343	268	217	185	162	528	493	429	335	271	231	203
	4,5		147	141	227	220	391	365	318	248	201	172	150	489	456	398	310	251	215	188
	6-9		122	116	187	181	278	260	226	177	143	122	107	348	325	283	221	179	153	134
15,001 - 20,000	1	6	197	191	308	299	581	543	472	369	299	255	223	726	679	590	461	374	319	279
	2,3		197	191	308	299	548	512	445	348	282	241	210	685	640	556	435	353	301	263
	4,5		191	185	298	289	506	473	412	322	260	222	194	633	591	515	403	325	278	243
	6-9		156	150	241	234	352	329	286	224	181	155	135	440	411	358	280	226	194	169
20,001 - 25,000	1	7	200	194	312	303	636	594	517	404	327	279	244	795	743	646	505	409	349	305
	2,3		200	194	312	303	599	560	487	381	308	263	230	749	700	609	476	385	329	288
	4,5		194	188	302	293	552	516	449	351	284	243	212	690	645	561	439	355	304	265
	6-9		158	152	244	237	381	356	310	242	196	167	146	476	445	388	303	245	209	183
25,001 - 40,000	1	8	206	200	322	313	708	662	576	450	364	311	271	885	828	720	563	455	389	339
	2,3		206	200	322	313	668	624	543	424	343	293	256	835	780	679	530	429	366	320
	4,5		199	193	311	302	614	574	499	390	316	270	235	768	718	624	488	395	338	294
	6-9		162	156	251	244	421	393	342	267	216	185	161	526	491	428	334	270	231	201
40,001 - 65,000	1	10	231	224	361	350	902	843	733	573	464	396	346	1128	1054	916	716	580	495	433
	2,3		231	224	361	350	849	793	690	539	436	373	325	1061	991	863	674	545	466	406
	4,5		222	216	348	338	779	728	633	495	400	342	298	974	910	791	619	500	428	373
	6-9		181	175	281	273	525	491	427	334	270	231	201	656	614	534	418	338	289	251
65,001 - 90,000	1	11	250	243	390	379	997	932	811	634	513	438	382	1246	1165	1014	793	641	548	478
	2,3		250	243	390	379	937	876	762	596	482	412	359	1171	1095	953	745	603	515	449
	4,5		241	234	376	365	860	804	699	547	442	378	330	1075	1005	874	684	553	473	413
	6-9		194	188	303	294	578	540	470	367	297	254	221	723	675	588	459	371	318	276
Charge per \$1000 over \$90,000	1	12	0.87	0.85	1.36	1.32	8.53	7.97	6.94	5.42	4.39	3.75	3.27	10.67	9.97	8.67	6.78	5.48	4.68	4.09
	2,3		0.87	0.85	1.36	1.32	8.53	7.97	6.94	5.42	4.39	3.75	3.27	10.67	9.97	8.67	6.78	5.48	4.68	4.09
	4,5		0.87	0.85	1.36	1.32	8.53	7.97	6.94	5.42	4.39	3.75	3.27	10.67	9.97	8.67	6.78	5.48	4.68	4.09
	6-9		0.87	0.85	1.36	1.32	8.53	7.97	6.94	5.42	4.39	3.75	3.27	10.67	9.97	8.67	6.78	5.48	4.68	4.09

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 8
\$ 500 Deductible	\$ 10
\$1000 Deductible	\$ 17
\$2000 Deductible	\$ 27
\$3000 Deductible	\$ 34
\$4000 Deductible	\$ 38
\$5000 Deductible	\$ 42

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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

**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	74	68	113	107	205	192	167	131	106	90	79	256	240	209	164	133	113	99
	2,3		74	68	113	107	197	184	160	125	101	86	75	246	230	200	156	126	108	94
	4,5		73	67	110	104	186	174	151	118	96	82	71	233	218	189	148	120	103	89
	6-9		64	58	96	90	148	138	120	94	76	65	57	185	173	150	118	95	81	71
4,501 - 6,000	1	2	88	82	134	128	270	252	219	171	139	118	103	338	315	274	214	174	148	129
	2,3		88	82	134	128	257	240	209	163	132	113	98	321	300	261	204	165	141	123
	4,5		85	79	130	124	241	225	196	153	124	106	92	301	281	245	191	155	133	115
	6-9		74	68	112	106	183	171	149	116	94	80	70	229	214	186	145	118	100	88
6,001 - 8,000	1	3	110	104	168	162	321	300	261	204	165	141	123	401	375	326	255	206	176	154
	2,3		110	104	168	162	306	286	249	194	157	134	117	383	358	311	243	196	168	146
	4,5		106	100	163	157	286	267	232	182	147	125	109	358	334	290	228	184	156	136
	6-9		90	84	137	131	211	197	171	134	108	93	81	264	246	214	168	135	116	101
8,001 - 10,000	1	4	142	136	219	213	362	338	294	230	186	159	139	453	423	368	288	233	199	174
	2,3		142	136	219	213	343	321	279	218	177	151	132	429	401	349	273	221	189	165
	4,5		138	132	212	206	320	299	260	203	164	141	123	400	374	325	254	205	176	154
	6-9		114	108	175	169	233	218	190	148	120	102	89	291	273	238	185	150	128	111
10,001 - 15,000	1	5	167	161	259	251	482	450	392	306	248	212	185	603	563	490	383	310	265	231
	2,3		167	161	259	251	456	426	371	290	234	200	175	570	533	464	363	293	250	219
	4,5		161	155	249	242	422	394	343	268	217	185	162	528	493	429	335	271	231	203
	6-9		133	127	204	198	299	279	243	190	153	131	114	374	349	304	238	191	164	143
15,001 - 20,000	1	6	218	212	341	331	630	589	512	401	324	277	241	788	736	640	501	405	346	301
	2,3		218	212	341	331	595	556	484	378	306	261	228	744	695	605	473	383	326	285
	4,5		211	205	330	320	548	512	445	348	282	241	210	685	640	556	435	353	301	263
	6-9		171	165	266	258	379	354	308	241	195	166	145	474	443	385	301	244	208	181
20,001 - 25,000	1	7	221	215	346	336	690	645	561	439	355	303	264	863	806	701	549	444	379	330
	2,3		221	215	346	336	651	608	529	413	334	286	249	814	760	661	516	418	358	311
	4,5		213	207	334	324	599	560	487	381	308	263	230	749	700	609	476	385	329	288
	6-9		174	168	270	262	411	384	334	261	211	180	157	514	480	418	326	264	225	196
25,001 - 40,000	1	8	228	221	356	346	770	720	626	490	396	338	295	963	900	783	613	495	423	369
	2,3		228	221	356	346	725	678	590	461	373	319	278	906	848	738	576	466	399	348
	4,5		220	214	344	334	668	624	543	424	343	293	256	835	780	679	530	429	366	320
	6-9		179	173	278	270	455	425	370	289	234	200	174	569	531	463	361	293	250	218
40,001 - 65,000	1	10	256	249	401	389	983	919	800	625	505	432	377	1229	1149	1000	781	631	540	471
	2,3		256	249	401	389	924	864	752	588	475	406	354	1155	1080	940	735	594	508	443
	4,5		247	240	386	375	849	793	690	539	436	373	325	1061	991	863	674	545	466	406
	6-9		199	193	310	301	570	533	464	362	293	251	219	713	666	580	453	366	314	274
65,001 - 90,000	1	11	277	269	433	420	1088	1017	885	692	559	478	417	1360	1271	1106	865	699	598	521
	2,3		277	269	433	420	1022	955	831	649	525	449	392	1278	1194	1039	811	656	561	490
	4,5		267	259	417	405	937	876	762	596	482	412	359	1171	1095	953	745	603	515	449
	6-9		214	208	335	325	627	586	510	398	322	275	240	784	733	638	498	403	344	300
Charge per \$1000 over \$90,000	1	12	0.98	0.95	1.53	1.48	9.38	8.77	7.63	5.96	4.82	4.12	3.59	11.72	10.96	9.53	7.45	6.03	5.15	4.49
	2,3		0.98	0.95	1.53	1.48	9.38	8.77	7.63	5.96	4.82	4.12	3.59	11.72	10.96	9.53	7.45	6.03	5.15	4.49
	4,5		0.98	0.95	1.53	1.48	9.38	8.77	7.63	5.96	4.82	4.12	3.59	11.72	10.96	9.53	7.45	6.03	5.15	4.49
	6-9		0.98	0.95	1.53	1.48	9.38	8.77	7.63	5.96	4.82	4.12	3.59	11.72	10.96	9.53	7.45	6.03	5.15	4.49

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 8
\$ 500 Deductible	\$ 11
\$1000 Deductible	\$ 19
\$2000 Deductible	\$ 30
\$3000 Deductible	\$ 37
\$4000 Deductible	\$ 42
\$5000 Deductible	\$ 46

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territories 17 - 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	75	69	114	108	211	197	171	134	108	93	81	264	246	214	168	135	116	101
	2,3		75	69	114	108	202	189	164	129	104	89	77	253	236	205	161	130	111	96
	4,5		73	67	111	105	192	179	156	122	98	84	73	240	224	195	153	123	105	91
	6-9		64	58	97	91	151	141	123	96	78	66	58	189	176	154	120	98	83	73
4,501 - 6,000	1	2	89	83	136	130	278	260	226	177	143	122	107	348	325	283	221	179	153	134
	2,3		89	83	136	130	265	248	216	169	136	117	102	331	310	270	211	170	146	128
	4,5		87	81	132	126	249	233	203	158	128	110	96	311	291	254	198	160	138	120
	6-9		74	68	113	107	188	176	153	120	97	83	72	235	220	191	150	121	104	90
6,001 - 8,000	1	3	111	105	170	164	333	311	271	211	171	146	128	416	389	339	264	214	183	160
	2,3		111	105	170	164	317	296	258	201	163	139	121	396	370	323	251	204	174	151
	4,5		108	102	165	159	295	276	240	188	152	130	113	369	345	300	235	190	163	141
	6-9		91	85	139	133	217	203	177	138	112	95	83	271	254	221	173	140	119	104
8,001 - 10,000	1	4	144	138	222	216	376	351	305	239	193	165	144	470	439	381	299	241	206	180
	2,3		144	138	222	216	356	333	290	226	183	157	137	445	416	363	283	229	196	171
	4,5		140	134	215	209	331	309	269	210	170	145	127	414	386	336	263	213	181	159
	6-9		116	110	178	172	240	224	195	152	123	105	92	300	280	244	190	154	131	115
10,001 - 15,000	1	5	169	163	263	255	502	469	408	319	258	220	192	628	586	510	399	323	275	240
	2,3		169	163	263	255	474	443	385	301	244	208	182	593	554	481	376	305	260	228
	4,5		163	157	253	246	439	410	357	279	226	193	168	549	513	446	349	283	241	210
	6-9		135	129	207	201	308	288	251	196	158	135	118	385	360	314	245	198	169	148
15,001 - 20,000	1	6	221	215	346	336	657	614	534	418	338	289	252	821	768	668	523	423	361	315
	2,3		221	215	346	336	620	579	504	394	318	272	237	775	724	630	493	398	340	296
	4,5		214	208	335	325	571	534	465	363	294	251	219	714	668	581	454	368	314	274
	6-9		174	168	270	262	393	367	319	250	202	172	150	491	459	399	313	253	215	188
20,001 - 25,000	1	7	225	218	351	341	720	673	586	458	370	316	276	900	841	733	573	463	395	345
	2,3		225	218	351	341	678	634	552	431	349	298	260	848	793	690	539	436	373	325
	4,5		217	211	339	329	625	584	508	397	321	274	239	781	730	635	496	401	343	299
	6-9		176	170	273	265	427	399	347	271	219	188	164	534	499	434	339	274	235	205
25,001 - 40,000	1	8	232	225	363	352	805	752	654	511	414	353	308	1006	940	818	639	518	441	385
	2,3		232	225	363	352	758	708	616	481	389	333	290	948	885	770	601	486	416	363
	4,5		224	217	349	339	697	651	566	443	358	306	267	871	814	708	554	448	383	334
	6-9		181	175	282	274	473	442	385	301	243	208	181	591	553	481	376	304	260	226
40,001 - 65,000	1	10	261	253	407	395	1028	961	836	653	529	452	394	1285	1201	1045	816	661	565	493
	2,3		261	253	407	395	965	902	785	613	496	424	370	1206	1128	981	766	620	530	463
	4,5		250	243	391	380	886	828	720	563	455	389	339	1108	1035	900	704	569	486	424
	6-9		202	196	315	306	594	555	483	377	305	261	228	743	694	604	471	381	326	285
65,001 - 90,000	1	11	281	273	440	427	1137	1063	925	723	585	500	436	1421	1329	1156	904	731	625	545
	2,3		281	273	440	427	1068	998	868	679	549	469	409	1335	1248	1085	849	686	586	511
	4,5		271	263	423	411	979	915	796	622	503	430	375	1224	1144	995	778	629	538	469
	6-9		217	211	340	330	653	610	531	415	336	287	250	816	763	664	519	420	359	313
Charge per \$1000 over \$90,000	1	12	0.99	0.97	1.55	1.51	9.84	9.19	8.00	6.25	5.06	4.32	3.77	12.29	11.49	10.00	7.81	6.32	5.40	4.71
	2,3		0.99	0.97	1.55	1.51	9.84	9.19	8.00	6.25	5.06	4.32	3.77	12.29	11.49	10.00	7.81	6.32	5.40	4.71
	4,5		0.99	0.97	1.55	1.51	9.84	9.19	8.00	6.25	5.06	4.32	3.77	12.29	11.49	10.00	7.81	6.32	5.40	4.71
	6-9		0.99	0.97	1.55	1.51	9.84	9.19	8.00	6.25	5.06	4.32	3.77	12.29	11.49	10.00	7.81	6.32	5.40	4.71

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 9
\$ 500 Deductible	\$ 12
\$1000 Deductible	\$ 20
\$2000 Deductible	\$ 31
\$3000 Deductible	\$ 39
\$4000 Deductible	\$ 44
\$5000 Deductible	\$ 48

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 18 - 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	79	73	120	114	227	212	184	144	117	100	87	284	265	230	180	146	125	109
	2,3		79	73	120	114	217	203	177	138	112	95	83	271	254	221	173	140	119	104
	4,5		77	71	117	111	204	191	166	130	105	90	78	255	239	208	163	131	113	98
	6-9		67	61	101	95	159	149	130	101	82	70	61	199	186	163	126	103	88	76
4,501 - 6,000	1	2	94	88	143	137	302	282	245	192	155	133	116	378	353	306	240	194	166	145
	2,3		94	88	143	137	288	269	234	183	148	126	110	360	336	293	229	185	158	138
	4,5		91	85	139	133	269	251	218	171	138	118	103	336	314	273	214	173	148	129
	6-9		78	72	119	113	201	188	164	128	103	88	77	251	235	205	160	129	110	96
6,001 - 8,000	1	3	118	112	181	175	363	339	295	231	186	159	139	454	424	369	289	233	199	174
	2,3		118	112	181	175	345	322	280	219	177	151	132	431	403	350	274	221	189	165
	4,5		114	108	175	169	321	300	261	204	165	141	123	401	375	326	255	206	176	154
	6-9		96	90	147	141	233	218	190	148	120	102	89	291	273	238	185	150	128	111
8,001 - 10,000	1	4	154	148	238	231	410	383	333	260	211	180	157	513	479	416	325	264	225	196
	2,3		154	148	238	231	388	363	316	247	200	171	149	485	454	395	309	250	214	186
	4,5		149	143	230	223	361	337	293	229	185	158	138	451	421	366	286	231	198	173
	6-9		123	117	189	183	259	242	211	165	133	114	99	324	303	264	206	166	143	124
10,001 - 15,000	1	5	181	175	281	273	551	515	448	350	283	242	211	689	644	560	438	354	303	264
	2,3		181	175	281	273	521	487	424	331	268	229	200	651	609	530	414	335	286	250
	4,5		174	168	271	263	482	450	392	306	248	212	185	603	563	490	383	310	265	231
	6-9		143	137	220	214	336	314	273	214	173	148	129	420	393	341	268	216	185	161
15,001 - 20,000	1	6	239	232	373	362	725	678	590	461	373	319	278	906	848	738	576	466	399	348
	2,3		239	232	373	362	684	639	556	435	351	300	262	855	799	695	544	439	375	328
	4,5		230	223	359	349	629	588	512	400	323	276	241	786	735	640	500	404	345	301
	6-9		186	180	289	281	430	402	350	273	221	189	165	538	503	438	341	276	236	206
20,001 - 25,000	1	7	241	234	377	366	796	744	647	506	409	350	305	995	930	809	633	511	438	381
	2,3		241	234	377	366	750	701	610	477	386	329	287	938	876	763	596	483	411	359
	4,5		233	226	364	353	689	644	560	438	354	303	264	861	805	700	548	443	379	330
	6-9		188	182	294	285	469	438	381	298	241	206	180	586	548	476	373	301	258	225
25,001 - 40,000	1	8	249	242	389	378	890	832	724	566	458	391	341	1113	1040	905	708	573	489	426
	2,3		249	242	389	378	838	783	681	532	431	368	321	1048	979	851	665	539	460	401
	4,5		240	233	375	364	769	719	626	489	395	338	295	961	899	783	611	494	423	369
	6-9		194	188	302	293	520	486	423	330	267	228	199	650	608	529	413	334	285	249
40,001 - 65,000	1	10	280	272	438	425	1141	1066	927	725	586	501	437	1426	1333	1159	906	733	626	546
	2,3		280	272	438	425	1071	1001	871	681	551	470	410	1339	1251	1089	851	689	588	513
	4,5		270	262	421	409	982	918	799	624	505	431	376	1228	1148	999	780	631	539	470
	6-9		216	210	338	328	655	612	532	416	337	288	251	819	765	665	520	421	360	314
65,001 - 90,000	1	11	303	294	474	460	1263	1180	1027	802	649	555	484	1579	1475	1284	1003	811	694	605
	2,3		303	294	474	460	1186	1108	964	753	609	521	454	1483	1385	1205	941	761	651	568
	4,5		293	284	456	443	1086	1015	883	690	558	477	416	1358	1269	1104	863	698	596	520
	6-9		234	227	366	355	721	674	586	458	371	317	276	901	843	733	573	464	396	345
Charge per \$1000 over \$90,000	1	12	1.08	1.05	1.69	1.64	11.01	10.29	8.95	7.00	5.66	4.84	4.22	13.76	12.86	11.19	8.74	7.07	6.04	5.27
	2,3		1.08	1.05	1.69	1.64	11.01	10.29	8.95	7.00	5.66	4.84	4.22	13.76	12.86	11.19	8.74	7.07	6.04	5.27
	4,5		1.08	1.05	1.69	1.64	11.01	10.29	8.95	7.00	5.66	4.84	4.22	13.76	12.86	11.19	8.74	7.07	6.04	5.27
	6-9		1.08	1.05	1.69	1.64	11.01	10.29	8.95	7.00	5.66	4.84	4.22	13.76	12.86	11.19	8.74	7.07	6.04	5.27

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 13
\$1000 Deductible	\$ 22
\$2000 Deductible	\$ 35
\$3000 Deductible	\$ 43
\$4000 Deductible	\$ 50
\$5000 Deductible	\$ 54

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 19 - 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	74	122	116	233	218	190	148	120	102	89	291	273	238	185	150	128	111
	2,3		80	74	122	116	223	208	181	141	114	98	85	279	260	226	176	143	123	106
	4,5		78	72	119	113	210	196	171	133	108	92	80	263	245	214	166	135	115	100
	6-9		68	62	103	97	164	153	133	104	84	72	63	205	191	166	130	105	90	79
4,501 - 6,000	1	2	96	90	146	140	311	291	253	198	160	137	119	389	364	316	248	200	171	149
	2,3		96	90	146	140	296	277	241	188	152	130	114	370	346	301	235	190	163	143
	4,5		93	87	142	136	277	259	225	176	142	122	106	346	324	281	220	178	153	133
	6-9		80	74	121	115	205	192	167	131	106	90	79	256	240	209	164	133	113	99
6,001 - 8,000	1	3	120	114	184	178	376	351	305	239	193	165	144	470	439	381	299	241	206	180
	2,3		120	114	184	178	356	333	290	226	183	157	137	445	416	363	283	229	196	171
	4,5		117	111	179	173	332	310	270	211	171	146	127	415	388	338	264	214	183	159
	6-9		98	92	149	143	241	225	196	153	124	106	92	301	281	245	191	155	133	115
8,001 - 10,000	1	4	157	151	243	236	425	397	345	270	218	187	163	531	496	431	338	273	234	204
	2,3		157	151	243	236	402	376	327	256	207	177	154	503	470	409	320	259	221	193
	4,5		152	146	235	228	373	349	304	237	192	164	143	466	436	380	296	240	205	179
	6-9		126	120	193	187	268	250	218	170	138	118	103	335	313	273	213	173	148	129
10,001 - 15,000	1	5	185	179	287	279	572	535	465	364	294	251	219	715	669	581	455	368	314	274
	2,3		185	179	287	279	540	505	439	343	278	237	207	675	631	549	429	348	296	259
	4,5		178	172	277	269	499	466	405	317	256	219	191	624	583	506	396	320	274	239
	6-9		146	140	226	219	347	324	282	220	178	152	133	434	405	353	275	223	190	166
15,001 - 20,000	1	6	244	237	381	370	754	705	613	479	388	331	289	943	881	766	599	485	414	361
	2,3		244	237	381	370	710	664	578	452	365	312	272	888	830	723	565	456	390	340
	4,5		235	228	368	357	654	611	532	415	336	287	251	818	764	665	519	420	359	314
	6-9		190	184	296	287	446	417	363	284	229	196	171	558	521	454	355	286	245	214
20,001 - 25,000	1	7	247	240	386	375	828	774	673	526	426	364	317	1035	968	841	658	533	455	396
	2,3		247	240	386	375	779	728	633	495	400	342	298	974	910	791	619	500	428	373
	4,5		238	231	372	361	717	670	583	456	369	315	275	896	838	729	570	461	394	344
	6-9		192	186	300	291	486	454	395	309	250	213	186	608	568	494	386	313	266	233
25,001 - 40,000	1	8	255	248	399	387	927	866	753	589	476	407	355	1159	1083	941	736	595	509	444
	2,3		255	248	399	387	871	814	708	554	448	383	334	1089	1018	885	693	560	479	418
	4,5		246	239	384	373	800	748	651	509	411	352	307	1000	935	814	636	514	440	384
	6-9		198	192	309	300	539	504	438	343	277	237	207	674	630	548	429	346	296	259
40,001 - 65,000	1	10	286	278	448	435	1188	1110	966	755	611	522	455	1485	1388	1208	944	764	653	569
	2,3		286	278	448	435	1115	1042	907	709	573	490	427	1394	1303	1134	886	716	613	534
	4,5		276	268	432	419	1022	955	831	649	525	449	392	1278	1194	1039	811	656	561	490
	6-9		221	215	346	336	681	636	553	432	350	299	261	851	795	691	540	438	374	326
65,001 - 90,000	1	11	310	301	485	471	1315	1229	1069	836	676	578	504	1644	1536	1336	1045	845	723	630
	2,3		310	301	485	471	1235	1154	1004	785	635	542	473	1544	1443	1255	981	794	678	591
	4,5		300	291	468	454	1131	1057	920	719	581	497	433	1414	1321	1150	899	726	621	541
	6-9		239	232	374	363	750	701	610	477	386	329	287	938	876	763	596	483	411	359
Charge per \$1000 over \$90,000	1	12	1.11	1.07	1.73	1.68	11.50	10.74	9.35	7.31	5.91	5.05	4.40	14.37	13.43	11.68	9.13	7.39	6.31	5.51
	2,3		1.11	1.07	1.73	1.68	11.50	10.74	9.35	7.31	5.91	5.05	4.40	14.37	13.43	11.68	9.13	7.39	6.31	5.51
	4,5		1.11	1.07	1.73	1.68	11.50	10.74	9.35	7.31	5.91	5.05	4.40	14.37	13.43	11.68	9.13	7.39	6.31	5.51
	6-9		1.11	1.07	1.73	1.68	11.50	10.74	9.35	7.31	5.91	5.05	4.40	14.37	13.43	11.68	9.13	7.39	6.31	5.51

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 14
\$1000 Deductible	\$ 23
\$2000 Deductible	\$ 37
\$3000 Deductible	\$ 45
\$4000 Deductible	\$ 52
\$5000 Deductible	\$ 56

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

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

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 20 - 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	78	128	122	240	224	195	152	123	105	92	300	280	244	190	154	131	115
	2,3		84	78	128	122	229	214	186	146	118	101	88	286	268	233	183	148	126	110
	4,5		82	76	125	119	216	202	176	137	111	95	83	270	253	220	171	139	119	104
	6-9		71	65	108	102	167	156	136	106	86	73	64	209	195	170	133	108	91	80
4,501 - 6,000	1	2	101	95	155	149	322	301	262	205	166	141	123	403	376	328	256	208	176	154
	2,3		101	95	155	149	306	286	249	194	157	134	117	383	358	311	243	196	168	146
	4,5		98	92	150	144	286	267	232	182	147	125	109	358	334	290	228	184	156	136
	6-9		83	77	127	121	211	197	171	134	108	93	81	264	246	214	168	135	116	101
6,001 - 8,000	1	3	128	122	196	190	388	363	316	247	200	171	149	485	454	395	309	250	214	186
	2,3		128	122	196	190	368	344	299	234	189	162	141	460	430	374	293	236	203	176
	4,5		124	118	190	184	342	320	278	218	176	150	131	428	400	348	273	220	188	164
	6-9		103	97	158	152	247	231	201	157	127	109	95	309	289	251	196	159	136	119
8,001 - 10,000	1	4	168	162	261	253	440	411	358	279	226	193	169	550	514	448	349	283	241	211
	2,3		168	162	261	253	416	389	338	265	214	183	159	520	486	423	331	268	229	199
	4,5		162	156	251	244	386	361	314	245	199	170	148	483	451	393	306	249	213	185
	6-9		133	127	205	199	275	257	224	175	141	121	105	344	321	280	219	176	151	131
10,001 - 15,000	1	5	198	192	309	300	594	555	483	377	305	261	228	743	694	604	471	381	326	285
	2,3		198	192	309	300	560	523	455	356	288	246	214	700	654	569	445	360	308	268
	4,5		191	185	298	289	517	483	420	328	266	227	198	646	604	525	410	333	284	248
	6-9		156	150	241	234	358	335	291	228	184	157	137	448	419	364	285	230	196	171
15,001 - 20,000	1	6	263	255	411	399	783	732	637	498	403	344	300	979	915	796	623	504	430	375
	2,3		263	255	411	399	737	689	599	469	379	324	282	921	861	749	586	474	405	353
	4,5		253	246	396	384	678	634	552	431	349	298	260	848	793	690	539	436	373	325
	6-9		204	198	318	309	461	431	375	293	237	203	177	576	539	469	366	296	254	221
20,001 - 25,000	1	7	267	259	416	404	860	804	699	547	442	378	330	1075	1005	874	684	553	473	413
	2,3		267	259	416	404	809	756	658	514	416	355	310	1011	945	823	643	520	444	388
	4,5		256	249	401	389	744	695	605	473	382	327	285	930	869	756	591	478	409	356
	6-9		206	200	322	313	503	470	409	320	259	221	193	629	588	511	400	324	276	241
25,001 - 40,000	1	8	275	267	430	417	963	900	783	612	495	423	369	1204	1125	979	765	619	529	461
	2,3		275	267	430	417	905	846	736	575	465	398	347	1131	1058	920	719	581	498	434
	4,5		265	257	414	402	830	776	675	528	427	365	318	1038	970	844	660	534	456	398
	6-9		213	207	333	323	559	522	454	355	287	245	214	699	653	568	444	359	306	268
40,001 - 65,000	1	10	309	300	483	469	1235	1154	1004	785	635	542	473	1544	1443	1255	981	794	678	591
	2,3		309	300	483	469	1159	1083	942	736	596	509	444	1449	1354	1178	920	745	636	555
	4,5		298	289	466	452	1063	993	864	675	546	467	407	1329	1241	1080	844	683	584	509
	6-9		239	232	373	362	706	660	574	449	363	310	271	883	825	718	561	454	388	339
65,001 - 90,000	1	11	335	325	523	508	1369	1279	1113	870	703	601	524	1711	1599	1391	1088	879	751	655
	2,3		335	325	523	508	1284	1200	1044	816	660	564	492	1605	1500	1305	1020	825	705	615
	4,5		322	313	504	489	1175	1098	955	747	604	516	450	1469	1373	1194	934	755	645	563
	6-9		258	250	403	391	778	727	632	494	400	342	298	973	909	790	618	500	428	373
Charge per \$1000 over \$90,000	1	12	1.20	1.17	1.88	1.82	11.98	11.20	9.74	7.62	6.16	5.26	4.59	14.98	14.00	12.18	9.52	7.70	6.58	5.74
	2,3		1.20	1.17	1.88	1.82	11.98	11.20	9.74	7.62	6.16	5.26	4.59	14.98	14.00	12.18	9.52	7.70	6.58	5.74
	4,5		1.20	1.17	1.88	1.82	11.98	11.20	9.74	7.62	6.16	5.26	4.59	14.98	14.00	12.18	9.52	7.70	6.58	5.74
	6-9		1.20	1.17	1.88	1.82	11.98	11.20	9.74	7.62	6.16	5.26	4.59	14.98	14.00	12.18	9.52	7.70	6.58	5.74

For Original Cost greater than \$90,000, add the rate per \$1000 to the \$65,000-\$90,000 rate.

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	83%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	81%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 11
\$ 500 Deductible	\$ 14
\$1000 Deductible	\$ 24
\$2000 Deductible	\$ 38
\$3000 Deductible	\$ 47
\$4000 Deductible	\$ 54
\$5000 Deductible	\$ 59

LIMITED COLLISION

Any Deductible - Charge 6.3%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$6 minimum.

No Deductible - Add \$11  
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.

<b>KEY TO ZONE RATING TABLES</b>			
The liability premiums are displayed as follows:			The physical damage factors are displayed as follows:
Bodily Injury (\$20,000/40,000)	\$1,890	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			
<b>Zone Combination Code</b>			

To separate the Bodily Injury premiums for zone rated risks, the following percentages shall be applied to the \$20,000/40,000 Bodily Injury premium determined from the Zone Rating Table for the appropriate zone rating combination.

Compulsory Bodily Injury	86% of the 20/40 B.I. Premium
Personal Injury Protection	4% of the 20/40 B.I. Premium
Optional Bodily Injury (20/40)	10% of the 20/40 B.I. Premium

*\*Charge 10% of the Medical Payments premium shown in the Zone Rating Table*

**Commercial Automobile Insurance Manual**

**LONG DISTANCE ZONE DEFINITIONS**

**REGIONAL ZONES**

01	ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.
02	BALTIMORE—WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories, the entire District of Columbia, and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia territories.
03	BOSTON Zone includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.
04	BUFFALO Zone includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara 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 DuPage 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 Bernardino, California territories.
19	LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.
20	MEMPHIS Zone includes all of Shelby County, Tennessee territory.
21	MIAMI Zone includes Miami and Miami Beach, Florida territories.
22	MILWAUKEE Zone includes Kenosha, Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.
23	MINNEAPOLIS—ST. PAUL Zone includes Minneapolis Metropolitan and Suburban, St. Paul Metropolitan and Suburban, Minnesota territories.
24	NASHVILLE Zone includes all of Davidson County, Tennessee territory.
25	NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.
26	NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties, all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories; and Darien-Greenwich and Stamford, Connecticut territories.
27	OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.



## Commercial Automobile Insurance Manual

## LONG DISTANCE ZONE DEFINITIONS

## REGIONAL ZONES

(Continued)

28	OMAHA Zone includes all of Douglas and Sarpy, 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 Allegheny 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

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**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

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 11/1/2009

**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.

**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	\$130	\$130	\$130	\$130
\$300 Ded. - Non-Fleet	209	209	209	209
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$130	\$130	\$130	\$130
\$300 Ded. - Non-Fleet	209	209	209	209
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$130	\$130	\$31	\$34
\$300 Ded. - Non-Fleet	209	209	50	54
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$33	\$36	\$35	\$39
\$300 Ded. - Non-Fleet	53	57	56	63
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$44	\$49	\$52	\$54
\$300 Ded. - Non-Fleet	71	79	83	86

Collision Deductibles:

- \$1,000 Ded. - Charge 88% of \$500 Ded. premium.
- \$2,000 Ded. - Charge 69% of \$500 Ded. premium.
- \$3,000 Ded. - Charge 57% of \$500 Ded. premium.
- \$4,000 Ded. - Charge 48% of \$500 Ded. premium.
- \$5,000 Ded. - Charge 42% of \$500 Ded. premium.

Collision Waiver of Deductible Charges—

	<u>Fleet</u>	<u>Non-Fleet</u>
\$ 300 Ded. -	\$12	\$20
\$ 500 Ded. -	18	28
\$1,000 Ded. -	31	49
\$2,000 Ded. -	48	77
\$3,000 Ded. -	60	96
\$4,000 Ded. -	67	109
\$5,000 Ded. -	73	118

Collision Stated Amount Rating—Refer to Rule 42.



**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 \$12 for fleet, or \$20 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	\$ 9	\$ 9	\$ 9	\$ 9
\$300 Ded. - Non-Fleet	9	9	9	9
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 9	\$ 9	\$ 9	\$ 9
\$300 Ded. - Non-Fleet	9	9	9	9
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 9	\$ 9	\$ 2	\$2
\$300 Ded. - Non-Fleet	9	9	2	2
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 2	\$ 3	\$ 3	\$ 3
\$300 Ded. - Non-Fleet	2	3	3	3
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 3	\$ 4	\$ 4	\$ 4
\$300 Ded. - Non-Fleet	3	4	4	4

Limited Collision Deductibles:

\$1,000 Ded. - Charge 88% of \$500 Ded. premium.

\$2,000 Ded. - Charge 69% of \$500 Ded. premium.

\$3,000 Ded. - Charge 57% of \$500 Ded. premium.

\$4,000 Ded. - Charge 48% of \$500 Ded. premium.

\$5,000 Ded. - Charge 42% of \$500 Ded. premium.

For Limited Collision Stated Amount Rating—Refer to Rule 42.

**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	\$ 26	\$ 26	\$ 26	\$ 26
\$300 Ded. – Non-Fleet	38	38	38	38
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 26	\$ 26	\$ 26	\$ 26
\$300 Ded. – Non-Fleet	38	38	38	38
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 26	\$ 26	\$ 7	\$ 7
\$300 Ded. - Non-Fleet	38	38	10	11
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 7	\$ 8	\$ 8	\$ 8
\$300 Ded. - Non-Fleet	11	11	11	12
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 8	\$ 9	\$ 10	\$ 10
\$300 Ded. - Non-Fleet	12	14	15	15

Comprehensive Deductibles:

- \$1,000 Ded. - Charge 94% of \$500 Ded. premium.
- \$2,000 Ded. - Charge 86% of \$500 Ded. premium.
- \$3,000 Ded. - Charge 81% of \$500 Ded. premium.
- \$4,000 Ded. - Charge 78% of \$500 Ded. premium.
- \$5,000 Ded. - Charge 75% of \$500 Ded. premium.

For Comprehensive Stated Amount Rating—Refer to Rule 42.

Fire, Theft, CAC, Comprehensive: \$100 Glass Deductible—

Charge 89% of the otherwise determined premium that would apply in the absence of a glass deductible.

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 1

A-1  
1207

A-2  
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B, Increased Limits				Property Damage Liability	
20/40	215	100/300	1111	5000	1138
20/50	258	250/500	1665	10000	1297
25/50	357	500/500	2120	25000	1400
35/80	556	500/1000	2149	50000	1423
50/100	684	1000/1000	2476	100000	1434
				500000	1468

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1128	1117	1117	1117	1029	1029	1009	941	743
4,501 - 6,000	02		1384	1373	1373	1373	1260	1260	1236	1150	901
6,001 - 8,000	03		1556	1543	1543	1543	1415	1415	1388	1289	1007
8,001 - 10,000	04		1626	1611	1611	1611	1478	1478	1447	1344	1048
10,001 - 15,000	05		1849	1832	1832	1832	1679	1679	1645	1526	1185
15,001 - 20,000	06		2020	2002	2002	2002	1833	1833	1796	1665	1291
20,001 - 25,000	07		2107	2087	2087	2087	1912	1912	1873	1735	1344
25,001 - 40,000	08		2141	2121	2121	2121	1942	1942	1901	1762	1364
40,001 - 65,000	10		2759	2733	2733	2733	2498	2498	2447	2265	1745
65,001 - 90,000	11		3223	3192	3192	3192	2917	2917	2856	2641	2029
Charge Per \$1K > \$90K	12		17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		315	315	315	315	315	315	315	289	263
4,501 - 6,000	02		320	320	320	320	320	320	320	293	266
6,001 - 8,000	03		366	366	366	366	366	366	366	334	303
8,001 - 10,000	04		457	457	457	457	457	457	457	417	376
10,001 - 15,000	05		470	470	470	470	470	470	470	428	386
15,001 - 20,000	06		491	491	491	491	491	491	491	447	403
20,001 - 25,000	07		503	503	503	503	503	503	503	458	413
25,001 - 40,000	08		549	549	549	549	549	549	549	500	450
40,001 - 65,000	10		746	746	746	746	746	746	746	676	607
65,001 - 90,000	11		1151	1151	1151	1151	1151	1151	1151	1041	931
Charge Per \$1K > \$90K	12		8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 2

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B, Increased Limits				Property Damage Liability	
20/40	215	100/300	1111	5000	1138
20/50	258	250/500	1665	10000	1297
25/50	357	500/500	2120	25000	1400
35/80	556	500/1000	2149	50000	1423
50/100	684	1000/1000	2476	100000	1434
				500000	1468

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1128	1117	1117	1117	1029	1029	1009	941	743
4,501 - 6,000	02		1384	1373	1373	1373	1260	1260	1236	1150	901
6,001 - 8,000	03		1556	1543	1543	1543	1415	1415	1388	1289	1007
8,001 - 10,000	04		1626	1611	1611	1611	1478	1478	1447	1344	1048
10,001 - 15,000	05		1849	1832	1832	1832	1679	1679	1645	1526	1185
15,001 - 20,000	06		2020	2002	2002	2002	1833	1833	1796	1665	1291
20,001 - 25,000	07		2107	2087	2087	2087	1912	1912	1873	1735	1344
25,001 - 40,000	08		2141	2121	2121	2121	1942	1942	1901	1762	1364
40,001 - 65,000	10		2759	2733	2733	2733	2498	2498	2447	2265	1745
65,001 - 90,000	11		3223	3192	3192	3192	2917	2917	2856	2641	2029
Charge Per \$1K > \$90K	12		17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		315	315	315	315	315	315	315	289	263
4,501 - 6,000	02		320	320	320	320	320	320	320	293	266
6,001 - 8,000	03		366	366	366	366	366	366	366	334	303
8,001 - 10,000	04		457	457	457	457	457	457	457	417	376
10,001 - 15,000	05		470	470	470	470	470	470	470	428	386
15,001 - 20,000	06		491	491	491	491	491	491	491	447	403
20,001 - 25,000	07		503	503	503	503	503	503	503	458	413
25,001 - 40,000	08		549	549	549	549	549	549	549	500	450
40,001 - 65,000	10		746	746	746	746	746	746	746	676	607
65,001 - 90,000	11		1151	1151	1151	1151	1151	1151	1151	1041	931
Charge Per \$1K > \$90K	12		8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	1
25/50	3
35/80	11
50/100	18
100/300	42
250/500	122
500/500	307

Towing & Labor (Rule 64)

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

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 3

A-1  
1207

A-2  
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B, Increased Limits				Property Damage Liability	
20/40	215	100/300	1111	5000	1138
20/50	258	250/500	1665	10000	1297
25/50	357	500/500	2120	25000	1400
35/80	556	500/1000	2149	50000	1423
50/100	684	1000/1000	2476	100000	1434
				500000	1468

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1128	1117	1117	1117	1029	1029	1009	941	743
4,501 - 6,000	02		1384	1373	1373	1373	1260	1260	1236	1150	901
6,001 - 8,000	03		1556	1543	1543	1543	1415	1415	1388	1289	1007
8,001 - 10,000	04		1626	1611	1611	1611	1478	1478	1447	1344	1048
10,001 - 15,000	05		1849	1832	1832	1832	1679	1679	1645	1526	1185
15,001 - 20,000	06		2020	2002	2002	2002	1833	1833	1796	1665	1291
20,001 - 25,000	07		2107	2087	2087	2087	1912	1912	1873	1735	1344
25,001 - 40,000	08		2141	2121	2121	2121	1942	1942	1901	1762	1364
40,001 - 65,000	10		2759	2733	2733	2733	2498	2498	2447	2265	1745
65,001 - 90,000	11		3223	3192	3192	3192	2917	2917	2856	2641	2029
Charge Per \$1K > \$90K	12		17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		315	315	315	315	315	315	315	289	263
4,501 - 6,000	02		320	320	320	320	320	320	320	293	266
6,001 - 8,000	03		366	366	366	366	366	366	366	334	303
8,001 - 10,000	04		457	457	457	457	457	457	457	417	376
10,001 - 15,000	05		470	470	470	470	470	470	470	428	386
15,001 - 20,000	06		491	491	491	491	491	491	491	447	403
20,001 - 25,000	07		503	503	503	503	503	503	503	458	413
25,001 - 40,000	08		549	549	549	549	549	549	549	500	450
40,001 - 65,000	10		746	746	746	746	746	746	746	676	607
65,001 - 90,000	11		1151	1151	1151	1151	1151	1151	1151	1041	931
Charge Per \$1K > \$90K	12		8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 4

A-1  
1207

A-2  
146

B, Increased Limits				Property Damage Liability	
20/40	215	100/300	1111	5000	1138
20/50	258	250/500	1665	10000	1297
25/50	357	500/500	2120	25000	1400
35/80	556	500/1000	2149	50000	1423
50/100	684	1000/1000	2476	100000	1434
				500000	1468

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1128	1117	1117	1117	1029	1029	1009	941	743
4,501 - 6,000	02		1384	1373	1373	1373	1260	1260	1236	1150	901
6,001 - 8,000	03		1556	1543	1543	1543	1415	1415	1388	1289	1007
8,001 - 10,000	04		1626	1611	1611	1611	1478	1478	1447	1344	1048
10,001 - 15,000	05		1849	1832	1832	1832	1679	1679	1645	1526	1185
15,001 - 20,000	06		2020	2002	2002	2002	1833	1833	1796	1665	1291
20,001 - 25,000	07		2107	2087	2087	2087	1912	1912	1873	1735	1344
25,001 - 40,000	08		2141	2121	2121	2121	1942	1942	1901	1762	1364
40,001 - 65,000	10		2759	2733	2733	2733	2498	2498	2447	2265	1745
65,001 - 90,000	11		3223	3192	3192	3192	2917	2917	2856	2641	2029
Charge Per \$1K > \$90K	12		17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		315	315	315	315	315	315	315	289	263
4,501 - 6,000	02		320	320	320	320	320	320	320	293	266
6,001 - 8,000	03		366	366	366	366	366	366	366	334	303
8,001 - 10,000	04		457	457	457	457	457	457	457	417	376
10,001 - 15,000	05		470	470	470	470	470	470	470	428	386
15,001 - 20,000	06		491	491	491	491	491	491	491	447	403
20,001 - 25,000	07		503	503	503	503	503	503	503	458	413
25,001 - 40,000	08		549	549	549	549	549	549	549	500	450
40,001 - 65,000	10		746	746	746	746	746	746	746	676	607
65,001 - 90,000	11		1151	1151	1151	1151	1151	1151	1151	1041	931
Charge Per \$1K > \$90K	12		8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 5

A-1  
1207

A-2  
146

B, Increased Limits				Property Damage Liability	
20/40	215	100/300	1111	5000	1138
20/50	258	250/500	1665	10000	1297
25/50	357	500/500	2120	25000	1400
35/80	556	500/1000	2149	50000	1423
50/100	684	1000/1000	2476	100000	1434
				500000	1468

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		1128	1117	1117	1117	1029	1029	1009	941	743
4,501 - 6,000	02		1384	1373	1373	1373	1260	1260	1236	1150	901
6,001 - 8,000	03		1556	1543	1543	1543	1415	1415	1388	1289	1007
8,001 - 10,000	04		1626	1611	1611	1611	1478	1478	1447	1344	1048
10,001 - 15,000	05		1849	1832	1832	1832	1679	1679	1645	1526	1185
15,001 - 20,000	06		2020	2002	2002	2002	1833	1833	1796	1665	1291
20,001 - 25,000	07		2107	2087	2087	2087	1912	1912	1873	1735	1344
25,001 - 40,000	08		2141	2121	2121	2121	1942	1942	1901	1762	1364
40,001 - 65,000	10		2759	2733	2733	2733	2498	2498	2447	2265	1745
65,001 - 90,000	11		3223	3192	3192	3192	2917	2917	2856	2641	2029
Charge Per \$1K > \$90K	12		17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01

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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

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		315	315	315	315	315	315	315	289	263
4,501 - 6,000	02		320	320	320	320	320	320	320	293	266
6,001 - 8,000	03		366	366	366	366	366	366	366	334	303
8,001 - 10,000	04		457	457	457	457	457	457	457	417	376
10,001 - 15,000	05		470	470	470	470	470	470	470	428	386
15,001 - 20,000	06		491	491	491	491	491	491	491	447	403
20,001 - 25,000	07		503	503	503	503	503	503	503	458	413
25,001 - 40,000	08		549	549	549	549	549	549	549	500	450
40,001 - 65,000	10		746	746	746	746	746	746	746	676	607
65,001 - 90,000	11		1151	1151	1151	1151	1151	1151	1151	1041	931
Charge Per \$1K > \$90K	12		8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307

Towing & Labor (Rule 64)  
 \$25 per Disablement: 4  
 \$50 per Disablement: 8  
 \$100 per Disablement: 16

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 6

A-1  
1207

A-2  
146

B, Increased Limits				Property Damage Liability	
20/40	215	100/300	1111	5000	1138
20/50	258	250/500	1665	10000	1297
25/50	357	500/500	2120	25000	1400
35/80	556	500/1000	2149	50000	1423
50/100	684	1000/1000	2476	100000	1434
				500000	1468

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		1128	1117	1117	1117	1029	1029	1009	941	743
4,501 - 6,000	02		1384	1373	1373	1373	1260	1260	1236	1150	901
6,001 - 8,000	03		1556	1543	1543	1543	1415	1415	1388	1289	1007
8,001 - 10,000	04		1626	1611	1611	1611	1478	1478	1447	1344	1048
10,001 - 15,000	05		1849	1832	1832	1832	1679	1679	1645	1526	1185
15,001 - 20,000	06		2020	2002	2002	2002	1833	1833	1796	1665	1291
20,001 - 25,000	07		2107	2087	2087	2087	1912	1912	1873	1735	1344
25,001 - 40,000	08		2141	2121	2121	2121	1942	1942	1901	1762	1364
40,001 - 65,000	10		2759	2733	2733	2733	2498	2498	2447	2265	1745
65,001 - 90,000	11		3223	3192	3192	3192	2917	2917	2856	2641	2029
Charge Per \$1K > \$90K	12		17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01

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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

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		315	315	315	315	315	315	315	289	263
4,501 - 6,000	02		320	320	320	320	320	320	320	293	266
6,001 - 8,000	03		366	366	366	366	366	366	366	334	303
8,001 - 10,000	04		457	457	457	457	457	457	457	417	376
10,001 - 15,000	05		470	470	470	470	470	470	470	428	386
15,001 - 20,000	06		491	491	491	491	491	491	491	447	403
20,001 - 25,000	07		503	503	503	503	503	503	503	458	413
25,001 - 40,000	08		549	549	549	549	549	549	549	500	450
40,001 - 65,000	10		746	746	746	746	746	746	746	676	607
65,001 - 90,000	11		1151	1151	1151	1151	1151	1151	1151	1041	931
Charge Per \$1K > \$90K	12		8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<b>Towing &amp; Labor (Rule 64)</b>					
\$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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B, Increased Limits				Property Damage Liability	
20/40	215	100/300	1111	5000	1138
20/50	258	250/500	1665	10000	1297
25/50	357	500/500	2120	25000	1400
35/80	556	500/1000	2149	50000	1423
50/100	684	1000/1000	2476	100000	1434
				500000	1468

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		1128	1117	1117	1117	1029	1029	1009	941	743
4,501 - 6,000	02		1384	1373	1373	1373	1260	1260	1236	1150	901
6,001 - 8,000	03		1556	1543	1543	1543	1415	1415	1388	1289	1007
8,001 - 10,000	04		1626	1611	1611	1611	1478	1478	1447	1344	1048
10,001 - 15,000	05		1849	1832	1832	1832	1679	1679	1645	1526	1185
15,001 - 20,000	06		2020	2002	2002	2002	1833	1833	1796	1665	1291
20,001 - 25,000	07		2107	2087	2087	2087	1912	1912	1873	1735	1344
25,001 - 40,000	08		2141	2121	2121	2121	1942	1942	1901	1762	1364
40,001 - 65,000	10		2759	2733	2733	2733	2498	2498	2447	2265	1745
65,001 - 90,000	11		3223	3192	3192	3192	2917	2917	2856	2641	2029
Charge Per \$1K > \$90K	12		17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01

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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

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		315	315	315	315	315	315	315	289	263
4,501 - 6,000	02		320	320	320	320	320	320	320	293	266
6,001 - 8,000	03		366	366	366	366	366	366	366	334	303
8,001 - 10,000	04		457	457	457	457	457	457	457	417	376
10,001 - 15,000	05		470	470	470	470	470	470	470	428	386
15,001 - 20,000	06		491	491	491	491	491	491	491	447	403
20,001 - 25,000	07		503	503	503	503	503	503	503	458	413
25,001 - 40,000	08		549	549	549	549	549	549	549	500	450
40,001 - 65,000	10		746	746	746	746	746	746	746	676	607
65,001 - 90,000	11		1151	1151	1151	1151	1151	1151	1151	1041	931
Charge Per \$1K > \$90K	12		8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<b>Towing &amp; Labor (Rule 64)</b>					
\$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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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	215	100/300	1111	5000	1138
20/50	258	250/500	1665	10000	1297
25/50	357	500/500	2120	25000	1400
35/80	556	500/1000	2149	50000	1423
50/100	684	1000/1000	2476	100000	1434
				500000	1468

<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		1128	1117	1117	1117	1029	1029	1009	941	743
4,501 - 6,000	02		1384	1373	1373	1373	1260	1260	1236	1150	901
6,001 - 8,000	03		1556	1543	1543	1543	1415	1415	1388	1289	1007
8,001 - 10,000	04		1626	1611	1611	1611	1478	1478	1447	1344	1048
10,001 - 15,000	05		1849	1832	1832	1832	1679	1679	1645	1526	1185
15,001 - 20,000	06		2020	2002	2002	2002	1833	1833	1796	1665	1291
20,001 - 25,000	07		2107	2087	2087	2087	1912	1912	1873	1735	1344
25,001 - 40,000	08		2141	2121	2121	2121	1942	1942	1901	1762	1364
40,001 - 65,000	10		2759	2733	2733	2733	2498	2498	2447	2265	1745
65,001 - 90,000	11		3223	3192	3192	3192	2917	2917	2856	2641	2029
Charge Per \$1K > \$90K	12		17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01

<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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

<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		315	315	315	315	315	315	315	289	263
4,501 - 6,000	02		320	320	320	320	320	320	320	293	266
6,001 - 8,000	03		366	366	366	366	366	366	366	334	303
8,001 - 10,000	04		457	457	457	457	457	457	457	417	376
10,001 - 15,000	05		470	470	470	470	470	470	470	428	386
15,001 - 20,000	06		491	491	491	491	491	491	491	447	403
20,001 - 25,000	07		503	503	503	503	503	503	503	458	413
25,001 - 40,000	08		549	549	549	549	549	549	549	500	450
40,001 - 65,000	10		746	746	746	746	746	746	746	676	607
65,001 - 90,000	11		1151	1151	1151	1151	1151	1151	1151	1041	931
Charge Per \$1K > \$90K	12		8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$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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1207

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	215	100/300	1111	5000	1138
20/50	258	250/500	1665	10000	1297
25/50	357	500/500	2120	25000	1400
35/80	556	500/1000	2149	50000	1423
50/100	684	1000/1000	2476	100000	1434
				500000	1468

<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		1128	1117	1117	1117	1029	1029	1009	941	743
4,501 - 6,000	02		1384	1373	1373	1373	1260	1260	1236	1150	901
6,001 - 8,000	03		1556	1543	1543	1543	1415	1415	1388	1289	1007
8,001 - 10,000	04		1626	1611	1611	1611	1478	1478	1447	1344	1048
10,001 - 15,000	05		1849	1832	1832	1832	1679	1679	1645	1526	1185
15,001 - 20,000	06		2020	2002	2002	2002	1833	1833	1796	1665	1291
20,001 - 25,000	07		2107	2087	2087	2087	1912	1912	1873	1735	1344
25,001 - 40,000	08		2141	2121	2121	2121	1942	1942	1901	1762	1364
40,001 - 65,000	10		2759	2733	2733	2733	2498	2498	2447	2265	1745
65,001 - 90,000	11		3223	3192	3192	3192	2917	2917	2856	2641	2029
Charge Per \$1K > \$90K	12		17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01

<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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

<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		315	315	315	315	315	315	315	289	263
4,501 - 6,000	02		320	320	320	320	320	320	320	293	266
6,001 - 8,000	03		366	366	366	366	366	366	366	334	303
8,001 - 10,000	04		457	457	457	457	457	457	457	417	376
10,001 - 15,000	05		470	470	470	470	470	470	470	428	386
15,001 - 20,000	06		491	491	491	491	491	491	491	447	403
20,001 - 25,000	07		503	503	503	503	503	503	503	458	413
25,001 - 40,000	08		549	549	549	549	549	549	549	500	450
40,001 - 65,000	10		746	746	746	746	746	746	746	676	607
65,001 - 90,000	11		1151	1151	1151	1151	1151	1151	1151	1041	931
Charge Per \$1K > \$90K	12		8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 10

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1207

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	215	100/300	1111	5000	1138
20/50	258	250/500	1665	10000	1297
25/50	357	500/500	2120	25000	1400
35/80	556	500/1000	2149	50000	1423
50/100	684	1000/1000	2476	100000	1434
				500000	1468

<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		1128	1117	1117	1117	1029	1029	1009	941	743
4,501 - 6,000	02		1384	1373	1373	1373	1260	1260	1236	1150	901
6,001 - 8,000	03		1556	1543	1543	1543	1415	1415	1388	1289	1007
8,001 - 10,000	04		1626	1611	1611	1611	1478	1478	1447	1344	1048
10,001 - 15,000	05		1849	1832	1832	1832	1679	1679	1645	1526	1185
15,001 - 20,000	06		2020	2002	2002	2002	1833	1833	1796	1665	1291
20,001 - 25,000	07		2107	2087	2087	2087	1912	1912	1873	1735	1344
25,001 - 40,000	08		2141	2121	2121	2121	1942	1942	1901	1762	1364
40,001 - 65,000	10		2759	2733	2733	2733	2498	2498	2447	2265	1745
65,001 - 90,000	11		3223	3192	3192	3192	2917	2917	2856	2641	2029
Charge Per \$1K > \$90K	12		17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01

<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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

<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		315	315	315	315	315	315	315	289	263
4,501 - 6,000	02		320	320	320	320	320	320	320	293	266
6,001 - 8,000	03		366	366	366	366	366	366	366	334	303
8,001 - 10,000	04		457	457	457	457	457	457	457	417	376
10,001 - 15,000	05		470	470	470	470	470	470	470	428	386
15,001 - 20,000	06		491	491	491	491	491	491	491	447	403
20,001 - 25,000	07		503	503	503	503	503	503	503	458	413
25,001 - 40,000	08		549	549	549	549	549	549	549	500	450
40,001 - 65,000	10		746	746	746	746	746	746	746	676	607
65,001 - 90,000	11		1151	1151	1151	1151	1151	1151	1151	1041	931
Charge Per \$1K > \$90K	12		8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 11

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A-2  
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	49	100/300	252	5000	258
20/50	59	250/500	378	10000	294
25/50	81	500/500	482	25000	317
35/80	127	500/1000	488	50000	323
50/100	156	1000/1000	563	100000	325
				500000	333

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		371	369	369	369	348	348	343	326	279
4,501 - 6,000	02		433	430	430	430	403	403	398	377	317
6,001 - 8,000	03		475	471	471	471	441	441	434	410	342
8,001 - 10,000	04		492	488	488	488	456	456	449	423	352
10,001 - 15,000	05		545	541	541	541	504	504	496	467	385
15,001 - 20,000	06		587	582	582	582	542	542	533	501	411
20,001 - 25,000	07		608	603	603	603	561	561	551	518	423
25,001 - 40,000	08		616	611	611	611	568	568	558	524	428
40,001 - 65,000	10		765	759	759	759	702	702	690	646	520
65,001 - 90,000	11		877	869	869	869	803	803	788	737	589
Charge Per \$1K > \$90K	12		4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		30	30	30	30	28	28	27	26	22
4,501 - 6,000	02		35	35	35	35	33	33	32	30	25
6,001 - 8,000	03		39	38	38	38	36	36	35	33	27
8,001 - 10,000	04		40	40	40	40	37	37	36	34	28
10,001 - 15,000	05		45	44	44	44	41	41	41	38	31
15,001 - 20,000	06		48	48	48	48	44	44	44	41	33
20,001 - 25,000	07		50	50	50	50	46	46	45	42	34
25,001 - 40,000	08		51	50	50	50	47	47	46	43	35
40,001 - 65,000	10		64	63	63	63	58	58	57	53	43
65,001 - 90,000	11		73	73	73	73	67	67	66	61	49
Charge Per \$1K > \$90K	12		0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		123	123	123	123	123	123	123	116	109
4,501 - 6,000	02		124	124	124	124	124	124	124	117	110
6,001 - 8,000	03		136	136	136	136	136	136	136	128	120
8,001 - 10,000	04		161	161	161	161	161	161	161	150	139
10,001 - 15,000	05		164	164	164	164	164	164	164	153	142
15,001 - 20,000	06		170	170	170	170	170	170	170	158	146
20,001 - 25,000	07		173	173	173	173	173	173	173	161	149
25,001 - 40,000	08		186	186	186	186	186	186	186	172	159
40,001 - 65,000	10		238	238	238	238	238	238	238	220	201
65,001 - 90,000	11		347	347	347	347	347	347	347	317	288
Charge Per \$1K > \$90K	12		2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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PRIVATE PASSENGER TYPE -- FLEET  
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	52	100/300	267	5000	272
20/50	62	250/500	400	10000	310
25/50	86	500/500	509	25000	335
35/80	134	500/1000	516	50000	340
50/100	165	1000/1000	594	100000	343
				500000	351

<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		390	387	387	387	364	364	359	341	290
4,501 - 6,000	02		457	454	454	454	424	424	418	396	331
6,001 - 8,000	03		501	498	498	498	465	465	458	432	359
8,001 - 10,000	04		519	515	515	515	481	481	473	446	369
10,001 - 15,000	05		577	573	573	573	533	533	524	493	405
15,001 - 20,000	06		622	617	617	617	573	573	564	530	432
20,001 - 25,000	07		644	639	639	639	594	594	583	548	446
25,001 - 40,000	08		653	648	648	648	602	602	591	555	451
40,001 - 65,000	10		814	807	807	807	746	746	733	686	550
65,001 - 90,000	11		934	926	926	926	855	855	839	783	624
Charge Per \$1K > \$90K	12		4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42

<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		31	31	31	31	29	29	29	27	23
4,501 - 6,000	02		37	37	37	37	34	34	34	32	26
6,001 - 8,000	03		41	40	40	40	38	38	37	35	29
8,001 - 10,000	04		42	42	42	42	39	39	38	36	29
10,001 - 15,000	05		47	47	47	47	43	43	43	40	33
15,001 - 20,000	06		51	51	51	51	47	47	46	43	35
20,001 - 25,000	07		53	53	53	53	49	49	48	45	36
25,001 - 40,000	08		54	53	53	53	49	49	48	45	36
40,001 - 65,000	10		67	67	67	67	62	62	61	56	45
65,001 - 90,000	11		78	77	77	77	71	71	70	65	51
Charge Per \$1K > \$90K	12		0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38

<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		128	128	128	128	128	128	128	120	112
4,501 - 6,000	02		129	129	129	129	129	129	129	121	113
6,001 - 8,000	03		142	142	142	142	142	142	142	133	124
8,001 - 10,000	04		168	168	168	168	168	168	168	156	145
10,001 - 15,000	05		172	172	172	172	172	172	172	160	148
15,001 - 20,000	06		178	178	178	178	178	178	178	165	153
20,001 - 25,000	07		181	181	181	181	181	181	181	168	155
25,001 - 40,000	08		194	194	194	194	194	194	194	180	166
40,001 - 65,000	10		250	250	250	250	250	250	250	231	211
65,001 - 90,000	11		366	366	366	366	366	366	366	335	303
Charge Per \$1K > \$90K	12		2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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PRIVATE PASSENGER TYPE -- FLEET  
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B, Increased Limits				Property Damage Liability	
20/40	50	100/300	259	5000	264
20/50	60	250/500	388	10000	301
25/50	83	500/500	494	25000	325
35/80	129	500/1000	500	50000	330
50/100	159	1000/1000	576	100000	333
				500000	341

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		386	383	383	383	360	360	355	338	287
4,501 - 6,000	02		451	448	448	448	420	420	413	391	328
6,001 - 8,000	03		495	492	492	492	459	459	452	427	355
8,001 - 10,000	04		513	509	509	509	475	475	467	441	365
10,001 - 15,000	05		570	566	566	566	526	526	518	487	400
15,001 - 20,000	06		614	609	609	609	566	566	556	523	427
20,001 - 25,000	07		636	631	631	631	586	586	576	541	441
25,001 - 40,000	08		645	639	639	639	594	594	583	548	446
40,001 - 65,000	10		802	796	796	796	736	736	723	676	543
65,001 - 90,000	11		921	913	913	913	843	843	827	772	616
Charge Per \$1K > \$90K	12		4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35

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		31	31	31	31	29	29	29	27	23
4,501 - 6,000	02		37	37	37	37	34	34	34	32	26
6,001 - 8,000	03		41	40	40	40	38	38	37	35	29
8,001 - 10,000	04		42	42	42	42	39	39	38	36	29
10,001 - 15,000	05		47	47	47	47	43	43	43	40	33
15,001 - 20,000	06		51	51	51	51	47	47	46	43	35
20,001 - 25,000	07		53	53	53	53	49	49	48	45	36
25,001 - 40,000	08		54	53	53	53	49	49	48	45	36
40,001 - 65,000	10		67	67	67	67	62	62	61	56	45
65,001 - 90,000	11		78	77	77	77	71	71	70	65	51
Charge Per \$1K > \$90K	12		0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38

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		128	128	128	128	128	128	128	121	113
4,501 - 6,000	02		129	129	129	129	129	129	129	122	114
6,001 - 8,000	03		143	143	143	143	143	143	143	134	125
8,001 - 10,000	04		169	169	169	169	169	169	169	158	146
10,001 - 15,000	05		173	173	173	173	173	173	173	161	149
15,001 - 20,000	06		179	179	179	179	179	179	179	166	154
20,001 - 25,000	07		183	183	183	183	183	183	183	169	156
25,001 - 40,000	08		196	196	196	196	196	196	196	181	167
40,001 - 65,000	10		252	252	252	252	252	252	252	232	212
65,001 - 90,000	11		369	369	369	369	369	369	369	338	306
Charge Per \$1K > \$90K	12		2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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PRIVATE PASSENGER TYPE -- FLEET  
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	51	100/300	265	5000	270
20/50	61	250/500	397	10000	308
25/50	85	500/500	505	25000	332
35/80	132	500/1000	512	50000	338
50/100	163	1000/1000	590	100000	340
				500000	348

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		404	401	401	401	377	377	372	353	299
4,501 - 6,000	02		475	471	471	471	441	441	434	410	342
6,001 - 8,000	03		522	518	518	518	483	483	476	448	371
8,001 - 10,000	04		541	537	537	537	500	500	492	463	382
10,001 - 15,000	05		602	597	597	597	555	555	546	513	420
15,001 - 20,000	06		649	644	644	644	598	598	587	552	449
20,001 - 25,000	07		673	667	667	667	619	619	608	571	463
25,001 - 40,000	08		682	677	677	677	628	628	616	578	469
40,001 - 65,000	10		851	844	844	844	780	780	766	716	573
65,001 - 90,000	11		979	970	970	970	895	895	878	819	651
Charge Per \$1K > \$90K	12		4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		33	32	32	32	30	30	30	28	24
4,501 - 6,000	02		39	38	38	38	36	36	35	33	27
6,001 - 8,000	03		43	42	42	42	39	39	39	36	30
8,001 - 10,000	04		44	44	44	44	41	41	40	38	31
10,001 - 15,000	05		50	49	49	49	46	46	45	42	34
15,001 - 20,000	06		54	53	53	53	49	49	48	45	37
20,001 - 25,000	07		56	55	55	55	51	51	50	47	38
25,001 - 40,000	08		57	56	56	56	52	52	51	48	38
40,001 - 65,000	10		71	71	71	71	65	65	64	60	47
65,001 - 90,000	11		82	81	81	81	75	75	73	68	54
Charge Per \$1K > \$90K	12		0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		129	129	129	129	129	129	129	121	114
4,501 - 6,000	02		130	130	130	130	130	130	130	122	115
6,001 - 8,000	03		144	144	144	144	144	144	144	135	125
8,001 - 10,000	04		170	170	170	170	170	170	170	159	147
10,001 - 15,000	05		174	174	174	174	174	174	174	162	150
15,001 - 20,000	06		180	180	180	180	180	180	180	167	155
20,001 - 25,000	07		184	184	184	184	184	184	184	171	158
25,001 - 40,000	08		197	197	197	197	197	197	197	183	168
40,001 - 65,000	10		254	254	254	254	254	254	254	234	214
65,001 - 90,000	11		373	373	373	373	373	373	373	341	308
Charge Per \$1K > \$90K	12		2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					



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PRIVATE PASSENGER TYPE -- FLEET  
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	51	100/300	262	5000	267
20/50	61	250/500	393	10000	304
25/50	85	500/500	500	25000	328
35/80	131	500/1000	507	50000	334
50/100	162	1000/1000	584	100000	336
				500000	344

<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		400	397	397	397	373	373	368	349	296
4,501 - 6,000	02		469	466	466	466	436	436	429	406	339
6,001 - 8,000	03		516	512	512	512	477	477	470	444	367
8,001 - 10,000	04		534	530	530	530	494	494	486	458	378
10,001 - 15,000	05		595	590	590	590	549	549	539	507	416
15,001 - 20,000	06		641	636	636	636	590	590	580	545	444
20,001 - 25,000	07		664	659	659	659	612	612	601	564	458
25,001 - 40,000	08		673	668	668	668	620	620	609	571	464
40,001 - 65,000	10		840	833	833	833	770	770	756	707	567
65,001 - 90,000	11		965	957	957	957	883	883	866	808	643
Charge Per \$1K > \$90K	12		4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59

<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		33	32	32	32	30	30	30	28	24
4,501 - 6,000	02		39	38	38	38	36	36	35	33	27
6,001 - 8,000	03		43	42	42	42	39	39	39	36	30
8,001 - 10,000	04		44	44	44	44	41	41	40	38	31
10,001 - 15,000	05		50	49	49	49	46	46	45	42	34
15,001 - 20,000	06		54	53	53	53	49	49	48	45	37
20,001 - 25,000	07		56	55	55	55	51	51	50	47	38
25,001 - 40,000	08		57	56	56	56	52	52	51	48	38
40,001 - 65,000	10		71	71	71	71	65	65	64	60	47
65,001 - 90,000	11		82	81	81	81	75	75	73	68	54
Charge Per \$1K > \$90K	12		0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40

<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		130	130	130	130	130	130	130	122	114
4,501 - 6,000	02		131	131	131	131	131	131	131	123	115
6,001 - 8,000	03		145	145	145	145	145	145	145	135	126
8,001 - 10,000	04		172	172	172	172	172	172	172	160	148
10,001 - 15,000	05		175	175	175	175	175	175	175	163	151
15,001 - 20,000	06		181	181	181	181	181	181	181	169	156
20,001 - 25,000	07		185	185	185	185	185	185	185	172	159
25,001 - 40,000	08		199	199	199	199	199	199	199	184	169
40,001 - 65,000	10		256	256	256	256	256	256	256	236	216
65,001 - 90,000	11		376	376	376	376	376	376	376	343	311
Charge Per \$1K > \$90K	12		2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$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	56	100/300	289	5000	295
20/50	67	250/500	433	10000	336
25/50	93	500/500	552	25000	363
35/80	145	500/1000	559	50000	369
50/100	178	1000/1000	644	100000	372
				500000	381

<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		432	429	429	429	402	402	396	376	316
4,501 - 6,000	02		510	506	506	506	472	472	465	439	364
6,001 - 8,000	03		561	557	557	557	519	519	511	481	396
8,001 - 10,000	04		583	578	578	578	538	538	529	497	408
10,001 - 15,000	05		650	645	645	645	598	598	588	552	449
15,001 - 20,000	06		702	696	696	696	645	645	634	594	481
20,001 - 25,000	07		728	722	722	722	669	669	657	615	497
25,001 - 40,000	08		738	732	732	732	678	678	666	624	503
40,001 - 65,000	10		925	917	917	917	846	846	831	776	619
65,001 - 90,000	11		1065	1056	1056	1056	972	972	954	889	704
Charge Per \$1K > \$90K	12		5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14

<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		35	35	35	35	32	32	32	30	25
4,501 - 6,000	02		41	41	41	41	38	38	38	35	29
6,001 - 8,000	03		46	45	45	45	42	42	42	39	32
8,001 - 10,000	04		48	47	47	47	44	44	43	40	33
10,001 - 15,000	05		53	53	53	53	49	49	48	45	36
15,001 - 20,000	06		58	57	57	57	53	53	52	49	39
20,001 - 25,000	07		60	60	60	60	55	55	54	50	40
25,001 - 40,000	08		61	60	60	60	56	56	55	51	41
40,001 - 65,000	10		77	76	76	76	70	70	69	64	51
65,001 - 90,000	11		89	88	88	88	81	81	79	74	58
Charge Per \$1K > \$90K	12		0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44

<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		136	136	136	136	136	136	136	128	119
4,501 - 6,000	02		137	137	137	137	137	137	137	129	120
6,001 - 8,000	03		152	152	152	152	152	152	152	142	132
8,001 - 10,000	04		181	181	181	181	181	181	181	168	155
10,001 - 15,000	05		185	185	185	185	185	185	185	172	158
15,001 - 20,000	06		192	192	192	192	192	192	192	178	164
20,001 - 25,000	07		196	196	196	196	196	196	196	181	167
25,001 - 40,000	08		210	210	210	210	210	210	210	194	179
40,001 - 65,000	10		273	273	273	273	273	273	273	251	229
65,001 - 90,000	11		401	401	401	401	401	401	401	366	332
Charge Per \$1K > \$90K	12		2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 17

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B, Increased Limits				Property Damage Liability	
20/40	62	100/300	321	5000	328
20/50	74	250/500	481	10000	374
25/50	103	500/500	613	25000	403
35/80	161	500/1000	621	50000	410
50/100	198	1000/1000	715	100000	413
				500000	423

Symbol		COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		468	464	464	464	434	434	427	404	338
4,501 - 6,000	02		554	550	550	550	513	513	504	475	391
6,001 - 8,000	03		612	608	608	608	565	565	556	522	427
8,001 - 10,000	04		636	631	631	631	586	586	576	541	441
10,001 - 15,000	05		711	706	706	706	654	654	642	602	487
15,001 - 20,000	06		769	763	763	763	706	706	694	649	523
20,001 - 25,000	07		799	792	792	792	733	733	719	673	541
25,001 - 40,000	08		810	803	803	803	743	743	729	682	548
40,001 - 65,000	10		1019	1010	1010	1010	931	931	914	852	676
65,001 - 90,000	11		1176	1165	1165	1165	1072	1072	1052	979	772
Charge Per \$1K > \$90K	12		5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		38	38	38	38	35	35	35	33	27
4,501 - 6,000	02		46	46	46	46	42	42	42	39	32
6,001 - 8,000	03		51	51	51	51	47	47	46	43	35
8,001 - 10,000	04		53	53	53	53	49	49	48	45	36
10,001 - 15,000	05		60	59	59	59	55	55	54	50	40
15,001 - 20,000	06		65	64	64	64	59	59	58	54	43
20,001 - 25,000	07		67	67	67	67	61	61	60	56	45
25,001 - 40,000	08		68	68	68	68	62	62	61	57	45
40,001 - 65,000	10		86	85	85	85	79	79	77	72	56
65,001 - 90,000	11		100	99	99	99	91	91	89	83	65
Charge Per \$1K > \$90K	12		0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

Symbol		COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		139	139	139	139	139	139	139	130	122
4,501 - 6,000	02		140	140	140	140	140	140	140	132	123
6,001 - 8,000	03		156	156	156	156	156	156	156	145	135
8,001 - 10,000	04		186	186	186	186	186	186	186	172	159
10,001 - 15,000	05		190	190	190	190	190	190	190	176	162
15,001 - 20,000	06		197	197	197	197	197	197	197	182	168
20,001 - 25,000	07		201	201	201	201	201	201	201	186	171
25,001 - 40,000	08		216	216	216	216	216	216	216	200	183
40,001 - 65,000	10		281	281	281	281	281	281	281	258	235
65,001 - 90,000	11		414	414	414	414	414	414	414	378	342
Charge Per \$1K > \$90K	12		2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 18

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	73	100/300	379	5000	388
20/50	88	250/500	569	10000	442
25/50	122	500/500	724	25000	477
35/80	190	500/1000	734	50000	485
50/100	233	1000/1000	846	100000	489
				500000	501

<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		506	502	502	502	468	468	461	435	361
4,501 - 6,000	02		602	598	598	598	555	555	546	514	420
6,001 - 8,000	03		667	661	661	661	614	614	603	566	460
8,001 - 10,000	04		693	687	687	687	637	637	626	587	475
10,001 - 15,000	05		777	770	770	770	713	713	700	655	527
15,001 - 20,000	06		841	834	834	834	771	771	757	707	567
20,001 - 25,000	07		874	866	866	866	800	800	785	734	587
25,001 - 40,000	08		886	879	879	879	812	812	796	744	594
40,001 - 65,000	10		1118	1109	1109	1109	1021	1021	1001	933	738
65,001 - 90,000	11		1293	1281	1281	1281	1178	1178	1155	1074	844
Charge Per \$1K > \$90K	12		6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39

<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		41	41	41	41	38	38	37	35	29
4,501 - 6,000	02		49	49	49	49	45	45	45	42	34
6,001 - 8,000	03		55	55	55	55	50	50	50	46	37
8,001 - 10,000	04		57	57	57	57	53	53	52	48	39
10,001 - 15,000	05		64	64	64	64	59	59	58	54	43
15,001 - 20,000	06		70	69	69	69	64	64	63	59	46
20,001 - 25,000	07		73	72	72	72	66	66	65	61	48
25,001 - 40,000	08		74	73	73	73	67	67	66	62	49
40,001 - 65,000	10		94	93	93	93	85	85	84	78	61
65,001 - 90,000	11		109	108	108	108	99	99	97	90	70
Charge Per \$1K > \$90K	12		0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55

<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		147	147	147	147	147	147	147	137	128
4,501 - 6,000	02		148	148	148	148	148	148	148	139	129
6,001 - 8,000	03		165	165	165	165	165	165	165	153	142
8,001 - 10,000	04		198	198	198	198	198	198	198	183	169
10,001 - 15,000	05		202	202	202	202	202	202	202	187	172
15,001 - 20,000	06		210	210	210	210	210	210	210	194	178
20,001 - 25,000	07		214	214	214	214	214	214	214	198	182
25,001 - 40,000	08		231	231	231	231	231	231	231	213	195
40,001 - 65,000	10		301	301	301	301	301	301	301	276	251
65,001 - 90,000	11		446	446	446	446	446	446	446	407	367
Charge Per \$1K > \$90K	12		2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 19

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	86	100/300	446	5000	456
20/50	103	250/500	668	10000	520
25/50	143	500/500	851	25000	561
35/80	223	500/1000	863	50000	570
50/100	274	1000/1000	994	100000	575
				500000	588

<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		528	524	524	524	488	488	480	453	375
4,501 - 6,000	02		630	625	625	625	580	580	571	536	438
6,001 - 8,000	03		698	693	693	693	642	642	631	592	480
8,001 - 10,000	04		726	720	720	720	667	667	655	614	496
10,001 - 15,000	05		815	808	808	808	747	747	733	686	551
15,001 - 20,000	06		883	876	876	876	809	809	794	742	593
20,001 - 25,000	07		918	909	909	909	840	840	824	769	614
25,001 - 40,000	08		931	923	923	923	852	852	836	780	622
40,001 - 65,000	10		1177	1167	1167	1167	1073	1073	1053	980	773
65,001 - 90,000	11		1362	1349	1349	1349	1240	1240	1215	1130	886
Charge Per \$1K > \$90K	12		6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77

<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		43	43	43	43	40	40	39	37	30
4,501 - 6,000	02		52	52	52	52	48	48	47	44	36
6,001 - 8,000	03		58	58	58	58	53	53	52	49	39
8,001 - 10,000	04		60	60	60	60	55	55	54	51	41
10,001 - 15,000	05		68	68	68	68	62	62	61	57	45
15,001 - 20,000	06		74	73	73	73	68	68	66	62	49
20,001 - 25,000	07		77	76	76	76	70	70	69	64	51
25,001 - 40,000	08		78	77	77	77	71	71	70	65	51
40,001 - 65,000	10		99	99	99	99	90	90	89	82	65
65,001 - 90,000	11		115	114	114	114	105	105	103	95	74
Charge Per \$1K > \$90K	12		0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58

<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		157	157	157	157	157	157	157	146	136
4,501 - 6,000	02		158	158	158	158	158	158	158	148	137
6,001 - 8,000	03		177	177	177	177	177	177	177	164	152
8,001 - 10,000	04		213	213	213	213	213	213	213	197	181
10,001 - 15,000	05		218	218	218	218	218	218	218	201	185
15,001 - 20,000	06		226	226	226	226	226	226	226	209	191
20,001 - 25,000	07		231	231	231	231	231	231	231	213	195
25,001 - 40,000	08		249	249	249	249	249	249	249	230	210
40,001 - 65,000	10		327	327	327	327	327	327	327	300	272
65,001 - 90,000	11		488	488	488	488	488	488	488	444	401
Charge Per \$1K > \$90K	12		3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 20

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B, Increased Limits				Property Damage Liability	
20/40	88	100/300	453	5000	464
20/50	105	250/500	680	10000	529
25/50	146	500/500	865	25000	571
35/80	227	500/1000	877	50000	580
50/100	279	1000/1000	1010	100000	585
				500000	599

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		543	539	539	539	503	503	494	466	384
4,501 - 6,000	02		650	645	645	645	598	598	588	552	450
6,001 - 8,000	03		721	715	715	715	662	662	651	610	493
8,001 - 10,000	04		749	743	743	743	688	688	676	633	510
10,001 - 15,000	05		842	835	835	835	771	771	757	708	567
15,001 - 20,000	06		913	905	905	905	835	835	820	766	611
20,001 - 25,000	07		949	940	940	940	868	868	852	795	633
25,001 - 40,000	08		963	954	954	954	880	880	863	806	641
40,001 - 65,000	10		1218	1208	1208	1208	1110	1110	1089	1014	799
65,001 - 90,000	11		1410	1398	1398	1398	1284	1284	1258	1170	916
Charge Per \$1K > \$90K	12		7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04

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		45	44	44	44	41	41	41	38	31
4,501 - 6,000	02		54	54	54	54	50	50	49	46	37
6,001 - 8,000	03		60	60	60	60	55	55	54	51	40
8,001 - 10,000	04		63	62	62	62	57	57	56	53	42
10,001 - 15,000	05		71	70	70	70	65	65	63	59	47
15,001 - 20,000	06		77	76	76	76	70	70	69	64	51
20,001 - 25,000	07		80	79	79	79	73	73	71	67	53
25,001 - 40,000	08		81	80	80	80	74	74	72	67	53
40,001 - 65,000	10		103	102	102	102	94	94	92	86	67
65,001 - 90,000	11		120	119	119	119	109	109	107	99	77
Charge Per \$1K > \$90K	12		0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61

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		157	157	157	157	157	157	157	147	136
4,501 - 6,000	02		159	159	159	159	159	159	159	148	138
6,001 - 8,000	03		177	177	177	177	177	177	177	165	152
8,001 - 10,000	04		214	214	214	214	214	214	214	198	182
10,001 - 15,000	05		219	219	219	219	219	219	219	202	186
15,001 - 20,000	06		227	227	227	227	227	227	227	210	192
20,001 - 25,000	07		232	232	232	232	232	232	232	214	196
25,001 - 40,000	08		251	251	251	251	251	251	251	231	211
40,001 - 65,000	10		329	329	329	329	329	329	329	302	274
65,001 - 90,000	11		491	491	491	491	491	491	491	447	403
Charge Per \$1K > \$90K	12		3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</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 1

A-1  
1445

A-2  
306

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	257	100/300	1329	5000	1391
20/50	308	250/500	1993	10000	1586
25/50	427	500/500	2538	25000	1711
35/80	665	500/1000	2572	50000	1739
50/100	819	1000/1000	2963	100000	1753
				500000	1794

<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		1653	1637	1637	1637	1502	1502	1471	1367	1066
4,501 - 6,000	02		2045	2027	2027	2027	1855	1855	1819	1686	1307
6,001 - 8,000	03		2307	2286	2286	2286	2092	2092	2050	1899	1468
8,001 - 10,000	04		2414	2390	2390	2390	2188	2188	2141	1982	1531
10,001 - 15,000	05		2754	2728	2728	2728	2494	2494	2442	2260	1741
15,001 - 20,000	06		3016	2987	2987	2987	2730	2730	2673	2473	1902
20,001 - 25,000	07		3148	3117	3117	3117	2850	2850	2790	2580	1982
25,001 - 40,000	08		3200	3169	3169	3169	2897	2897	2834	2621	2014
40,001 - 65,000	10		4143	4104	4104	4104	3746	3746	3668	3390	2595
65,001 - 90,000	11		4852	4805	4805	4805	4384	4384	4291	3964	3029
Charge Per \$1K > \$90K	12		25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97

<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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

<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		439	439	439	439	439	439	439	400	362
4,501 - 6,000	02		445	445	445	445	445	445	445	406	366
6,001 - 8,000	03		513	513	513	513	513	513	513	467	420
8,001 - 10,000	04		648	648	648	648	648	648	648	588	528
10,001 - 15,000	05		666	666	666	666	666	666	666	605	543
15,001 - 20,000	06		697	697	697	697	697	697	697	632	568
20,001 - 25,000	07		715	715	715	715	715	715	715	649	582
25,001 - 40,000	08		783	783	783	783	783	783	783	709	636
40,001 - 65,000	10		1071	1071	1071	1071	1071	1071	1071	969	867
65,001 - 90,000	11		1666	1666	1666	1666	1666	1666	1666	1505	1343
Charge Per \$1K > \$90K	12		12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</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 2

A-1  
1445

A-2  
306

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	257	100/300	1329	5000	1391
20/50	308	250/500	1993	10000	1586
25/50	427	500/500	2538	25000	1711
35/80	665	500/1000	2572	50000	1739
50/100	819	1000/1000	2963	100000	1753
				500000	1794

<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		1653	1637	1637	1637	1502	1502	1471	1367	1066
4,501 - 6,000	02		2045	2027	2027	2027	1855	1855	1819	1686	1307
6,001 - 8,000	03		2307	2286	2286	2286	2092	2092	2050	1899	1468
8,001 - 10,000	04		2414	2390	2390	2390	2188	2188	2141	1982	1531
10,001 - 15,000	05		2754	2728	2728	2728	2494	2494	2442	2260	1741
15,001 - 20,000	06		3016	2987	2987	2987	2730	2730	2673	2473	1902
20,001 - 25,000	07		3148	3117	3117	3117	2850	2850	2790	2580	1982
25,001 - 40,000	08		3200	3169	3169	3169	2897	2897	2834	2621	2014
40,001 - 65,000	10		4143	4104	4104	4104	3746	3746	3668	3390	2595
65,001 - 90,000	11		4852	4805	4805	4805	4384	4384	4291	3964	3029
Charge Per \$1K > \$90K	12		25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97

<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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

<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		439	439	439	439	439	439	439	400	362
4,501 - 6,000	02		445	445	445	445	445	445	445	406	366
6,001 - 8,000	03		513	513	513	513	513	513	513	467	420
8,001 - 10,000	04		648	648	648	648	648	648	648	588	528
10,001 - 15,000	05		666	666	666	666	666	666	666	605	543
15,001 - 20,000	06		697	697	697	697	697	697	697	632	568
20,001 - 25,000	07		715	715	715	715	715	715	715	649	582
25,001 - 40,000	08		783	783	783	783	783	783	783	709	636
40,001 - 65,000	10		1071	1071	1071	1071	1071	1071	1071	969	867
65,001 - 90,000	11		1666	1666	1666	1666	1666	1666	1666	1505	1343
Charge Per \$1K > \$90K	12		12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</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

A-1  
1445

A-2  
306

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	257	100/300	1329	5000	1391
20/50	308	250/500	1993	10000	1586
25/50	427	500/500	2538	25000	1711
35/80	665	500/1000	2572	50000	1739
50/100	819	1000/1000	2963	100000	1753
				500000	1794

<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		1653	1637	1637	1637	1502	1502	1471	1367	1066
4,501 - 6,000	02		2045	2027	2027	2027	1855	1855	1819	1686	1307
6,001 - 8,000	03		2307	2286	2286	2286	2092	2092	2050	1899	1468
8,001 - 10,000	04		2414	2390	2390	2390	2188	2188	2141	1982	1531
10,001 - 15,000	05		2754	2728	2728	2728	2494	2494	2442	2260	1741
15,001 - 20,000	06		3016	2987	2987	2987	2730	2730	2673	2473	1902
20,001 - 25,000	07		3148	3117	3117	3117	2850	2850	2790	2580	1982
25,001 - 40,000	08		3200	3169	3169	3169	2897	2897	2834	2621	2014
40,001 - 65,000	10		4143	4104	4104	4104	3746	3746	3668	3390	2595
65,001 - 90,000	11		4852	4805	4805	4805	4384	4384	4291	3964	3029
Charge Per \$1K > \$90K	12		25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97

<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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

<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		439	439	439	439	439	439	439	400	362
4,501 - 6,000	02		445	445	445	445	445	445	445	406	366
6,001 - 8,000	03		513	513	513	513	513	513	513	467	420
8,001 - 10,000	04		648	648	648	648	648	648	648	588	528
10,001 - 15,000	05		666	666	666	666	666	666	666	605	543
15,001 - 20,000	06		697	697	697	697	697	697	697	632	568
20,001 - 25,000	07		715	715	715	715	715	715	715	649	582
25,001 - 40,000	08		783	783	783	783	783	783	783	709	636
40,001 - 65,000	10		1071	1071	1071	1071	1071	1071	1071	969	867
65,001 - 90,000	11		1666	1666	1666	1666	1666	1666	1666	1505	1343
Charge Per \$1K > \$90K	12		12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</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**

A-1  
1445

A-2  
306

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	257	100/300	1329	5000	1391
20/50	308	250/500	1993	10000	1586
25/50	427	500/500	2538	25000	1711
35/80	665	500/1000	2572	50000	1739
50/100	819	1000/1000	2963	100000	1753
				500000	1794

<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		1653	1637	1637	1637	1502	1502	1471	1367	1066
4,501 - 6,000	02		2045	2027	2027	2027	1855	1855	1819	1686	1307
6,001 - 8,000	03		2307	2286	2286	2286	2092	2092	2050	1899	1468
8,001 - 10,000	04		2414	2390	2390	2390	2188	2188	2141	1982	1531
10,001 - 15,000	05		2754	2728	2728	2728	2494	2494	2442	2260	1741
15,001 - 20,000	06		3016	2987	2987	2987	2730	2730	2673	2473	1902
20,001 - 25,000	07		3148	3117	3117	3117	2850	2850	2790	2580	1982
25,001 - 40,000	08		3200	3169	3169	3169	2897	2897	2834	2621	2014
40,001 - 65,000	10		4143	4104	4104	4104	3746	3746	3668	3390	2595
65,001 - 90,000	11		4852	4805	4805	4805	4384	4384	4291	3964	3029
Charge Per \$1K > \$90K	12		25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97

<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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

<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		439	439	439	439	439	439	439	400	362
4,501 - 6,000	02		445	445	445	445	445	445	445	406	366
6,001 - 8,000	03		513	513	513	513	513	513	513	467	420
8,001 - 10,000	04		648	648	648	648	648	648	648	588	528
10,001 - 15,000	05		666	666	666	666	666	666	666	605	543
15,001 - 20,000	06		697	697	697	697	697	697	697	632	568
20,001 - 25,000	07		715	715	715	715	715	715	715	649	582
25,001 - 40,000	08		783	783	783	783	783	783	783	709	636
40,001 - 65,000	10		1071	1071	1071	1071	1071	1071	1071	969	867
65,001 - 90,000	11		1666	1666	1666	1666	1666	1666	1666	1505	1343
Charge Per \$1K > \$90K	12		12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</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**

A-1  
1445

A-2  
306

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	257	100/300	1329	5000	1391
20/50	308	250/500	1993	10000	1586
25/50	427	500/500	2538	25000	1711
35/80	665	500/1000	2572	50000	1739
50/100	819	1000/1000	2963	100000	1753
				500000	1794

<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		1653	1637	1637	1637	1502	1502	1471	1367	1066
4,501 - 6,000	02		2045	2027	2027	2027	1855	1855	1819	1686	1307
6,001 - 8,000	03		2307	2286	2286	2286	2092	2092	2050	1899	1468
8,001 - 10,000	04		2414	2390	2390	2390	2188	2188	2141	1982	1531
10,001 - 15,000	05		2754	2728	2728	2728	2494	2494	2442	2260	1741
15,001 - 20,000	06		3016	2987	2987	2987	2730	2730	2673	2473	1902
20,001 - 25,000	07		3148	3117	3117	3117	2850	2850	2790	2580	1982
25,001 - 40,000	08		3200	3169	3169	3169	2897	2897	2834	2621	2014
40,001 - 65,000	10		4143	4104	4104	4104	3746	3746	3668	3390	2595
65,001 - 90,000	11		4852	4805	4805	4805	4384	4384	4291	3964	3029
Charge Per \$1K > \$90K	12		25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97

<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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

<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		439	439	439	439	439	439	439	400	362
4,501 - 6,000	02		445	445	445	445	445	445	445	406	366
6,001 - 8,000	03		513	513	513	513	513	513	513	467	420
8,001 - 10,000	04		648	648	648	648	648	648	648	588	528
10,001 - 15,000	05		666	666	666	666	666	666	666	605	543
15,001 - 20,000	06		697	697	697	697	697	697	697	632	568
20,001 - 25,000	07		715	715	715	715	715	715	715	649	582
25,001 - 40,000	08		783	783	783	783	783	783	783	709	636
40,001 - 65,000	10		1071	1071	1071	1071	1071	1071	1071	969	867
65,001 - 90,000	11		1666	1666	1666	1666	1666	1666	1666	1505	1343
Charge Per \$1K > \$90K	12		12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27

<u>Medical Payments</u>	
5000	6
10000	8
15000	10
20000	11
25000	13

<u>U1, Uninsured</u>	
20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

<u>U2, Underinsured</u>	
20/40	0
20/50	1
25/50	3
35/80	11
50/100	18
100/300	42
250/500	122
500/500	307

Towing & Labor (Rule 64)  
\$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 6**

A-1  
1445

A-2  
306

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	257	100/300	1329	5000	1391
20/50	308	250/500	1993	10000	1586
25/50	427	500/500	2538	25000	1711
35/80	665	500/1000	2572	50000	1739
50/100	819	1000/1000	2963	100000	1753
				500000	1794

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1653	1637	1637	1637	1502	1502	1471	1367	1066
4,501 - 6,000	02		2045	2027	2027	2027	1855	1855	1819	1686	1307
6,001 - 8,000	03		2307	2286	2286	2286	2092	2092	2050	1899	1468
8,001 - 10,000	04		2414	2390	2390	2390	2188	2188	2141	1982	1531
10,001 - 15,000	05		2754	2728	2728	2728	2494	2494	2442	2260	1741
15,001 - 20,000	06		3016	2987	2987	2987	2730	2730	2673	2473	1902
20,001 - 25,000	07		3148	3117	3117	3117	2850	2850	2790	2580	1982
25,001 - 40,000	08		3200	3169	3169	3169	2897	2897	2834	2621	2014
40,001 - 65,000	10		4143	4104	4104	4104	3746	3746	3668	3390	2595
65,001 - 90,000	11		4852	4805	4805	4805	4384	4384	4291	3964	3029
Charge Per \$1K > \$90K	12		25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		439	439	439	439	439	439	439	400	362
4,501 - 6,000	02		445	445	445	445	445	445	445	406	366
6,001 - 8,000	03		513	513	513	513	513	513	513	467	420
8,001 - 10,000	04		648	648	648	648	648	648	648	588	528
10,001 - 15,000	05		666	666	666	666	666	666	666	605	543
15,001 - 20,000	06		697	697	697	697	697	697	697	632	568
20,001 - 25,000	07		715	715	715	715	715	715	715	649	582
25,001 - 40,000	08		783	783	783	783	783	783	783	709	636
40,001 - 65,000	10		1071	1071	1071	1071	1071	1071	1071	969	867
65,001 - 90,000	11		1666	1666	1666	1666	1666	1666	1666	1505	1343
Charge Per \$1K > \$90K	12		12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	1
25/50	3
35/80	11
50/100	18
100/300	42
250/500	122
500/500	307

Towing & Labor (Rule 64)

\$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  
1445

A-2  
306

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	257	100/300	1329	5000	1391
20/50	308	250/500	1993	10000	1586
25/50	427	500/500	2538	25000	1711
35/80	665	500/1000	2572	50000	1739
50/100	819	1000/1000	2963	100000	1753
				500000	1794

<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		1653	1637	1637	1637	1502	1502	1471	1367	1066
4,501 - 6,000	02		2045	2027	2027	2027	1855	1855	1819	1686	1307
6,001 - 8,000	03		2307	2286	2286	2286	2092	2092	2050	1899	1468
8,001 - 10,000	04		2414	2390	2390	2390	2188	2188	2141	1982	1531
10,001 - 15,000	05		2754	2728	2728	2728	2494	2494	2442	2260	1741
15,001 - 20,000	06		3016	2987	2987	2987	2730	2730	2673	2473	1902
20,001 - 25,000	07		3148	3117	3117	3117	2850	2850	2790	2580	1982
25,001 - 40,000	08		3200	3169	3169	3169	2897	2897	2834	2621	2014
40,001 - 65,000	10		4143	4104	4104	4104	3746	3746	3668	3390	2595
65,001 - 90,000	11		4852	4805	4805	4805	4384	4384	4291	3964	3029
Charge Per \$1K > \$90K	12		25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97

<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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

<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		439	439	439	439	439	439	439	400	362
4,501 - 6,000	02		445	445	445	445	445	445	445	406	366
6,001 - 8,000	03		513	513	513	513	513	513	513	467	420
8,001 - 10,000	04		648	648	648	648	648	648	648	588	528
10,001 - 15,000	05		666	666	666	666	666	666	666	605	543
15,001 - 20,000	06		697	697	697	697	697	697	697	632	568
20,001 - 25,000	07		715	715	715	715	715	715	715	649	582
25,001 - 40,000	08		783	783	783	783	783	783	783	709	636
40,001 - 65,000	10		1071	1071	1071	1071	1071	1071	1071	969	867
65,001 - 90,000	11		1666	1666	1666	1666	1666	1666	1666	1505	1343
Charge Per \$1K > \$90K	12		12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	1
25/50	3
35/80	11
50/100	18
100/300	42
250/500	122
500/500	307

Towing & Labor (Rule 64)

\$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 8**

A-1  
1445

A-2  
306

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	257	100/300	1329	5000	1391
20/50	308	250/500	1993	10000	1586
25/50	427	500/500	2538	25000	1711
35/80	665	500/1000	2572	50000	1739
50/100	819	1000/1000	2963	100000	1753
				500000	1794

<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		1653	1637	1637	1637	1502	1502	1471	1367	1066
4,501 - 6,000	02		2045	2027	2027	2027	1855	1855	1819	1686	1307
6,001 - 8,000	03		2307	2286	2286	2286	2092	2092	2050	1899	1468
8,001 - 10,000	04		2414	2390	2390	2390	2188	2188	2141	1982	1531
10,001 - 15,000	05		2754	2728	2728	2728	2494	2494	2442	2260	1741
15,001 - 20,000	06		3016	2987	2987	2987	2730	2730	2673	2473	1902
20,001 - 25,000	07		3148	3117	3117	3117	2850	2850	2790	2580	1982
25,001 - 40,000	08		3200	3169	3169	3169	2897	2897	2834	2621	2014
40,001 - 65,000	10		4143	4104	4104	4104	3746	3746	3668	3390	2595
65,001 - 90,000	11		4852	4805	4805	4805	4384	4384	4291	3964	3029
Charge Per \$1K > \$90K	12		25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97

<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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

<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		439	439	439	439	439	439	439	400	362
4,501 - 6,000	02		445	445	445	445	445	445	445	406	366
6,001 - 8,000	03		513	513	513	513	513	513	513	467	420
8,001 - 10,000	04		648	648	648	648	648	648	648	588	528
10,001 - 15,000	05		666	666	666	666	666	666	666	605	543
15,001 - 20,000	06		697	697	697	697	697	697	697	632	568
20,001 - 25,000	07		715	715	715	715	715	715	715	649	582
25,001 - 40,000	08		783	783	783	783	783	783	783	709	636
40,001 - 65,000	10		1071	1071	1071	1071	1071	1071	1071	969	867
65,001 - 90,000	11		1666	1666	1666	1666	1666	1666	1666	1505	1343
Charge Per \$1K > \$90K	12		12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	1
25/50	3
35/80	11
50/100	18
100/300	42
250/500	122
500/500	307

Towing & Labor (Rule 64)

\$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  
1445

A-2  
306

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	257	100/300	1329	5000	1391
20/50	308	250/500	1993	10000	1586
25/50	427	500/500	2538	25000	1711
35/80	665	500/1000	2572	50000	1739
50/100	819	1000/1000	2963	100000	1753
				500000	1794

<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		1653	1637	1637	1637	1502	1502	1471	1367	1066
4,501 - 6,000	02		2045	2027	2027	2027	1855	1855	1819	1686	1307
6,001 - 8,000	03		2307	2286	2286	2286	2092	2092	2050	1899	1468
8,001 - 10,000	04		2414	2390	2390	2390	2188	2188	2141	1982	1531
10,001 - 15,000	05		2754	2728	2728	2728	2494	2494	2442	2260	1741
15,001 - 20,000	06		3016	2987	2987	2987	2730	2730	2673	2473	1902
20,001 - 25,000	07		3148	3117	3117	3117	2850	2850	2790	2580	1982
25,001 - 40,000	08		3200	3169	3169	3169	2897	2897	2834	2621	2014
40,001 - 65,000	10		4143	4104	4104	4104	3746	3746	3668	3390	2595
65,001 - 90,000	11		4852	4805	4805	4805	4384	4384	4291	3964	3029
Charge Per \$1K > \$90K	12		25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97

<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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

<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		439	439	439	439	439	439	439	400	362
4,501 - 6,000	02		445	445	445	445	445	445	445	406	366
6,001 - 8,000	03		513	513	513	513	513	513	513	467	420
8,001 - 10,000	04		648	648	648	648	648	648	648	588	528
10,001 - 15,000	05		666	666	666	666	666	666	666	605	543
15,001 - 20,000	06		697	697	697	697	697	697	697	632	568
20,001 - 25,000	07		715	715	715	715	715	715	715	649	582
25,001 - 40,000	08		783	783	783	783	783	783	783	709	636
40,001 - 65,000	10		1071	1071	1071	1071	1071	1071	1071	969	867
65,001 - 90,000	11		1666	1666	1666	1666	1666	1666	1666	1505	1343
Charge Per \$1K > \$90K	12		12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	1
25/50	3
35/80	11
50/100	18
100/300	42
250/500	122
500/500	307

Towing & Labor (Rule 64)

\$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  
1445

A-2  
306

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	257	100/300	1329	5000	1391
20/50	308	250/500	1993	10000	1586
25/50	427	500/500	2538	25000	1711
35/80	665	500/1000	2572	50000	1739
50/100	819	1000/1000	2963	100000	1753
				500000	1794

<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		1653	1637	1637	1637	1502	1502	1471	1367	1066
4,501 - 6,000	02		2045	2027	2027	2027	1855	1855	1819	1686	1307
6,001 - 8,000	03		2307	2286	2286	2286	2092	2092	2050	1899	1468
8,001 - 10,000	04		2414	2390	2390	2390	2188	2188	2141	1982	1531
10,001 - 15,000	05		2754	2728	2728	2728	2494	2494	2442	2260	1741
15,001 - 20,000	06		3016	2987	2987	2987	2730	2730	2673	2473	1902
20,001 - 25,000	07		3148	3117	3117	3117	2850	2850	2790	2580	1982
25,001 - 40,000	08		3200	3169	3169	3169	2897	2897	2834	2621	2014
40,001 - 65,000	10		4143	4104	4104	4104	3746	3746	3668	3390	2595
65,001 - 90,000	11		4852	4805	4805	4805	4384	4384	4291	3964	3029
Charge Per \$1K > \$90K	12		25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97	25.97

<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		95	95	95	95	87	87	85	79	62
4,501 - 6,000	02		118	117	117	117	107	107	105	97	76
6,001 - 8,000	03		133	131	131	131	120	120	118	109	85
8,001 - 10,000	04		139	137	137	137	126	126	123	114	89
10,001 - 15,000	05		158	156	156	156	143	143	140	130	100
15,001 - 20,000	06		173	171	171	171	157	157	153	142	110
20,001 - 25,000	07		180	179	179	179	163	163	160	148	114
25,001 - 40,000	08		183	181	181	181	166	166	162	150	116
40,001 - 65,000	10		237	235	235	235	214	214	210	194	149
65,001 - 90,000	11		277	274	274	274	250	250	245	227	174
Charge Per \$1K > \$90K	12		1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47

<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		439	439	439	439	439	439	439	400	362
4,501 - 6,000	02		445	445	445	445	445	445	445	406	366
6,001 - 8,000	03		513	513	513	513	513	513	513	467	420
8,001 - 10,000	04		648	648	648	648	648	648	648	588	528
10,001 - 15,000	05		666	666	666	666	666	666	666	605	543
15,001 - 20,000	06		697	697	697	697	697	697	697	632	568
20,001 - 25,000	07		715	715	715	715	715	715	715	649	582
25,001 - 40,000	08		783	783	783	783	783	783	783	709	636
40,001 - 65,000	10		1071	1071	1071	1071	1071	1071	1071	969	867
65,001 - 90,000	11		1666	1666	1666	1666	1666	1666	1666	1505	1343
Charge Per \$1K > \$90K	12		12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	1
25/50	3
35/80	11
50/100	18
100/300	42
250/500	122
500/500	307

Towing & Labor (Rule 64)

\$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  
320

A-2  
67

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	57	100/300	295	5000	306
20/50	68	250/500	442	10000	349
25/50	95	500/500	562	25000	376
35/80	147	500/1000	570	50000	383
50/100	181	1000/1000	656	100000	386
				500000	395

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		498	495	495	495	462	462	454	429	357
4,501 - 6,000	02		593	589	589	589	547	547	538	507	415
6,001 - 8,000	03		656	651	651	651	604	604	594	558	454
8,001 - 10,000	04		682	676	676	676	628	628	616	578	469
10,001 - 15,000	05		764	758	758	758	702	702	689	645	520
15,001 - 20,000	06		828	821	821	821	759	759	745	696	559
20,001 - 25,000	07		860	852	852	852	787	787	773	722	578
25,001 - 40,000	08		872	865	865	865	799	799	784	732	586
40,001 - 65,000	10		1100	1090	1090	1090	1004	1004	985	918	726
65,001 - 90,000	11		1271	1260	1260	1260	1158	1158	1135	1056	831
Charge Per \$1K > \$90K	12		6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		30	30	30	30	28	28	27	26	22
4,501 - 6,000	02		35	35	35	35	33	33	32	30	25
6,001 - 8,000	03		39	38	38	38	36	36	35	33	27
8,001 - 10,000	04		40	40	40	40	37	37	36	34	28
10,001 - 15,000	05		45	44	44	44	41	41	41	38	31
15,001 - 20,000	06		48	48	48	48	44	44	44	41	33
20,001 - 25,000	07		50	50	50	50	46	46	45	42	34
25,001 - 40,000	08		51	50	50	50	47	47	46	43	35
40,001 - 65,000	10		64	63	63	63	58	58	57	53	43
65,001 - 90,000	11		73	73	73	73	67	67	66	61	49
Charge Per \$1K > \$90K	12		0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		156	156	156	156	156	156	156	146	135
4,501 - 6,000	02		158	158	158	158	158	158	158	147	136
6,001 - 8,000	03		176	176	176	176	176	176	176	163	151
8,001 - 10,000	04		212	212	212	212	212	212	212	196	180
10,001 - 15,000	05		217	217	217	217	217	217	217	200	184
15,001 - 20,000	06		225	225	225	225	225	225	225	208	190
20,001 - 25,000	07		230	230	230	230	230	230	230	212	194
25,001 - 40,000	08		248	248	248	248	248	248	248	228	209
40,001 - 65,000	10		325	325	325	325	325	325	325	298	271
65,001 - 90,000	11		485	485	485	485	485	485	485	441	398
Charge Per \$1K > \$90K	12		3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	1
25/50	3
35/80	11
50/100	18
100/300	42
250/500	122
500/500	307

Towing & Labor (Rule 64)

\$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 12**

A-1  
339

A-2  
71

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	60	100/300	311	5000	324
20/50	72	250/500	467	10000	369
25/50	100	500/500	595	25000	399
35/80	156	500/1000	603	50000	405
50/100	192	1000/1000	694	100000	408
				500000	418

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		526	522	522	522	487	487	479	452	374
4,501 - 6,000	02		628	623	623	623	579	579	569	535	436
6,001 - 8,000	03		696	691	691	691	640	640	629	590	478
8,001 - 10,000	04		724	718	718	718	665	665	653	612	494
10,001 - 15,000	05		812	805	805	805	745	745	731	684	549
15,001 - 20,000	06		880	873	873	873	806	806	791	739	591
20,001 - 25,000	07		915	907	907	907	837	837	822	767	612
25,001 - 40,000	08		928	920	920	920	849	849	833	778	620
40,001 - 65,000	10		1173	1163	1163	1163	1070	1070	1050	977	771
65,001 - 90,000	11		1357	1345	1345	1345	1236	1236	1211	1126	884
Charge Per \$1K > \$90K	12		6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		31	31	31	31	29	29	29	27	23
4,501 - 6,000	02		37	37	37	37	34	34	34	32	26
6,001 - 8,000	03		41	40	40	40	38	38	37	35	29
8,001 - 10,000	04		42	42	42	42	39	39	38	36	29
10,001 - 15,000	05		47	47	47	47	43	43	43	40	33
15,001 - 20,000	06		51	51	51	51	47	47	46	43	35
20,001 - 25,000	07		53	53	53	53	49	49	48	45	36
25,001 - 40,000	08		54	53	53	53	49	49	48	45	36
40,001 - 65,000	10		67	67	67	67	62	62	61	56	45
65,001 - 90,000	11		78	77	77	77	71	71	70	65	51
Charge Per \$1K > \$90K	12		0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		164	164	164	164	164	164	164	152	141
4,501 - 6,000	02		165	165	165	165	165	165	165	154	143
6,001 - 8,000	03		185	185	185	185	185	185	185	171	158
8,001 - 10,000	04		224	224	224	224	224	224	224	206	189
10,001 - 15,000	05		229	229	229	229	229	229	229	211	194
15,001 - 20,000	06		238	238	238	238	238	238	238	219	201
20,001 - 25,000	07		243	243	243	243	243	243	243	224	205
25,001 - 40,000	08		262	262	262	262	262	262	262	241	220
40,001 - 65,000	10		345	345	345	345	345	345	345	316	287
65,001 - 90,000	11		517	517	517	517	517	517	517	470	424
Charge Per \$1K > \$90K	12		3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</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 13**

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A-2  
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	58	100/300	301	5000	313
20/50	70	250/500	452	10000	357
25/50	97	500/500	575	25000	385
35/80	151	500/1000	583	50000	391
50/100	185	1000/1000	672	100000	394
				500000	404

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</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		520	516	516	516	481	481	473	447	370
4,501 - 6,000	02		620	615	615	615	572	572	562	528	432
6,001 - 8,000	03		687	682	682	682	632	632	621	583	473
8,001 - 10,000	04		714	708	708	708	656	656	645	604	489
10,001 - 15,000	05		801	794	794	794	735	735	721	675	542
15,001 - 20,000	06		868	861	861	861	795	795	781	729	583
20,001 - 25,000	07		902	894	894	894	826	826	810	757	604
25,001 - 40,000	08		915	907	907	907	838	838	822	767	612
40,001 - 65,000	10		1156	1146	1146	1146	1055	1055	1035	964	761
65,001 - 90,000	11		1337	1325	1325	1325	1218	1218	1194	1110	871
Charge Per \$1K > \$90K	12		6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		31	31	31	31	29	29	29	27	23
4,501 - 6,000	02		37	37	37	37	34	34	34	32	26
6,001 - 8,000	03		41	40	40	40	38	38	37	35	29
8,001 - 10,000	04		42	42	42	42	39	39	38	36	29
10,001 - 15,000	05		47	47	47	47	43	43	43	40	33
15,001 - 20,000	06		51	51	51	51	47	47	46	43	35
20,001 - 25,000	07		53	53	53	53	49	49	48	45	36
25,001 - 40,000	08		54	53	53	53	49	49	48	45	36
40,001 - 65,000	10		67	67	67	67	62	62	61	56	45
65,001 - 90,000	11		78	77	77	77	71	71	70	65	51
Charge Per \$1K > \$90K	12		0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</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		164	164	164	164	164	164	164	152	141
4,501 - 6,000	02		165	165	165	165	165	165	165	154	143
6,001 - 8,000	03		185	185	185	185	185	185	185	171	158
8,001 - 10,000	04		224	224	224	224	224	224	224	206	189
10,001 - 15,000	05		229	229	229	229	229	229	229	211	194
15,001 - 20,000	06		238	238	238	238	238	238	238	219	201
20,001 - 25,000	07		243	243	243	243	243	243	243	224	205
25,001 - 40,000	08		262	262	262	262	262	262	262	241	220
40,001 - 65,000	10		345	345	345	345	345	345	345	316	287
65,001 - 90,000	11		517	517	517	517	517	517	517	470	424
Charge Per \$1K > \$90K	12		3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</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 14**

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A-2  
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	60	100/300	309	5000	321
20/50	72	250/500	463	10000	366
25/50	100	500/500	589	25000	395
35/80	155	500/1000	597	50000	401
50/100	190	1000/1000	688	100000	404
				500000	414

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</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		548	543	543	543	506	506	498	469	387
4,501 - 6,000	02		655	650	650	650	603	603	593	557	453
6,001 - 8,000	03		727	721	721	721	668	668	656	615	497
8,001 - 10,000	04		756	750	750	750	694	694	681	638	514
10,001 - 15,000	05		849	842	842	842	778	778	764	714	572
15,001 - 20,000	06		921	913	913	913	843	843	827	772	616
20,001 - 25,000	07		957	949	949	949	875	875	859	801	638
25,001 - 40,000	08		971	963	963	963	888	888	871	813	646
40,001 - 65,000	10		1229	1219	1219	1219	1121	1121	1099	1023	806
65,001 - 90,000	11		1424	1411	1411	1411	1296	1296	1270	1180	924
Charge Per \$1K > \$90K	12		7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</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	32	32	32	30	30	30	28	24
4,501 - 6,000	02		39	38	38	38	36	36	35	33	27
6,001 - 8,000	03		43	42	42	42	39	39	39	36	30
8,001 - 10,000	04		44	44	44	44	41	41	40	38	31
10,001 - 15,000	05		50	49	49	49	46	46	45	42	34
15,001 - 20,000	06		54	53	53	53	49	49	48	45	37
20,001 - 25,000	07		56	55	55	55	51	51	50	47	38
25,001 - 40,000	08		57	56	56	56	52	52	51	48	38
40,001 - 65,000	10		71	71	71	71	65	65	64	60	47
65,001 - 90,000	11		82	81	81	81	75	75	73	68	54
Charge Per \$1K > \$90K	12		0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</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	166	166	166	154	143
4,501 - 6,000	02		168	168	168	168	168	168	168	156	145
6,001 - 8,000	03		187	187	187	187	187	187	187	174	160
8,001 - 10,000	04		227	227	227	227	227	227	227	210	192
10,001 - 15,000	05		233	233	233	233	233	233	233	214	196
15,001 - 20,000	06		242	242	242	242	242	242	242	223	204
20,001 - 25,000	07		247	247	247	247	247	247	247	227	208
25,001 - 40,000	08		267	267	267	267	267	267	267	245	224
40,001 - 65,000	10		351	351	351	351	351	351	351	322	292
65,001 - 90,000	11		526	526	526	526	526	526	526	479	431
Charge Per \$1K > \$90K	12		3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	1
25/50	3
35/80	11
50/100	18
100/300	42
250/500	122
500/500	307

Towing & Labor (Rule 64)

\$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  
332

A-2  
70

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	59	100/300	305	5000	317
20/50	71	250/500	458	10000	361
25/50	98	500/500	583	25000	390
35/80	153	500/1000	591	50000	396
50/100	188	1000/1000	681	100000	399
				500000	409

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		541	537	537	537	501	501	492	464	383
4,501 - 6,000	02		647	642	642	642	596	596	586	550	448
6,001 - 8,000	03		718	712	712	712	659	659	648	608	491
8,001 - 10,000	04		746	740	740	740	685	685	673	630	508
10,001 - 15,000	05		838	831	831	831	768	768	754	705	565
15,001 - 20,000	06		909	901	901	901	832	832	816	762	608
20,001 - 25,000	07		944	936	936	936	864	864	848	791	630
25,001 - 40,000	08		958	950	950	950	876	876	860	802	638
40,001 - 65,000	10		1212	1202	1202	1202	1105	1105	1084	1009	795
65,001 - 90,000	11		1404	1391	1391	1391	1278	1278	1252	1164	912
Charge Per \$1K > \$90K	12		7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		33	32	32	32	30	30	30	28	24
4,501 - 6,000	02		39	38	38	38	36	36	35	33	27
6,001 - 8,000	03		43	42	42	42	39	39	39	36	30
8,001 - 10,000	04		44	44	44	44	41	41	40	38	31
10,001 - 15,000	05		50	49	49	49	46	46	45	42	34
15,001 - 20,000	06		54	53	53	53	49	49	48	45	37
20,001 - 25,000	07		56	55	55	55	51	51	50	47	38
25,001 - 40,000	08		57	56	56	56	52	52	51	48	38
40,001 - 65,000	10		71	71	71	71	65	65	64	60	47
65,001 - 90,000	11		82	81	81	81	75	75	73	68	54
Charge Per \$1K > \$90K	12		0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		166	166	166	166	166	166	166	154	143
4,501 - 6,000	02		168	168	168	168	168	168	168	156	145
6,001 - 8,000	03		187	187	187	187	187	187	187	174	160
8,001 - 10,000	04		227	227	227	227	227	227	227	210	192
10,001 - 15,000	05		233	233	233	233	233	233	233	214	196
15,001 - 20,000	06		242	242	242	242	242	242	242	223	204
20,001 - 25,000	07		247	247	247	247	247	247	247	227	208
25,001 - 40,000	08		267	267	267	267	267	267	267	245	224
40,001 - 65,000	10		351	351	351	351	351	351	351	322	292
65,001 - 90,000	11		526	526	526	526	526	526	526	479	431
Charge Per \$1K > \$90K	12		3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	1
25/50	3
35/80	11
50/100	18
100/300	42
250/500	122
500/500	307

Towing & Labor (Rule 64)

\$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 16**

A-1  
368

A-2  
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	65	100/300	338	5000	352
20/50	78	250/500	507	10000	401
25/50	108	500/500	645	25000	433
35/80	169	500/1000	654	50000	440
50/100	208	1000/1000	753	100000	444
				500000	454

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		591	586	586	586	546	546	536	505	414
4,501 - 6,000	02		710	704	704	704	652	652	641	601	487
6,001 - 8,000	03		789	783	783	783	724	724	711	666	535
8,001 - 10,000	04		821	814	814	814	753	753	739	691	554
10,001 - 15,000	05		924	916	916	916	846	846	830	775	618
15,001 - 20,000	06		1003	995	995	995	917	917	900	839	666
20,001 - 25,000	07		1043	1034	1034	1034	953	953	935	871	691
25,001 - 40,000	08		1059	1050	1050	1050	967	967	948	884	700
40,001 - 65,000	10		1344	1332	1332	1332	1224	1224	1200	1116	876
65,001 - 90,000	11		1559	1544	1544	1544	1417	1417	1389	1290	1007
Charge Per \$1K > \$90K	12		7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		35	35	35	35	32	32	32	30	25
4,501 - 6,000	02		41	41	41	41	38	38	38	35	29
6,001 - 8,000	03		46	45	45	45	42	42	42	39	32
8,001 - 10,000	04		48	47	47	47	44	44	43	40	33
10,001 - 15,000	05		53	53	53	53	49	49	48	45	36
15,001 - 20,000	06		58	57	57	57	53	53	52	49	39
20,001 - 25,000	07		60	60	60	60	55	55	54	50	40
25,001 - 40,000	08		61	60	60	60	56	56	55	51	41
40,001 - 65,000	10		77	76	76	76	70	70	69	64	51
65,001 - 90,000	11		89	88	88	88	81	81	79	74	58
Charge Per \$1K > \$90K	12		0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		175	175	175	175	175	175	175	163	151
4,501 - 6,000	02		177	177	177	177	177	177	177	165	152
6,001 - 8,000	03		198	198	198	198	198	198	198	184	169
8,001 - 10,000	04		241	241	241	241	241	241	241	222	203
10,001 - 15,000	05		247	247	247	247	247	247	247	228	208
15,001 - 20,000	06		257	257	257	257	257	257	257	236	216
20,001 - 25,000	07		263	263	263	263	263	263	263	242	221
25,001 - 40,000	08		284	284	284	284	284	284	284	261	238
40,001 - 65,000	10		376	376	376	376	376	376	376	343	311
65,001 - 90,000	11		565	565	565	565	565	565	565	513	462
Charge Per \$1K > \$90K	12		3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	1
25/50	3
35/80	11
50/100	18
100/300	42
250/500	122
500/500	307

Towing & Labor (Rule 64)

\$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 17**

A-1  
409

A-2  
86

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	73	100/300	377	5000	392
20/50	87	250/500	565	10000	447
25/50	121	500/500	719	25000	482
35/80	189	500/1000	729	50000	490
50/100	232	1000/1000	839	100000	494
				500000	506

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		645	640	640	640	594	594	584	549	447
4,501 - 6,000	02		778	772	772	772	714	714	702	657	529
6,001 - 8,000	03		867	860	860	860	794	794	780	729	583
8,001 - 10,000	04		903	895	895	895	826	826	810	757	604
10,001 - 15,000	05		1018	1009	1009	1009	930	930	912	851	675
15,001 - 20,000	06		1106	1097	1097	1097	1010	1010	990	923	730
20,001 - 25,000	07		1151	1140	1140	1140	1050	1050	1030	959	757
25,001 - 40,000	08		1168	1158	1158	1158	1066	1066	1045	973	767
40,001 - 65,000	10		1487	1474	1474	1474	1353	1353	1326	1233	964
65,001 - 90,000	11		1727	1711	1711	1711	1569	1569	1537	1427	1111
Charge Per \$1K > \$90K	12		8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		38	38	38	38	35	35	35	33	27
4,501 - 6,000	02		46	46	46	46	42	42	42	39	32
6,001 - 8,000	03		51	51	51	51	47	47	46	43	35
8,001 - 10,000	04		53	53	53	53	49	49	48	45	36
10,001 - 15,000	05		60	59	59	59	55	55	54	50	40
15,001 - 20,000	06		65	64	64	64	59	59	58	54	43
20,001 - 25,000	07		67	67	67	67	61	61	60	56	45
25,001 - 40,000	08		68	68	68	68	62	62	61	57	45
40,001 - 65,000	10		86	85	85	85	79	79	77	72	56
65,001 - 90,000	11		100	99	99	99	91	91	89	83	65
Charge Per \$1K > \$90K	12		0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		179	179	179	179	179	179	179	166	154
4,501 - 6,000	02		181	181	181	181	181	181	181	168	155
6,001 - 8,000	03		203	203	203	203	203	203	203	188	173
8,001 - 10,000	04		247	247	247	247	247	247	247	228	208
10,001 - 15,000	05		253	253	253	253	253	253	253	233	213
15,001 - 20,000	06		263	263	263	263	263	263	263	242	221
20,001 - 25,000	07		269	269	269	269	269	269	269	248	226
25,001 - 40,000	08		291	291	291	291	291	291	291	267	244
40,001 - 65,000	10		386	386	386	386	386	386	386	352	319
65,001 - 90,000	11		581	581	581	581	581	581	581	528	475
Charge Per \$1K > \$90K	12		4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	1
25/50	3
35/80	11
50/100	18
100/300	42
250/500	122
500/500	307

Towing & Labor (Rule 64)

\$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 18**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	87	100/300	448	5000	467
20/50	104	250/500	671	10000	532
25/50	144	500/500	855	25000	574
35/80	225	500/1000	866	50000	584
50/100	276	1000/1000	998	100000	588
				500000	602

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		702	697	697	697	646	646	634	595	482
4,501 - 6,000	02		850	843	843	843	778	778	765	715	573
6,001 - 8,000	03		948	940	940	940	867	867	852	795	633
8,001 - 10,000	04		988	979	979	979	903	903	886	826	657
10,001 - 15,000	05		1116	1106	1106	1106	1018	1018	999	931	736
15,001 - 20,000	06		1214	1204	1204	1204	1107	1107	1086	1011	796
20,001 - 25,000	07		1264	1252	1252	1252	1152	1152	1130	1051	826
25,001 - 40,000	08		1284	1272	1272	1272	1170	1170	1146	1066	838
40,001 - 65,000	10		1638	1623	1623	1623	1488	1488	1459	1355	1056
65,001 - 90,000	11		1904	1886	1886	1886	1728	1728	1693	1570	1219
Charge Per \$1K > \$90K	12		9.75	9.75	9.75	9.75	9.75	9.75	9.75	9.75	9.75

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		41	41	41	41	38	38	37	35	29
4,501 - 6,000	02		49	49	49	49	45	45	45	42	34
6,001 - 8,000	03		55	55	55	55	50	50	50	46	37
8,001 - 10,000	04		57	57	57	57	53	53	52	48	39
10,001 - 15,000	05		64	64	64	64	59	59	58	54	43
15,001 - 20,000	06		70	69	69	69	64	64	63	59	46
20,001 - 25,000	07		73	72	72	72	66	66	65	61	48
25,001 - 40,000	08		74	73	73	73	67	67	66	62	49
40,001 - 65,000	10		94	93	93	93	85	85	84	78	61
65,001 - 90,000	11		109	108	108	108	99	99	97	90	70
Charge Per \$1K > \$90K	12		0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		190	190	190	190	190	190	190	177	163
4,501 - 6,000	02		193	193	193	193	193	193	193	179	165
6,001 - 8,000	03		217	217	217	217	217	217	217	200	184
8,001 - 10,000	04		265	265	265	265	265	265	265	244	222
10,001 - 15,000	05		271	271	271	271	271	271	271	250	228
15,001 - 20,000	06		282	282	282	282	282	282	282	259	236
20,001 - 25,000	07		289	289	289	289	289	289	289	265	242
25,001 - 40,000	08		313	313	313	313	313	313	313	287	261
40,001 - 65,000	10		416	416	416	416	416	416	416	380	343
65,001 - 90,000	11		629	629	629	629	629	629	629	571	513
Charge Per \$1K > \$90K	12		4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307
<u>Towing &amp; Labor (Rule 64)</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 19**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	102	100/300	527	5000	550
20/50	122	250/500	791	10000	627
25/50	170	500/500	1007	25000	677
35/80	264	500/1000	1020	50000	688
50/100	325	1000/1000	1175	100000	693
				500000	710

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</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		737	730	730	730	677	677	664	623	503
4,501 - 6,000	02		893	885	885	885	817	817	803	750	599
6,001 - 8,000	03		997	989	989	989	911	911	895	835	663
8,001 - 10,000	04		1039	1030	1030	1030	950	950	931	868	688
10,001 - 15,000	05		1175	1165	1165	1165	1072	1072	1051	979	772
15,001 - 20,000	06		1279	1268	1268	1268	1166	1166	1143	1063	836
20,001 - 25,000	07		1332	1320	1320	1320	1213	1213	1189	1106	868
25,001 - 40,000	08		1353	1340	1340	1340	1232	1232	1207	1122	880
40,001 - 65,000	10		1728	1712	1712	1712	1570	1570	1539	1428	1112
65,001 - 90,000	11		2010	1991	1991	1991	1824	1824	1787	1657	1284
Charge Per \$1K > \$90K	12		10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</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	43	43	43	40	40	39	37	30
4,501 - 6,000	02		52	52	52	52	48	48	47	44	36
6,001 - 8,000	03		58	58	58	58	53	53	52	49	39
8,001 - 10,000	04		60	60	60	60	55	55	54	51	41
10,001 - 15,000	05		68	68	68	68	62	62	61	57	45
15,001 - 20,000	06		74	73	73	73	68	68	66	62	49
20,001 - 25,000	07		77	76	76	76	70	70	69	64	51
25,001 - 40,000	08		78	77	77	77	71	71	70	65	51
40,001 - 65,000	10		99	99	99	99	90	90	89	82	65
65,001 - 90,000	11		115	114	114	114	105	105	103	95	74
Charge Per \$1K > \$90K	12		0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</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	206	206	206	190	175
4,501 - 6,000	02		208	208	208	208	208	208	208	193	177
6,001 - 8,000	03		235	235	235	235	235	235	235	217	198
8,001 - 10,000	04		289	289	289	289	289	289	289	265	241
10,001 - 15,000	05		296	296	296	296	296	296	296	271	247
15,001 - 20,000	06		308	308	308	308	308	308	308	282	257
20,001 - 25,000	07		315	315	315	315	315	315	315	289	263
25,001 - 40,000	08		342	342	342	342	342	342	342	313	284
40,001 - 65,000	10		457	457	457	457	457	457	457	416	376
65,001 - 90,000	11		693	693	693	693	693	693	693	629	565
Charge Per \$1K > \$90K	12		4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87

Medical Payments

5000	6
10000	8
15000	10
20000	11
25000	13

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	1
25/50	3
35/80	11
50/100	18
100/300	42
250/500	122
500/500	307

Towing & Labor (Rule 64)

\$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 20**

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B, Increased Limits

Property Damage Liability

20/40	104	100/300	536	5000	559		
20/50	125	250/500	804	10000	637		
25/50	173	500/500	1023	25000	688		
35/80	269	500/1000	1037	50000	699		
50/100	330	1000/1000	1195	100000	704		
				500000	721		

Symbol

COLLISION \$500 DEDUCTIBLE

<u>Cost New</u>	<u>Code</u>	<u>Age:</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		760	754	754	754	698	698	685	642	518
4,501 - 6,000	02		922	915	915	915	844	844	829	774	617
6,001 - 8,000	03		1031	1022	1022	1022	942	942	924	862	684
8,001 - 10,000	04		1075	1065	1065	1065	981	981	962	897	710
10,001 - 15,000	05		1215	1205	1205	1205	1108	1108	1087	1011	797
15,001 - 20,000	06		1324	1312	1312	1312	1206	1206	1182	1100	863
20,001 - 25,000	07		1379	1366	1366	1366	1255	1255	1231	1144	897
25,001 - 40,000	08		1400	1387	1387	1387	1275	1275	1249	1161	909
40,001 - 65,000	10		1790	1774	1774	1774	1626	1626	1593	1479	1150
65,001 - 90,000	11		2083	2064	2064	2064	1890	1890	1851	1716	1329
Charge Per \$1K > \$90K	12		10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74

Symbol

LIMITED COLLISION \$500 DEDUCTIBLE

<u>Cost New</u>	<u>Code</u>	<u>Age:</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		45	44	44	44	41	41	41	38	31
4,501 - 6,000	02		54	54	54	54	50	50	49	46	37
6,001 - 8,000	03		60	60	60	60	55	55	54	51	40
8,001 - 10,000	04		63	62	62	62	57	57	56	53	42
10,001 - 15,000	05		71	70	70	70	65	65	63	59	47
15,001 - 20,000	06		77	76	76	76	70	70	69	64	51
20,001 - 25,000	07		80	79	79	79	73	73	71	67	53
25,001 - 40,000	08		81	80	80	80	74	74	72	67	53
40,001 - 65,000	10		103	102	102	102	94	94	92	86	67
65,001 - 90,000	11		120	119	119	119	109	109	107	99	77
Charge Per \$1K > \$90K	12		0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61

Symbol

COMPREHENSIVE \$500 DEDUCTIBLE

<u>Cost New</u>	<u>Code</u>	<u>Age:</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		207	207	207	207	207	207	207	191	176
4,501 - 6,000	02		209	209	209	209	209	209	209	193	178
6,001 - 8,000	03		236	236	236	236	236	236	236	218	199
8,001 - 10,000	04		290	290	290	290	290	290	290	266	242
10,001 - 15,000	05		297	297	297	297	297	297	297	273	248
15,001 - 20,000	06		309	309	309	309	309	309	309	284	258
20,001 - 25,000	07		317	317	317	317	317	317	317	290	264
25,001 - 40,000	08		344	344	344	344	344	344	344	314	285
40,001 - 65,000	10		459	459	459	459	459	459	459	418	377
65,001 - 90,000	11		696	696	696	696	696	696	696	632	567
Charge Per \$1K > \$90K	12		4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89

Medical Payments

U1, Uninsured

U2, Underinsured

5000	6	20/40	4	20/40	0
10000	8	20/50	5	20/50	1
15000	10	25/50	6	25/50	3
20000	11	35/80	7	35/80	11
25000	13	50/100	8	50/100	18
		100/300	9	100/300	42
		250/500	10	250/500	122
		500/500	12	500/500	307

Towing & Labor (Rule 64)

\$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 81% of the \$2,000 Ded. Collision rate.

\$4,000 Ded. Collision - charge 69% of the \$2,000 Ded. Collision rate.

\$5,000 Ded. Collision - charge 60% 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 1.25, then apply primary and secondary rating factors as outlined in the Rating Rules and reflected in the Classification Table found in the Rate Section.

TAXIS

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

Comprehensive - charge six times the Private Passenger Type rate.

LIMOUSINES/CAR SERVICE

Collision, Limited Collision and Comprehensive - multiply the Private Passenger Type rates by 1.5.

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

Buses and Van Pools - Charge 89% of the otherwise determined premium that would apply in the absence of a glass deductible.

Taxis, Limousines, and CAR Service - Charge 87% 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

**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

**Commercial Automobile Insurance Manual**

NON-FLEET PUBLIC TRANSPORTATION CLASSIFICATION CODES  
AND PRIMARY RATING FACTORS

DESCRIPTION		RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
OTHER BUSES							
						Zone Rated	
Airport Bus or Airport Limousine	Factor Code	1.05 525-00	1.25 525-00	1.05 526-00	1.25 526-00	1.00 527900	1.00 527900
Inter-City Bus	Factor Code	1.05 535-00	1.25 535-00	1.05 536-00	1.25 536-00	1.00 537900	1.00 537900
Charter Bus	Factor Code	1.00 545-00	1.25 545-00	1.00 546-00	1.25 546-00	1.00 547900	1.00 547900
Sightseeing Bus	Factor Code	1.00 555-00	1.25 555-00	1.00 556-00	1.25 556-00	1.00 557900	1.00 557900
Trans of Athletes and Entertainers	Factor Code	1.00 565-00	1.25 565-00	1.00 566-00	1.25 566-00	1.00 567900	1.00 567900
Social Services Automobile (Employee Operated)	Factor Code	1.00 645-00	1.00 645-00	1.00 646-00	1.00 646-00	1.00 647900	1.00 647900
Social Services Automobile (All Other)	Factor Code	1.00 655-00	1.00 655-00	1.00 656-00	1.00 656-00	1.00 657900	1.00 657900
Bus N.O. C.	Factor Code	1.15 585-00	1.00 585-00	1.15 586-00	1.00 586-00	1.00 587900	1.00 587900
Urban Bus	Factor Code	0.96 515-00	1.25 515-00	0.96 516-00	1.25 516-00	--	--

SCHOOL & CHURCH BUSES							
School Bus owned by Political Subdivision or School District	Factor Code	1.15 615-00	0.30 615-00	1.15 616-00	0.30 616-00	1.15 617-00	0.30 617-00
Other School Bus	Factor Code	1.15 625-00	0.30 625-00	1.15 626-00	0.30 626-00	1.15 627-00	0.30 627-00
Church Bus	Factor Code	1.00 635-00	1.00 635-00	1.00 636-00	1.00 636-00	1.00 637-00	1.00 637-00



**Commercial Automobile Insurance Manual**

**PUBLIC TRANSPORTATION  
SECONDARY CLASSIFICATION CODES AND RATING FACTORS**

DESCRIPTION	4 <sup>th</sup> 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 <sup>th</sup> 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	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	4347	1176	192	328	601	1145	1463	2643	4277	1511	1723	1859	1889
2	4347	1176	192	328	601	1145	1463	2643	4277	1511	1723	1859	1889
3	4347	1176	192	328	601	1145	1463	2643	4277	1511	1723	1859	1889
4	4347	1176	192	328	601	1145	1463	2643	4277	1511	1723	1859	1889
5	4347	1176	192	328	601	1145	1463	2643	4277	1511	1723	1859	1889
6	4347	1176	192	328	601	1145	1463	2643	4277	1511	1723	1859	1889
7	4347	1176	192	328	601	1145	1463	2643	4277	1511	1723	1859	1889
8	4347	1176	192	328	601	1145	1463	2643	4277	1511	1723	1859	1889
9	4347	1176	192	328	601	1145	1463	2643	4277	1511	1723	1859	1889
10	4347	1176	192	328	601	1145	1463	2643	4277	1511	1723	1859	1889
11	3173	868	140	239	438	836	1068	1929	3122	1093	1246	1344	1366
12	3173	868	140	239	438	836	1068	1929	3122	1093	1246	1344	1366
13	3173	868	140	239	438	836	1068	1929	3122	1093	1246	1344	1366
14	3173	868	140	239	438	836	1068	1929	3122	1093	1246	1344	1366
15	3173	868	140	239	438	836	1068	1929	3122	1093	1246	1344	1366
16	3173	868	140	239	438	836	1068	1929	3122	1093	1246	1344	1366
17	3173	868	140	239	438	836	1068	1929	3122	1093	1246	1344	1366
18	4646	1255	205	351	642	1224	1563	2825	4571	1617	1843	1989	2021
19	5046	1360	223	381	697	1329	1698	3068	4965	1760	2006	2165	2200
20	5660	1521	250	427	782	1491	1905	3441	5569	1978	2255	2433	2473

All Territories		
	U-1	U-2
Limit	Uninsured	Underinsured
20/40	88	0
20/50	90	1
25/50	93	3
35/80	103	11
50/100	112	18
100/300	131	42
250/500	170	122

**COMMONWEALTH AUTOMOBILE REINSURERS  
Massachusetts Commercial Automobile  
PUBLIC AUTOMOBILES - LIMOUSINES**

**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	1203	352	53	91	166	317	405	731	1183	1510	1523	1774	744	848	915	930	937	952
2	1203	352	53	91	166	317	405	731	1183	1510	1523	1774	744	848	915	930	937	952
3	1203	352	53	91	166	317	405	731	1183	1510	1523	1774	744	848	915	930	937	952
4	1203	352	53	91	166	317	405	731	1183	1510	1523	1774	744	848	915	930	937	952
5	1203	352	53	91	166	317	405	731	1183	1510	1523	1774	744	848	915	930	937	952
6	1203	352	53	91	166	317	405	731	1183	1510	1523	1774	744	848	915	930	937	952
7	1203	352	53	91	166	317	405	731	1183	1510	1523	1774	744	848	915	930	937	952
8	1203	352	53	91	166	317	405	731	1183	1510	1523	1774	744	848	915	930	937	952
9	1203	352	53	91	166	317	405	731	1183	1510	1523	1774	744	848	915	930	937	952
10	1203	352	53	91	166	317	405	731	1183	1510	1523	1774	744	848	915	930	937	952
11	632	199	28	48	87	167	213	384	622	794	800	932	361	412	444	451	455	462
12	686	213	30	51	94	180	230	417	674	861	868	1011	397	453	488	496	500	508
13	668	209	29	50	92	175	224	405	656	838	844	984	384	438	472	480	484	492
14	664	208	29	50	91	175	223	403	653	833	840	978	382	435	470	478	481	489
15	632	199	28	48	87	167	213	384	622	794	800	932	361	412	444	451	455	462
16	724	224	32	55	100	191	244	440	712	909	917	1068	422	481	519	528	532	540
17	717	222	32	54	99	189	242	436	706	901	908	1058	418	477	514	523	527	535
18	862	261	38	65	119	227	290	524	848	1082	1091	1271	515	587	633	644	649	659
19	962	288	42	72	132	253	323	584	946	1207	1217	1417	582	663	716	728	733	745
20	934	280	41	70	129	246	314	568	919	1172	1182	1377	564	643	694	705	711	722

All Territories		
Limit	U-1	U-2
	Uninsured	Underinsured
20/40	4	0
20/50	5	1
25/50	6	3
35/80	7	11
50/100	8	18
100/300	9	42
250/500	10	122
500/500	12	307

**COMMONWEALTH AUTOMOBILE REINSURERS**  
**Massachusetts Commercial Automobile**  
**PUBLIC AUTOMOBILES - 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	2743	755	121	207	379	722	923	1668	2699	3443	3472	4045	1393	1588	1713	1741	1755	1783
2	2743	755	121	207	379	722	923	1668	2699	3443	3472	4045	1393	1588	1713	1741	1755	1783
3	2743	755	121	207	379	722	923	1668	2699	3443	3472	4045	1393	1588	1713	1741	1755	1783
4	2743	755	121	207	379	722	923	1668	2699	3443	3472	4045	1393	1588	1713	1741	1755	1783
5	2743	755	121	207	379	722	923	1668	2699	3443	3472	4045	1393	1588	1713	1741	1755	1783
6	2743	755	121	207	379	722	923	1668	2699	3443	3472	4045	1393	1588	1713	1741	1755	1783
7	2743	755	121	207	379	722	923	1668	2699	3443	3472	4045	1393	1588	1713	1741	1755	1783
8	2743	755	121	207	379	722	923	1668	2699	3443	3472	4045	1393	1588	1713	1741	1755	1783
9	2743	755	121	207	379	722	923	1668	2699	3443	3472	4045	1393	1588	1713	1741	1755	1783
10	2743	755	121	207	379	722	923	1668	2699	3443	3472	4045	1393	1588	1713	1741	1755	1783
11	1182	339	52	89	163	311	398	718	1163	1483	1496	1743	600	684	738	750	756	768
12	1329	378	59	101	184	350	448	809	1308	1669	1683	1961	674	768	829	843	849	863
13	1279	365	56	96	176	336	430	777	1258	1605	1618	1885	649	740	798	811	818	831
14	1270	362	56	96	175	334	427	772	1249	1594	1607	1873	645	735	793	806	813	826
15	1182	339	52	89	163	311	398	718	1163	1483	1496	1743	600	684	738	750	756	768
16	1433	406	63	108	198	377	482	871	1409	1798	1813	2113	727	829	894	909	916	931
17	1415	401	63	107	196	373	477	861	1393	1777	1792	2088	719	820	884	899	906	920
18	1811	506	80	137	250	477	609	1101	1782	2274	2292	2671	919	1048	1130	1149	1158	1176
19	2084	579	92	157	288	549	701	1267	2050	2616	2638	3073	1058	1206	1301	1323	1333	1354
20	2008	559	89	152	278	529	676	1221	1976	2522	2542	2962	1020	1163	1255	1275	1285	1306

All Territories		
Limit	U-1	U-2
	Uninsured	Underinsured
20/40	4	0
20/50	5	1
25/50	6	3
35/80	7	11
50/100	8	18
100/300	9	42
250/500	10	122
500/500	12	307

R-118  
C.A.R.  
11/1/2009

**COMMONWEALTH AUTOMOBILE REINSURERS  
COMMERCIAL AUTOMOBILE INSURANCE MANUAL**

**PUBLIC VEHICLE  
MEDICAL PAYMENTS RATES**

	Limit Per Person		
	\$1,000	\$2,000	\$5,000
Taxicabs	56	67	98
Limos & Car Service	7	8	13

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

**Liability Rates  
Fleet and Non-Fleet**

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	1638	310	223	279	409	670	837	1395	2121	2717	2754	3182	1245	1419	1519	1544	1556	1594
2	1638	310	223	279	409	670	837	1395	2121	2717	2754	3182	1245	1419	1519	1544	1556	1594
3	1638	310	223	279	409	670	837	1395	2121	2717	2754	3182	1245	1419	1519	1544	1556	1594
4	1638	310	223	279	409	670	837	1395	2121	2717	2754	3182	1245	1419	1519	1544	1556	1594
5	1638	310	223	279	409	670	837	1395	2121	2717	2754	3182	1245	1419	1519	1544	1556	1594
6	1638	310	223	279	409	670	837	1395	2121	2717	2754	3182	1245	1419	1519	1544	1556	1594
7	1638	310	223	279	409	670	837	1395	2121	2717	2754	3182	1245	1419	1519	1544	1556	1594
8	1638	310	223	279	409	670	837	1395	2121	2717	2754	3182	1245	1419	1519	1544	1556	1594
9	1638	310	223	279	409	670	837	1395	2121	2717	2754	3182	1245	1419	1519	1544	1556	1594
10	1638	310	223	279	409	670	837	1395	2121	2717	2754	3182	1245	1419	1519	1544	1556	1594
11	303	52	41	51	75	124	155	258	392	502	509	588	246	280	300	305	308	315
12	336	58	46	57	84	138	172	287	436	558	566	653	271	309	331	336	339	347
13	333	57	45	56	83	136	170	283	431	552	559	646	268	306	327	332	335	343
14	405	71	55	69	101	165	207	345	524	671	681	786	322	367	393	399	403	412
15	353	61	48	60	88	144	180	301	457	585	593	686	283	323	345	351	354	362
16	438	78	60	75	110	180	224	374	568	727	737	852	348	397	425	432	435	445
17	461	82	63	79	115	189	236	393	597	765	776	896	365	416	445	453	456	467
18	565	103	77	96	141	231	289	481	732	937	950	1098	443	505	540	549	554	567
19	620	113	85	106	156	254	318	529	804	1030	1044	1206	484	552	590	600	605	620
20	688	126	94	117	172	282	352	587	892	1142	1158	1337	535	610	653	663	669	685

All Territories				
Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured
\$1,000	8	20/40	4	0
\$2,000	10	20/50	5	1
\$5,000	16	25/50	6	3
		35/80	7	11
		50/100	8	18
		100/300	9	42
		250/500	10	122
		500/500	12	307

**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	3260	724	444	555	814	1333	1666	2778	4222	5407	5481	6333	1883	2147	2297	2335	2354	2410
2	3260	724	444	555	814	1333	1666	2778	4222	5407	5481	6333	1883	2147	2297	2335	2354	2410
3	3260	724	444	555	814	1333	1666	2778	4222	5407	5481	6333	1883	2147	2297	2335	2354	2410
4	3260	724	444	555	814	1333	1666	2778	4222	5407	5481	6333	1883	2147	2297	2335	2354	2410
5	3260	724	444	555	814	1333	1666	2778	4222	5407	5481	6333	1883	2147	2297	2335	2354	2410
6	3260	724	444	555	814	1333	1666	2778	4222	5407	5481	6333	1883	2147	2297	2335	2354	2410
7	3260	724	444	555	814	1333	1666	2778	4222	5407	5481	6333	1883	2147	2297	2335	2354	2410
8	3260	724	444	555	814	1333	1666	2778	4222	5407	5481	6333	1883	2147	2297	2335	2354	2410
9	3260	724	444	555	814	1333	1666	2778	4222	5407	5481	6333	1883	2147	2297	2335	2354	2410
10	3260	724	444	555	814	1333	1666	2778	4222	5407	5481	6333	1883	2147	2297	2335	2354	2410
11	562	118	77	96	141	230	288	480	729	933	946	1093	348	397	425	432	435	445
12	629	133	86	107	158	258	322	536	815	1044	1058	1223	386	440	471	479	483	494
13	621	131	85	106	156	254	318	530	805	1031	1045	1208	382	435	466	474	478	489
14	767	164	105	131	192	314	393	654	994	1273	1291	1491	465	530	567	577	581	595
15	663	140	90	113	165	271	338	564	858	1099	1114	1287	405	462	494	502	506	518
16	836	179	114	143	209	342	428	713	1083	1387	1406	1625	504	575	615	625	630	645
17	881	190	120	150	220	360	450	751	1141	1461	1481	1712	530	604	647	657	663	678
18	1092	237	149	186	273	447	559	931	1415	1812	1837	2122	650	741	793	806	813	832
19	1204	262	164	205	301	492	615	1026	1559	1997	2024	2339	713	813	870	884	891	913
20	1341	293	183	229	335	549	686	1143	1737	2225	2256	2606	791	902	965	981	989	1012

All Territories				
Medical Payments		Limit	U-1	U-2
			Uninsured	Underinsured
\$1,000	40	20/40	4	0
\$2,000	46	20/50	5	1
\$5,000	68	25/50	6	3
		35/80	7	11
		50/100	8	18
		100/300	9	42
		250/500	10	122
		500/500	12	307



**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	2743	677	374	468	686	1122	1403	2338	3553	4551	4613	5330	1855	2115	2263	2300	2319	2374
2	2743	677	374	468	686	1122	1403	2338	3553	4551	4613	5330	1855	2115	2263	2300	2319	2374
3	2743	677	374	468	686	1122	1403	2338	3553	4551	4613	5330	1855	2115	2263	2300	2319	2374
4	2743	677	374	468	686	1122	1403	2338	3553	4551	4613	5330	1855	2115	2263	2300	2319	2374
5	2743	677	374	468	686	1122	1403	2338	3553	4551	4613	5330	1855	2115	2263	2300	2319	2374
6	2743	677	374	468	686	1122	1403	2338	3553	4551	4613	5330	1855	2115	2263	2300	2319	2374
7	2743	677	374	468	686	1122	1403	2338	3553	4551	4613	5330	1855	2115	2263	2300	2319	2374
8	2743	677	374	468	686	1122	1403	2338	3553	4551	4613	5330	1855	2115	2263	2300	2319	2374
9	2743	677	374	468	686	1122	1403	2338	3553	4551	4613	5330	1855	2115	2263	2300	2319	2374
10	2743	677	374	468	686	1122	1403	2338	3553	4551	4613	5330	1855	2115	2263	2300	2319	2374
11	480	111	65	81	120	196	245	408	621	795	806	932	344	392	420	427	430	440
12	536	125	73	91	134	219	274	457	694	889	901	1041	381	434	465	472	476	488
13	530	123	72	90	132	216	271	451	686	879	891	1029	377	430	460	467	471	483
14	652	154	89	111	163	267	334	556	845	1082	1097	1267	459	523	560	569	574	588
15	564	132	77	96	141	231	289	481	731	936	949	1096	400	456	488	496	500	512
16	709	168	97	121	178	290	363	605	919	1177	1193	1379	497	567	606	616	621	636
17	747	178	102	127	187	306	382	637	968	1240	1257	1452	522	595	637	647	653	668
18	924	222	126	158	231	378	473	788	1197	1533	1554	1796	641	731	782	795	801	820
19	1018	245	139	174	255	417	521	868	1319	1689	1713	1979	703	801	858	872	879	900
20	1133	274	155	194	284	464	580	966	1469	1881	1907	2203	780	889	952	967	975	998

All Territories				
Medical Payments		Limit	U-1	U-2
			Uninsured	Underinsured
\$1,000	40	20/40	4	0
\$2,000	46	20/50	5	1
\$5,000	68	25/50	6	3
		35/80	7	11
		50/100	8	18
		100/300	9	42
		250/500	10	122
		500/500	12	307

**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	2834	218	386	483	708	902	1,159	1,449	2,415	3,671	4,701	4,766	5,506	2405	2742	2934	2982	3006	3078
2	2834	218	386	483	708	902	1,159	1,449	2,415	3,671	4,701	4,766	5,506	2405	2742	2934	2982	3006	3078
3	2834	218	386	483	708	902	1,159	1,449	2,415	3,671	4,701	4,766	5,506	2405	2742	2934	2982	3006	3078
4	2834	218	386	483	708	902	1,159	1,449	2,415	3,671	4,701	4,766	5,506	2405	2742	2934	2982	3006	3078
5	2834	218	386	483	708	902	1,159	1,449	2,415	3,671	4,701	4,766	5,506	2405	2742	2934	2982	3006	3078
6	2834	218	386	483	708	902	1,159	1,449	2,415	3,671	4,701	4,766	5,506	2405	2742	2934	2982	3006	3078
7	2834	218	386	483	708	902	1,159	1,449	2,415	3,671	4,701	4,766	5,506	2405	2742	2934	2982	3006	3078
8	2834	218	386	483	708	902	1,159	1,449	2,415	3,671	4,701	4,766	5,506	2405	2742	2934	2982	3006	3078
9	2834	218	386	483	708	902	1,159	1,449	2,415	3,671	4,701	4,766	5,506	2405	2742	2934	2982	3006	3078
10	2834	218	386	483	708	902	1,159	1,449	2,415	3,671	4,701	4,766	5,506	2405	2742	2934	2982	3006	3078
11	492	37	67	84	123	157	201	252	419	637	816	827	956	431	491	526	534	539	552
12	550	42	75	94	138	175	225	281	469	713	913	925	1,069	480	547	586	595	600	614
13	544	41	74	93	136	173	222	278	464	705	902	915	1,057	474	540	578	588	593	607
14	671	51	91	114	168	213	274	343	572	869	1,113	1,128	1,303	581	662	709	720	726	744
15	579	44	79	99	145	184	237	296	494	750	961	974	1,125	504	575	615	625	630	645
16	730	55	99	124	182	232	298	373	622	945	1,210	1,227	1,418	631	719	770	782	789	808
17	769	58	105	131	192	245	315	393	656	996	1,276	1,294	1,495	664	757	810	823	830	850
18	952	73	130	162	238	303	390	487	812	1,233	1,580	1,601	1,850	819	934	999	1016	1024	1048
19	1049	80	143	179	262	334	429	536	894	1,359	1,740	1,764	2,038	900	1026	1098	1116	1125	1152
20	1169	89	159	199	292	372	478	598	996	1,514	1,939	1,965	2,271	1001	1141	1221	1241	1251	1281

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
5000	3			
10000	5			
		20/40	4	0
		20/50	5	1
		25/50	6	3
		35/80	7	11
		50/100	8	18
		100/300	9	42
		250/500	10	122
		500/500	12	307

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	191	182	294	285	760	710	618	483
	2,3		191	182	294	285	715	668	581	454
	4,5		185	176	284	275	657	614	534	418
	6-9		152	143	233	224	448	419	365	285
4,501- 6,000	1	2	241	232	373	362	1110	1037	902	705
	2,3		241	232	373	362	1042	974	847	662
	4,5		232	223	359	349	957	894	778	608
	6-9		189	180	290	281	639	597	519	406
6,001- 8,000	1	3	320	311	501	486	1394	1303	1134	886
	2,3		320	311	501	486	1309	1223	1064	832
	4,5		309	300	482	468	1197	1119	974	761
	6-9		248	239	385	374	792	740	644	503
8,001-10,000	1	4	442	429	691	671	1614	1508	1312	1025
	2,3		442	429	691	671	1513	1414	1230	962
	4,5		425	413	665	646	1385	1294	1126	880
	6-9		338	328	528	513	911	851	740	579
10,001-15,000	1	5	534	518	834	810	2272	2123	1847	1444
	2,3		534	518	834	810	2128	1989	1730	1353
	4,5		514	499	802	779	1944	1817	1581	1236
	6-9		407	395	636	617	1268	1185	1031	806
15,001-20,000	1	6	727	706	1136	1103	3083	2881	2506	1959
	2,3		727	706	1136	1103	2887	2698	2347	1835
	4,5		699	679	1093	1061	2634	2462	2142	1674
	6-9		552	536	862	837	1708	1596	1389	1085
20,001-25,000	1	7	737	716	1153	1119	3411	3188	2774	2168
	2,3		737	716	1153	1119	3194	2985	2597	2030
	4,5		709	688	1107	1075	2913	2722	2368	1851
	6-9		559	543	874	849	1886	1763	1534	1199
25,001-40,000	1	8	762	740	1192	1157	3850	3598	3130	2447
	2,3		762	740	1192	1157	3604	3368	2930	2290
	4,5		733	712	1145	1112	3286	3071	2672	2088
	6-9		579	562	904	878	2124	1985	1727	1350
40,001-65,000	1	10	864	839	1350	1311	5013	4685	4076	3186
	2,3		864	839	1350	1311	4690	4383	3813	2980
	4,5		831	807	1299	1261	4276	3996	3477	2717
	6-9		655	636	1024	994	2753	2573	2239	1750
65,001-90,000	1	11	940	913	1470	1427	5583	5218	4540	3548
	2,3		940	913	1470	1427	5223	4881	4246	3319
	4,5		904	878	1413	1372	4759	4448	3870	3025
	6-9		712	691	1112	1080	3062	2862	2490	1946
Charge per \$1000 over \$90,000	1	12	3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	2,3		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	4,5		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	6-9		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 49
\$500 Ded	\$ 65
\$1000 Ded	\$109
\$2000 Ded	\$174
\$3000 Ded	\$216
\$4000 Ded	\$247
\$5000 Ded	\$267

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	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	83%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$49 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	191	182	294	285	760	710	618	483
	2,3		191	182	294	285	715	668	581	454
	4,5		185	176	284	275	657	614	534	418
	6-9		152	143	233	224	448	419	365	285
4,501- 6,000	1	2	241	232	373	362	1110	1037	902	705
	2,3		241	232	373	362	1042	974	847	662
	4,5		232	223	359	349	957	894	778	608
	6-9		189	180	290	281	639	597	519	406
6,001- 8,000	1	3	320	311	501	486	1394	1303	1134	886
	2,3		320	311	501	486	1309	1223	1064	832
	4,5		309	300	482	468	1197	1119	974	761
	6-9		248	239	385	374	792	740	644	503
8,001-10,000	1	4	442	429	691	671	1614	1508	1312	1025
	2,3		442	429	691	671	1513	1414	1230	962
	4,5		425	413	665	646	1385	1294	1126	880
	6-9		338	328	528	513	911	851	740	579
10,001-15,000	1	5	534	518	834	810	2272	2123	1847	1444
	2,3		534	518	834	810	2128	1989	1730	1353
	4,5		514	499	802	779	1944	1817	1581	1236
	6-9		407	395	636	617	1268	1185	1031	806
15,001-20,000	1	6	727	706	1136	1103	3083	2881	2506	1959
	2,3		727	706	1136	1103	2887	2698	2347	1835
	4,5		699	679	1093	1061	2634	2462	2142	1674
	6-9		552	536	862	837	1708	1596	1389	1085
20,001-25,000	1	7	737	716	1153	1119	3411	3188	2774	2168
	2,3		737	716	1153	1119	3194	2985	2597	2030
	4,5		709	688	1107	1075	2913	2722	2368	1851
	6-9		559	543	874	849	1886	1763	1534	1199
25,001-40,000	1	8	762	740	1192	1157	3850	3598	3130	2447
	2,3		762	740	1192	1157	3604	3368	2930	2290
	4,5		733	712	1145	1112	3286	3071	2672	2088
	6-9		579	562	904	878	2124	1985	1727	1350
40,001-65,000	1	10	864	839	1350	1311	5013	4685	4076	3186
	2,3		864	839	1350	1311	4690	4383	3813	2980
	4,5		831	807	1299	1261	4276	3996	3477	2717
	6-9		655	636	1024	994	2753	2573	2239	1750
65,001-90,000	1	11	940	913	1470	1427	5583	5218	4540	3548
	2,3		940	913	1470	1427	5223	4881	4246	3319
	4,5		904	878	1413	1372	4759	4448	3870	3025
	6-9		712	691	1112	1080	3062	2862	2490	1946
Charge per \$1000 over \$90,000	1	12	3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	2,3		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	4,5		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	6-9		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 49

\$500 Ded \$ 65

\$1000 Ded \$109

\$2000 Ded \$174

\$3000 Ded \$216

\$4000 Ded \$247

\$5000 Ded \$267

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$49 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	191	182	294	285	760	710	618	483
	2,3		191	182	294	285	715	668	581	454
	4,5		185	176	284	275	657	614	534	418
	6-9		152	143	233	224	448	419	365	285
4,501- 6,000	1	2	241	232	373	362	1110	1037	902	705
	2,3		241	232	373	362	1042	974	847	662
	4,5		232	223	359	349	957	894	778	608
	6-9		189	180	290	281	639	597	519	406
6,001- 8,000	1	3	320	311	501	486	1394	1303	1134	886
	2,3		320	311	501	486	1309	1223	1064	832
	4,5		309	300	482	468	1197	1119	974	761
	6-9		248	239	385	374	792	740	644	503
8,001-10,000	1	4	442	429	691	671	1614	1508	1312	1025
	2,3		442	429	691	671	1513	1414	1230	962
	4,5		425	413	665	646	1385	1294	1126	880
	6-9		338	328	528	513	911	851	740	579
10,001-15,000	1	5	534	518	834	810	2272	2123	1847	1444
	2,3		534	518	834	810	2128	1989	1730	1353
	4,5		514	499	802	779	1944	1817	1581	1236
	6-9		407	395	636	617	1268	1185	1031	806
15,001-20,000	1	6	727	706	1136	1103	3083	2881	2506	1959
	2,3		727	706	1136	1103	2887	2698	2347	1835
	4,5		699	679	1093	1061	2634	2462	2142	1674
	6-9		552	536	862	837	1708	1596	1389	1085
20,001-25,000	1	7	737	716	1153	1119	3411	3188	2774	2168
	2,3		737	716	1153	1119	3194	2985	2597	2030
	4,5		709	688	1107	1075	2913	2722	2368	1851
	6-9		559	543	874	849	1886	1763	1534	1199
25,001-40,000	1	8	762	740	1192	1157	3850	3598	3130	2447
	2,3		762	740	1192	1157	3604	3368	2930	2290
	4,5		733	712	1145	1112	3286	3071	2672	2088
	6-9		579	562	904	878	2124	1985	1727	1350
40,001-65,000	1	10	864	839	1350	1311	5013	4685	4076	3186
	2,3		864	839	1350	1311	4690	4383	3813	2980
	4,5		831	807	1299	1261	4276	3996	3477	2717
	6-9		655	636	1024	994	2753	2573	2239	1750
65,001-90,000	1	11	940	913	1470	1427	5583	5218	4540	3548
	2,3		940	913	1470	1427	5223	4881	4246	3319
	4,5		904	878	1413	1372	4759	4448	3870	3025
	6-9		712	691	1112	1080	3062	2862	2490	1946
Charge per \$1000 over \$90,000	1	12	3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	2,3		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	4,5		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	6-9		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 49

\$500 Ded \$ 65

\$1000 Ded \$109

\$2000 Ded \$174

\$3000 Ded \$216

\$4000 Ded \$247

\$5000 Ded \$267

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$49 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	191	182	294	285	760	710	618	483
	2,3		191	182	294	285	715	668	581	454
	4,5		185	176	284	275	657	614	534	418
	6-9		152	143	233	224	448	419	365	285
4,501- 6,000	1	2	241	232	373	362	1110	1037	902	705
	2,3		241	232	373	362	1042	974	847	662
	4,5		232	223	359	349	957	894	778	608
	6-9		189	180	290	281	639	597	519	406
6,001- 8,000	1	3	320	311	501	486	1394	1303	1134	886
	2,3		320	311	501	486	1309	1223	1064	832
	4,5		309	300	482	468	1197	1119	974	761
	6-9		248	239	385	374	792	740	644	503
8,001-10,000	1	4	442	429	691	671	1614	1508	1312	1025
	2,3		442	429	691	671	1513	1414	1230	962
	4,5		425	413	665	646	1385	1294	1126	880
	6-9		338	328	528	513	911	851	740	579
10,001-15,000	1	5	534	518	834	810	2272	2123	1847	1444
	2,3		534	518	834	810	2128	1989	1730	1353
	4,5		514	499	802	779	1944	1817	1581	1236
	6-9		407	395	636	617	1268	1185	1031	806
15,001-20,000	1	6	727	706	1136	1103	3083	2881	2506	1959
	2,3		727	706	1136	1103	2887	2698	2347	1835
	4,5		699	679	1093	1061	2634	2462	2142	1674
	6-9		552	536	862	837	1708	1596	1389	1085
20,001-25,000	1	7	737	716	1153	1119	3411	3188	2774	2168
	2,3		737	716	1153	1119	3194	2985	2597	2030
	4,5		709	688	1107	1075	2913	2722	2368	1851
	6-9		559	543	874	849	1886	1763	1534	1199
25,001-40,000	1	8	762	740	1192	1157	3850	3598	3130	2447
	2,3		762	740	1192	1157	3604	3368	2930	2290
	4,5		733	712	1145	1112	3286	3071	2672	2088
	6-9		579	562	904	878	2124	1985	1727	1350
40,001-65,000	1	10	864	839	1350	1311	5013	4685	4076	3186
	2,3		864	839	1350	1311	4690	4383	3813	2980
	4,5		831	807	1299	1261	4276	3996	3477	2717
	6-9		655	636	1024	994	2753	2573	2239	1750
65,001-90,000	1	11	940	913	1470	1427	5583	5218	4540	3548
	2,3		940	913	1470	1427	5223	4881	4246	3319
	4,5		904	878	1413	1372	4759	4448	3870	3025
	6-9		712	691	1112	1080	3062	2862	2490	1946
Charge per \$1000 over \$90,000	1	12	3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	2,3		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	4,5		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	6-9		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 49

\$500 Ded \$ 65

\$1000 Ded \$109

\$2000 Ded \$174

\$3000 Ded \$216

\$4000 Ded \$247

\$5000 Ded \$267

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$49 to the \$300 deductible limited collision premium.

R-127  
C.A.R.  
11/1/2009

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	191	182	294	285	760	710	618	483
	2,3		191	182	294	285	715	668	581	454
	4,5		185	176	284	275	657	614	534	418
	6-9		152	143	233	224	448	419	365	285
4,501- 6,000	1	2	241	232	373	362	1110	1037	902	705
	2,3		241	232	373	362	1042	974	847	662
	4,5		232	223	359	349	957	894	778	608
	6-9		189	180	290	281	639	597	519	406
6,001- 8,000	1	3	320	311	501	486	1394	1303	1134	886
	2,3		320	311	501	486	1309	1223	1064	832
	4,5		309	300	482	468	1197	1119	974	761
	6-9		248	239	385	374	792	740	644	503
8,001-10,000	1	4	442	429	691	671	1614	1508	1312	1025
	2,3		442	429	691	671	1513	1414	1230	962
	4,5		425	413	665	646	1385	1294	1126	880
	6-9		338	328	528	513	911	851	740	579
10,001-15,000	1	5	534	518	834	810	2272	2123	1847	1444
	2,3		534	518	834	810	2128	1989	1730	1353
	4,5		514	499	802	779	1944	1817	1581	1236
	6-9		407	395	636	617	1268	1185	1031	806
15,001-20,000	1	6	727	706	1136	1103	3083	2881	2506	1959
	2,3		727	706	1136	1103	2887	2698	2347	1835
	4,5		699	679	1093	1061	2634	2462	2142	1674
	6-9		552	536	862	837	1708	1596	1389	1085
20,001-25,000	1	7	737	716	1153	1119	3411	3188	2774	2168
	2,3		737	716	1153	1119	3194	2985	2597	2030
	4,5		709	688	1107	1075	2913	2722	2368	1851
	6-9		559	543	874	849	1886	1763	1534	1199
25,001-40,000	1	8	762	740	1192	1157	3850	3598	3130	2447
	2,3		762	740	1192	1157	3604	3368	2930	2290
	4,5		733	712	1145	1112	3286	3071	2672	2088
	6-9		579	562	904	878	2124	1985	1727	1350
40,001-65,000	1	10	864	839	1350	1311	5013	4685	4076	3186
	2,3		864	839	1350	1311	4690	4383	3813	2980
	4,5		831	807	1299	1261	4276	3996	3477	2717
	6-9		655	636	1024	994	2753	2573	2239	1750
65,001-90,000	1	11	940	913	1470	1427	5583	5218	4540	3548
	2,3		940	913	1470	1427	5223	4881	4246	3319
	4,5		904	878	1413	1372	4759	4448	3870	3025
	6-9		712	691	1112	1080	3062	2862	2490	1946
Charge per \$1000 over \$90,000	1	12	3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	2,3		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	4,5		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	6-9		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 49

\$500 Ded \$ 65

\$1000 Ded \$109

\$2000 Ded \$174

\$3000 Ded \$216

\$4000 Ded \$247

\$5000 Ded \$267

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$49 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	191	182	294	285	760	710	618	483
	2,3		191	182	294	285	715	668	581	454
	4,5		185	176	284	275	657	614	534	418
	6-9		152	143	233	224	448	419	365	285
4,501- 6,000	1	2	241	232	373	362	1110	1037	902	705
	2,3		241	232	373	362	1042	974	847	662
	4,5		232	223	359	349	957	894	778	608
	6-9		189	180	290	281	639	597	519	406
6,001- 8,000	1	3	320	311	501	486	1394	1303	1134	886
	2,3		320	311	501	486	1309	1223	1064	832
	4,5		309	300	482	468	1197	1119	974	761
	6-9		248	239	385	374	792	740	644	503
8,001-10,000	1	4	442	429	691	671	1614	1508	1312	1025
	2,3		442	429	691	671	1513	1414	1230	962
	4,5		425	413	665	646	1385	1294	1126	880
	6-9		338	328	528	513	911	851	740	579
10,001-15,000	1	5	534	518	834	810	2272	2123	1847	1444
	2,3		534	518	834	810	2128	1989	1730	1353
	4,5		514	499	802	779	1944	1817	1581	1236
	6-9		407	395	636	617	1268	1185	1031	806
15,001-20,000	1	6	727	706	1136	1103	3083	2881	2506	1959
	2,3		727	706	1136	1103	2887	2698	2347	1835
	4,5		699	679	1093	1061	2634	2462	2142	1674
	6-9		552	536	862	837	1708	1596	1389	1085
20,001-25,000	1	7	737	716	1153	1119	3411	3188	2774	2168
	2,3		737	716	1153	1119	3194	2985	2597	2030
	4,5		709	688	1107	1075	2913	2722	2368	1851
	6-9		559	543	874	849	1886	1763	1534	1199
25,001-40,000	1	8	762	740	1192	1157	3850	3598	3130	2447
	2,3		762	740	1192	1157	3604	3368	2930	2290
	4,5		733	712	1145	1112	3286	3071	2672	2088
	6-9		579	562	904	878	2124	1985	1727	1350
40,001-65,000	1	10	864	839	1350	1311	5013	4685	4076	3186
	2,3		864	839	1350	1311	4690	4383	3813	2980
	4,5		831	807	1299	1261	4276	3996	3477	2717
	6-9		655	636	1024	994	2753	2573	2239	1750
65,001-90,000	1	11	940	913	1470	1427	5583	5218	4540	3548
	2,3		940	913	1470	1427	5223	4881	4246	3319
	4,5		904	878	1413	1372	4759	4448	3870	3025
	6-9		712	691	1112	1080	3062	2862	2490	1946
Charge per \$1000 over \$90,000	1	12	3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	2,3		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	4,5		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	6-9		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 49
\$500 Ded	\$ 65
\$1000 Ded	\$109
\$2000 Ded	\$174
\$3000 Ded	\$216
\$4000 Ded	\$247
\$5000 Ded	\$267

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	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	83%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$49 to the \$300 deductible limited collision premium.



COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	191	182	294	285	760	710	618	483
	2,3		191	182	294	285	715	668	581	454
	4,5		185	176	284	275	657	614	534	418
	6-9		152	143	233	224	448	419	365	285
4,501- 6,000	1	2	241	232	373	362	1110	1037	902	705
	2,3		241	232	373	362	1042	974	847	662
	4,5		232	223	359	349	957	894	778	608
	6-9		189	180	290	281	639	597	519	406
6,001- 8,000	1	3	320	311	501	486	1394	1303	1134	886
	2,3		320	311	501	486	1309	1223	1064	832
	4,5		309	300	482	468	1197	1119	974	761
	6-9		248	239	385	374	792	740	644	503
8,001-10,000	1	4	442	429	691	671	1614	1508	1312	1025
	2,3		442	429	691	671	1513	1414	1230	962
	4,5		425	413	665	646	1385	1294	1126	880
	6-9		338	328	528	513	911	851	740	579
10,001-15,000	1	5	534	518	834	810	2272	2123	1847	1444
	2,3		534	518	834	810	2128	1989	1730	1353
	4,5		514	499	802	779	1944	1817	1581	1236
	6-9		407	395	636	617	1268	1185	1031	806
15,001-20,000	1	6	727	706	1136	1103	3083	2881	2506	1959
	2,3		727	706	1136	1103	2887	2698	2347	1835
	4,5		699	679	1093	1061	2634	2462	2142	1674
	6-9		552	536	862	837	1708	1596	1389	1085
20,001-25,000	1	7	737	716	1153	1119	3411	3188	2774	2168
	2,3		737	716	1153	1119	3194	2985	2597	2030
	4,5		709	688	1107	1075	2913	2722	2368	1851
	6-9		559	543	874	849	1886	1763	1534	1199
25,001-40,000	1	8	762	740	1192	1157	3850	3598	3130	2447
	2,3		762	740	1192	1157	3604	3368	2930	2290
	4,5		733	712	1145	1112	3286	3071	2672	2088
	6-9		579	562	904	878	2124	1985	1727	1350
40,001-65,000	1	10	864	839	1350	1311	5013	4685	4076	3186
	2,3		864	839	1350	1311	4690	4383	3813	2980
	4,5		831	807	1299	1261	4276	3996	3477	2717
	6-9		655	636	1024	994	2753	2573	2239	1750
65,001-90,000	1	11	940	913	1470	1427	5583	5218	4540	3548
	2,3		940	913	1470	1427	5223	4881	4246	3319
	4,5		904	878	1413	1372	4759	4448	3870	3025
	6-9		712	691	1112	1080	3062	2862	2490	1946
Charge per \$1000 over \$90,000	1	12	3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	2,3		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	4,5		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	6-9		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 49

\$500 Ded \$ 65

\$1000 Ded \$109

\$2000 Ded \$174

\$3000 Ded \$216

\$4000 Ded \$247

\$5000 Ded \$267

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$49 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	191	182	294	285	760	710	618	483
	2,3		191	182	294	285	715	668	581	454
	4,5		185	176	284	275	657	614	534	418
	6-9		152	143	233	224	448	419	365	285
4,501- 6,000	1	2	241	232	373	362	1110	1037	902	705
	2,3		241	232	373	362	1042	974	847	662
	4,5		232	223	359	349	957	894	778	608
	6-9		189	180	290	281	639	597	519	406
6,001- 8,000	1	3	320	311	501	486	1394	1303	1134	886
	2,3		320	311	501	486	1309	1223	1064	832
	4,5		309	300	482	468	1197	1119	974	761
	6-9		248	239	385	374	792	740	644	503
8,001-10,000	1	4	442	429	691	671	1614	1508	1312	1025
	2,3		442	429	691	671	1513	1414	1230	962
	4,5		425	413	665	646	1385	1294	1126	880
	6-9		338	328	528	513	911	851	740	579
10,001-15,000	1	5	534	518	834	810	2272	2123	1847	1444
	2,3		534	518	834	810	2128	1989	1730	1353
	4,5		514	499	802	779	1944	1817	1581	1236
	6-9		407	395	636	617	1268	1185	1031	806
15,001-20,000	1	6	727	706	1136	1103	3083	2881	2506	1959
	2,3		727	706	1136	1103	2887	2698	2347	1835
	4,5		699	679	1093	1061	2634	2462	2142	1674
	6-9		552	536	862	837	1708	1596	1389	1085
20,001-25,000	1	7	737	716	1153	1119	3411	3188	2774	2168
	2,3		737	716	1153	1119	3194	2985	2597	2030
	4,5		709	688	1107	1075	2913	2722	2368	1851
	6-9		559	543	874	849	1886	1763	1534	1199
25,001-40,000	1	8	762	740	1192	1157	3850	3598	3130	2447
	2,3		762	740	1192	1157	3604	3368	2930	2290
	4,5		733	712	1145	1112	3286	3071	2672	2088
	6-9		579	562	904	878	2124	1985	1727	1350
40,001-65,000	1	10	864	839	1350	1311	5013	4685	4076	3186
	2,3		864	839	1350	1311	4690	4383	3813	2980
	4,5		831	807	1299	1261	4276	3996	3477	2717
	6-9		655	636	1024	994	2753	2573	2239	1750
65,001-90,000	1	11	940	913	1470	1427	5583	5218	4540	3548
	2,3		940	913	1470	1427	5223	4881	4246	3319
	4,5		904	878	1413	1372	4759	4448	3870	3025
	6-9		712	691	1112	1080	3062	2862	2490	1946
Charge per \$1000 over \$90,000	1	12	3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	2,3		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	4,5		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	6-9		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 49

\$500 Ded \$ 65

\$1000 Ded \$109

\$2000 Ded \$174

\$3000 Ded \$216

\$4000 Ded \$247

\$5000 Ded \$267

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$49 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	191	182	294	285	760	710	618	483
	2,3		191	182	294	285	715	668	581	454
	4,5		185	176	284	275	657	614	534	418
	6-9		152	143	233	224	448	419	365	285
4,501- 6,000	1	2	241	232	373	362	1110	1037	902	705
	2,3		241	232	373	362	1042	974	847	662
	4,5		232	223	359	349	957	894	778	608
	6-9		189	180	290	281	639	597	519	406
6,001- 8,000	1	3	320	311	501	486	1394	1303	1134	886
	2,3		320	311	501	486	1309	1223	1064	832
	4,5		309	300	482	468	1197	1119	974	761
	6-9		248	239	385	374	792	740	644	503
8,001-10,000	1	4	442	429	691	671	1614	1508	1312	1025
	2,3		442	429	691	671	1513	1414	1230	962
	4,5		425	413	665	646	1385	1294	1126	880
	6-9		338	328	528	513	911	851	740	579
10,001-15,000	1	5	534	518	834	810	2272	2123	1847	1444
	2,3		534	518	834	810	2128	1989	1730	1353
	4,5		514	499	802	779	1944	1817	1581	1236
	6-9		407	395	636	617	1268	1185	1031	806
15,001-20,000	1	6	727	706	1136	1103	3083	2881	2506	1959
	2,3		727	706	1136	1103	2887	2698	2347	1835
	4,5		699	679	1093	1061	2634	2462	2142	1674
	6-9		552	536	862	837	1708	1596	1389	1085
20,001-25,000	1	7	737	716	1153	1119	3411	3188	2774	2168
	2,3		737	716	1153	1119	3194	2985	2597	2030
	4,5		709	688	1107	1075	2913	2722	2368	1851
	6-9		559	543	874	849	1886	1763	1534	1199
25,001-40,000	1	8	762	740	1192	1157	3850	3598	3130	2447
	2,3		762	740	1192	1157	3604	3368	2930	2290
	4,5		733	712	1145	1112	3286	3071	2672	2088
	6-9		579	562	904	878	2124	1985	1727	1350
40,001-65,000	1	10	864	839	1350	1311	5013	4685	4076	3186
	2,3		864	839	1350	1311	4690	4383	3813	2980
	4,5		831	807	1299	1261	4276	3996	3477	2717
	6-9		655	636	1024	994	2753	2573	2239	1750
65,001-90,000	1	11	940	913	1470	1427	5583	5218	4540	3548
	2,3		940	913	1470	1427	5223	4881	4246	3319
	4,5		904	878	1413	1372	4759	4448	3870	3025
	6-9		712	691	1112	1080	3062	2862	2490	1946
Charge per \$1000 over \$90,000	1	12	3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	2,3		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	4,5		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	6-9		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 49

\$500 Ded \$ 65

\$1000 Ded \$109

\$2000 Ded \$174

\$3000 Ded \$216

\$4000 Ded \$247

\$5000 Ded \$267

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$49 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	191	182	294	285	760	710	618	483
	2,3		191	182	294	285	715	668	581	454
	4,5		185	176	284	275	657	614	534	418
	6-9		152	143	233	224	448	419	365	285
4,501- 6,000	1	2	241	232	373	362	1110	1037	902	705
	2,3		241	232	373	362	1042	974	847	662
	4,5		232	223	359	349	957	894	778	608
	6-9		189	180	290	281	639	597	519	406
6,001- 8,000	1	3	320	311	501	486	1394	1303	1134	886
	2,3		320	311	501	486	1309	1223	1064	832
	4,5		309	300	482	468	1197	1119	974	761
	6-9		248	239	385	374	792	740	644	503
8,001-10,000	1	4	442	429	691	671	1614	1508	1312	1025
	2,3		442	429	691	671	1513	1414	1230	962
	4,5		425	413	665	646	1385	1294	1126	880
	6-9		338	328	528	513	911	851	740	579
10,001-15,000	1	5	534	518	834	810	2272	2123	1847	1444
	2,3		534	518	834	810	2128	1989	1730	1353
	4,5		514	499	802	779	1944	1817	1581	1236
	6-9		407	395	636	617	1268	1185	1031	806
15,001-20,000	1	6	727	706	1136	1103	3083	2881	2506	1959
	2,3		727	706	1136	1103	2887	2698	2347	1835
	4,5		699	679	1093	1061	2634	2462	2142	1674
	6-9		552	536	862	837	1708	1596	1389	1085
20,001-25,000	1	7	737	716	1153	1119	3411	3188	2774	2168
	2,3		737	716	1153	1119	3194	2985	2597	2030
	4,5		709	688	1107	1075	2913	2722	2368	1851
	6-9		559	543	874	849	1886	1763	1534	1199
25,001-40,000	1	8	762	740	1192	1157	3850	3598	3130	2447
	2,3		762	740	1192	1157	3604	3368	2930	2290
	4,5		733	712	1145	1112	3286	3071	2672	2088
	6-9		579	562	904	878	2124	1985	1727	1350
40,001-65,000	1	10	864	839	1350	1311	5013	4685	4076	3186
	2,3		864	839	1350	1311	4690	4383	3813	2980
	4,5		831	807	1299	1261	4276	3996	3477	2717
	6-9		655	636	1024	994	2753	2573	2239	1750
65,001-90,000	1	11	940	913	1470	1427	5583	5218	4540	3548
	2,3		940	913	1470	1427	5223	4881	4246	3319
	4,5		904	878	1413	1372	4759	4448	3870	3025
	6-9		712	691	1112	1080	3062	2862	2490	1946
Charge per \$1000 over \$90,000	1	12	3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	2,3		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	4,5		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56
	6-9		3.56	3.46	5.56	5.40	51.23	47.88	41.65	32.56

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 49

\$500 Ded \$ 65

\$1000 Ded \$109

\$2000 Ded \$174

\$3000 Ded \$216

\$4000 Ded \$247

\$5000 Ded \$267

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$49 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	88	79	133	124	278	260	226	177
	2,3		88	79	133	124	264	247	215	168
	4,5		86	77	130	121	248	232	202	158
	6-9		75	66	112	103	187	175	152	119
4,501- 6,000	1	2	106	97	160	151	380	355	309	241
	2,3		106	97	160	151	361	337	293	229
	4,5		102	93	155	146	335	313	272	213
	6-9		88	79	132	123	243	227	197	154
6,001- 8,000	1	3	133	124	203	194	463	433	377	294
	2,3		133	124	203	194	439	410	357	279
	4,5		129	120	197	188	407	380	331	258
	6-9		108	99	164	155	288	269	234	183
8,001-10,000	1	4	174	165	267	258	528	493	429	335
	2,3		174	165	267	258	499	466	405	317
	4,5		168	159	258	249	460	430	374	292
	6-9		139	130	212	203	322	301	262	205
10,001-15,000	1	5	205	196	315	306	720	673	586	458
	2,3		205	196	315	306	678	634	552	431
	4,5		198	189	305	296	624	583	507	396
	6-9		162	153	248	239	427	399	347	271
15,001-20,000	1	6	270	261	420	408	958	895	779	609
	2,3		270	261	420	408	900	841	732	572
	4,5		261	252	405	393	826	772	672	525
	6-9		211	202	325	316	555	519	452	353
20,001-25,000	1	7	274	265	426	414	1053	984	856	669
	2,3		274	265	426	414	990	925	805	629
	4,5		264	255	411	399	907	848	738	577
	6-9		214	205	330	320	608	568	494	386
25,001-40,000	1	8	282	273	440	427	1181	1104	960	751
	2,3		282	273	440	427	1110	1037	902	705
	4,5		272	263	423	411	1017	950	827	646
	6-9		220	211	340	330	677	633	551	430
40,001-65,000	1	10	317	308	495	481	1522	1422	1237	967
	2,3		317	308	495	481	1426	1333	1160	906
	4,5		305	296	477	463	1305	1220	1061	830
	6-9		246	237	381	370	860	804	699	547
65,001-90,000	1	11	343	333	537	521	1687	1577	1372	1072
	2,3		343	333	537	521	1583	1479	1287	1006
	4,5		331	321	516	501	1447	1352	1176	919
	6-9		265	256	412	400	951	889	773	605
Charge per \$1000 over \$90,000	1	12	1.24	1.20	1.93	1.88	14.97	14.00	12.18	9.52
	2,3		1.24	1.20	1.93	1.88	14.97	14.00	12.18	9.52
	4,5		1.24	1.20	1.93	1.88	14.97	14.00	12.18	9.52
	6-9		1.24	1.20	1.93	1.88	14.97	14.00	12.18	9.52

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 14

\$500 Ded \$ 19

\$1000 Ded \$ 32

\$2000 Ded \$ 51

\$3000 Ded \$ 63

\$4000 Ded \$ 72

\$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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$14 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	87	78	131	122	268	250	218	170
	2,3		87	78	131	122	255	238	207	162
	4,5		85	76	127	118	239	223	194	152
	6-9		74	65	110	101	181	169	147	115
4,501- 6,000	1	2	104	95	157	148	364	340	296	231
	2,3		104	95	157	148	346	323	281	220
	4,5		101	92	152	143	322	301	262	205
	6-9		86	77	130	121	234	219	191	149
6,001- 8,000	1	3	131	122	199	190	443	414	360	282
	2,3		131	122	199	190	419	392	341	267
	4,5		127	118	193	184	388	363	316	247
	6-9		106	97	161	152	276	258	224	175
8,001-10,000	1	4	170	161	261	252	504	471	410	320
	2,3		170	161	261	252	476	445	387	303
	4,5		165	156	253	244	440	411	358	279
	6-9		136	127	208	199	309	289	251	197
10,001-15,000	1	5	200	191	308	299	686	641	558	436
	2,3		200	191	308	299	646	604	525	411
	4,5		194	185	298	289	595	556	484	378
	6-9		159	150	243	234	408	381	331	259
15,001-20,000	1	6	264	255	410	398	911	851	740	579
	2,3		264	255	410	398	856	800	696	544
	4,5		255	246	396	384	786	735	639	500
	6-9		206	197	317	308	530	495	431	337
20,001-25,000	1	7	267	258	415	403	1000	935	813	636
	2,3		267	258	415	403	941	879	765	598
	4,5		258	249	401	389	863	807	702	549
	6-9		209	200	321	312	579	541	471	368
25,001-40,000	1	8	276	267	430	417	1122	1049	913	713
	2,3		276	267	430	417	1054	985	857	670
	4,5		266	257	413	401	966	903	786	614
	6-9		215	206	332	322	645	603	525	410
40,001-65,000	1	10	309	300	483	469	1445	1350	1175	918
	2,3		309	300	483	469	1355	1266	1101	861
	4,5		298	289	465	451	1240	1159	1008	788
	6-9		240	231	372	361	819	765	666	520
65,001-90,000	1	11	335	325	523	508	1602	1497	1302	1018
	2,3		335	325	523	508	1502	1404	1221	955
	4,5		322	313	504	489	1374	1284	1117	873
	6-9		259	250	402	390	904	845	735	575
Charge per \$1000 over \$90,000	1	12	1.20	1.17	1.88	1.83	14.17	13.25	11.53	9.01
	2,3		1.20	1.17	1.88	1.83	14.17	13.25	11.53	9.01
	4,5		1.20	1.17	1.88	1.83	14.17	13.25	11.53	9.01
	6-9		1.20	1.17	1.88	1.83	14.17	13.25	11.53	9.01

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 14

\$500 Ded \$ 18

\$1000 Ded \$ 30

\$2000 Ded \$ 48

\$3000 Ded \$ 60

\$4000 Ded \$ 68

\$5000 Ded \$ 74

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$14 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	89	80	134	125	254	237	206	161
	2,3		89	80	134	125	242	226	197	154
	4,5		86	77	130	121	227	212	184	144
	6-9		75	66	112	103	173	162	141	110
4,501- 6,000	1	2	106	97	161	152	343	321	279	218
	2,3		106	97	161	152	325	304	264	207
	4,5		103	94	156	147	304	284	247	193
	6-9		88	79	133	124	223	208	181	141
6,001- 8,000	1	3	134	125	204	195	416	389	338	265
	2,3		134	125	204	195	394	368	320	250
	4,5		130	121	198	189	366	342	298	233
	6-9		109	100	165	156	262	245	213	167
8,001-10,000	1	4	175	166	269	260	472	441	384	300
	2,3		175	166	269	260	446	417	363	284
	4,5		170	161	260	251	413	386	336	262
	6-9		140	131	214	205	292	273	238	186
10,001-15,000	1	5	207	198	318	309	641	599	521	407
	2,3		207	198	318	309	603	564	491	384
	4,5		200	191	307	298	556	520	452	354
	6-9		163	154	250	241	383	358	311	243
15,001-20,000	1	6	272	263	423	411	849	793	690	539
	2,3		272	263	423	411	798	746	649	507
	4,5		263	254	409	397	733	685	596	466
	6-9		213	204	328	318	496	464	404	316
20,001-25,000	1	7	276	267	430	417	932	871	758	592
	2,3		276	267	430	417	876	819	713	557
	4,5		266	257	414	402	805	752	654	511
	6-9		215	206	332	322	541	506	440	344
25,001-40,000	1	8	284	275	443	430	1044	976	849	664
	2,3		284	275	443	430	981	917	798	624
	4,5		275	266	427	415	900	841	732	572
	6-9		222	213	343	333	602	563	490	383
40,001-65,000	1	10	319	310	499	484	1343	1255	1092	853
	2,3		319	310	499	484	1259	1177	1024	800
	4,5		308	299	481	467	1153	1078	938	733
	6-9		248	239	384	373	764	714	621	486
65,001-90,000	1	11	346	336	541	525	1488	1391	1210	946
	2,3		346	336	541	525	1396	1305	1135	887
	4,5		334	324	521	506	1278	1194	1039	812
	6-9		267	258	415	403	843	788	686	536
Charge per \$1000 over \$90,000	1	12	1.25	1.21	1.95	1.89	13.12	12.26	10.67	8.34
	2,3		1.25	1.21	1.95	1.89	13.12	12.26	10.67	8.34
	4,5		1.25	1.21	1.95	1.89	13.12	12.26	10.67	8.34
	6-9		1.25	1.21	1.95	1.89	13.12	12.26	10.67	8.34

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 17

\$1000 Ded \$ 28

\$2000 Ded \$ 45

\$3000 Ded \$ 55

\$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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$13 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	90	81	135	126	273	255	222	173
	2,3		90	81	135	126	260	243	211	165
	4,5		88	79	132	123	244	228	198	155
	6-9		76	67	113	104	184	172	150	117
4,501- 6,000	1	2	108	99	163	154	373	349	304	237
	2,3		108	99	163	154	354	331	288	225
	4,5		104	95	158	149	330	308	268	209
	6-9		89	80	134	125	239	223	194	152
6,001- 8,000	1	3	136	127	207	198	455	425	370	289
	2,3		136	127	207	198	430	402	350	273
	4,5		132	123	201	192	398	372	324	253
	6-9		110	101	167	158	282	264	230	180
8,001-10,000	1	4	178	169	273	264	517	483	420	328
	2,3		178	169	273	264	489	457	398	311
	4,5		172	163	264	255	452	422	367	287
	6-9		142	133	217	208	317	296	258	201
10,001-15,000	1	5	210	201	323	314	705	659	573	448
	2,3		210	201	323	314	664	621	540	422
	4,5		203	194	312	303	611	571	497	388
	6-9		166	157	254	245	418	391	340	266
15,001-20,000	1	6	277	268	431	418	936	875	761	595
	2,3		277	268	431	418	881	823	716	560
	4,5		267	258	415	403	809	756	658	514
	6-9		216	207	333	323	544	508	442	345
20,001-25,000	1	7	280	271	437	424	1030	963	838	655
	2,3		280	271	437	424	968	905	787	615
	4,5		270	261	420	408	888	830	722	564
	6-9		218	209	337	327	595	556	484	378
25,001-40,000	1	8	289	280	450	437	1156	1080	940	734
	2,3		289	280	450	437	1085	1014	882	690
	4,5		278	269	434	421	994	929	808	632
	6-9		225	216	348	338	662	619	539	421
40,001-65,000	1	10	324	315	507	492	1487	1390	1209	945
	2,3		324	315	507	492	1395	1304	1134	887
	4,5		312	303	488	474	1277	1193	1038	811
	6-9		252	243	390	379	842	787	685	535
65,001-90,000	1	11	352	342	550	534	1650	1542	1342	1049
	2,3		352	342	550	534	1547	1446	1258	983
	4,5		339	329	529	514	1415	1322	1150	899
	6-9		271	262	422	410	931	870	757	592
Charge per \$1000 over \$90,000	1	12	1.27	1.23	1.98	1.93	14.62	13.67	11.89	9.29
	2,3		1.27	1.23	1.98	1.93	14.62	13.67	11.89	9.29
	4,5		1.27	1.23	1.98	1.93	14.62	13.67	11.89	9.29
	6-9		1.27	1.23	1.98	1.93	14.62	13.67	11.89	9.29

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 14

\$500 Ded \$ 19

\$1000 Ded \$ 31

\$2000 Ded \$ 50

\$3000 Ded \$ 62

\$4000 Ded \$ 70

\$5000 Ded \$ 76

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$14 to the \$300 deductible limited collision premium.



COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	85	76	127	118	272	254	221	173
	2,3		85	76	127	118	259	242	211	165
	4,5		82	73	123	114	243	227	197	154
	6-9		72	63	107	98	184	172	150	117
4,501- 6,000	1	2	100	91	151	142	371	347	302	236
	2,3		100	91	151	142	352	329	286	224
	4,5		97	88	147	138	327	306	266	208
	6-9		83	74	125	116	238	222	193	151
6,001- 8,000	1	3	125	116	191	182	452	422	367	287
	2,3		125	116	191	182	428	400	348	272
	4,5		122	113	185	176	396	370	322	252
	6-9		102	93	155	146	281	263	229	179
8,001-10,000	1	4	163	154	250	241	515	481	418	327
	2,3		163	154	250	241	486	454	395	309
	4,5		158	149	242	233	449	420	365	286
	6-9		131	122	200	191	315	294	256	200
10,001-15,000	1	5	192	183	295	286	701	655	570	445
	2,3		192	183	295	286	660	617	537	420
	4,5		186	177	285	276	608	568	494	386
	6-9		152	143	233	224	416	389	338	265
15,001-20,000	1	6	252	243	391	380	931	870	757	592
	2,3		252	243	391	380	875	818	712	556
	4,5		243	234	377	366	804	751	653	511
	6-9		198	189	304	295	541	506	440	344
20,001-25,000	1	7	255	246	397	385	1024	957	833	651
	2,3		255	246	397	385	962	899	782	611
	4,5		246	237	382	371	883	825	718	561
	6-9		200	191	307	298	592	553	481	376
25,001-40,000	1	8	263	254	409	397	1148	1073	934	730
	2,3		263	254	409	397	1079	1008	877	685
	4,5		254	245	394	383	989	924	804	628
	6-9		206	197	317	308	659	616	536	419
40,001-65,000	1	10	295	286	460	447	1479	1382	1202	940
	2,3		295	286	460	447	1387	1296	1128	881
	4,5		285	276	444	431	1269	1186	1032	806
	6-9		230	221	355	345	838	783	681	532
65,001-90,000	1	11	319	310	499	484	1640	1533	1334	1042
	2,3		319	310	499	484	1538	1437	1250	977
	4,5		307	298	480	466	1406	1314	1143	894
	6-9		248	239	384	373	926	865	753	588
Charge per \$1000 over \$90,000	1	12	1.14	1.11	1.79	1.73	14.53	13.58	11.81	9.23
	2,3		1.14	1.11	1.79	1.73	14.53	13.58	11.81	9.23
	4,5		1.14	1.11	1.79	1.73	14.53	13.58	11.81	9.23
	6-9		1.14	1.11	1.79	1.73	14.53	13.58	11.81	9.23

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 14

\$500 Ded \$ 18

\$1000 Ded \$ 31

\$2000 Ded \$ 49

\$3000 Ded \$ 61

\$4000 Ded \$ 70

\$5000 Ded \$ 76

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$14 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

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	92	83	139	130	307	287	250	195
	2,3		92	83	139	130	292	273	238	186
	4,5		90	81	136	127	273	255	222	173
	6-9		77	68	116	107	202	189	164	129
4,501- 6,000	1	2	111	102	168	159	424	396	345	269
	2,3		111	102	168	159	401	375	326	255
	4,5		108	99	163	154	372	348	303	237
	6-9		92	83	138	129	266	249	217	169
6,001- 8,000	1	3	140	131	214	205	519	485	422	330
	2,3		140	131	214	205	491	459	399	312
	4,5		136	127	207	198	454	424	369	288
	6-9		113	104	172	163	318	297	258	202
8,001-10,000	1	4	184	175	283	274	593	554	482	377
	2,3		184	175	283	274	560	523	455	356
	4,5		178	169	273	264	516	482	419	328
	6-9		147	138	224	215	357	334	291	227
10,001-15,000	1	5	217	208	335	325	813	760	661	517
	2,3		217	208	335	325	765	715	622	486
	4,5		210	201	323	314	703	657	572	447
	6-9		172	163	263	254	477	446	388	303
15,001-20,000	1	6	287	278	448	435	1085	1014	882	690
	2,3		287	278	448	435	1019	952	828	647
	4,5		277	268	432	419	934	873	760	594
	6-9		224	215	346	336	625	584	508	397
20,001-25,000	1	7	291	282	453	440	1194	1116	971	759
	2,3		291	282	453	440	1121	1048	912	713
	4,5		280	271	437	424	1028	961	836	653
	6-9		227	218	350	340	684	639	556	435
25,001-40,000	1	8	300	291	469	455	1342	1254	1091	853
	2,3		300	291	469	455	1259	1177	1024	800
	4,5		289	280	451	438	1152	1077	937	732
	6-9		234	225	362	351	764	714	621	486
40,001-65,000	1	10	338	328	527	512	1731	1618	1408	1100
	2,3		338	328	527	512	1622	1516	1319	1031
	4,5		325	316	508	493	1484	1387	1207	943
	6-9		261	252	406	394	975	911	793	619
65,001-90,000	1	11	366	355	572	555	1922	1796	1563	1221
	2,3		366	355	572	555	1801	1683	1464	1144
	4,5		352	342	550	534	1646	1538	1338	1046
	6-9		282	273	439	426	1077	1007	876	685
Charge per \$1000 over \$90,000	1	12	1.32	1.29	2.07	2.01	17.15	16.03	13.94	10.90
	2,3		1.32	1.29	2.07	2.01	17.15	16.03	13.94	10.90
	4,5		1.32	1.29	2.07	2.01	17.15	16.03	13.94	10.90
	6-9		1.32	1.29	2.07	2.01	17.15	16.03	13.94	10.90

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

For Fire only - Charge 40% of Fire, Theft & CAC Premium

For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 16

\$500 Ded \$ 22

\$1000 Ded \$ 37

\$2000 Ded \$ 58

\$3000 Ded \$ 72

\$4000 Ded \$ 83

\$5000 Ded \$ 90

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$16 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 17

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	99	90	150	141	287	268	233	182
	2,3		99	90	150	141	274	256	223	174
	4,5		96	87	145	136	256	239	208	163
	6-9		83	74	124	115	192	179	156	122
4,501- 6,000	1	2	120	111	182	173	395	369	321	251
	2,3		120	111	182	173	373	349	304	237
	4,5		116	107	176	167	348	325	283	221
	6-9		98	89	148	139	250	234	204	159
6,001- 8,000	1	3	152	143	233	224	482	450	392	306
	2,3		152	143	233	224	456	426	371	290
	4,5		147	138	225	216	422	394	343	268
	6-9		122	113	186	177	297	278	242	189
8,001-10,000	1	4	201	192	309	300	549	513	446	349
	2,3		201	192	309	300	518	484	421	329
	4,5		195	186	299	290	478	447	389	304
	6-9		159	150	244	235	334	312	271	212
10,001-15,000	1	5	238	229	369	358	750	701	610	477
	2,3		238	229	369	358	706	660	574	449
	4,5		230	221	355	345	649	607	528	413
	6-9		187	178	287	278	443	414	360	282
15,001-20,000	1	6	316	307	493	479	998	933	812	634
	2,3		316	307	493	479	938	877	763	596
	4,5		305	296	476	462	861	805	700	547
	6-9		245	236	380	369	578	540	470	367
20,001-25,000	1	7	320	311	501	486	1099	1027	893	698
	2,3		320	311	501	486	1033	965	840	656
	4,5		309	300	482	468	946	884	769	601
	6-9		248	239	385	374	632	591	514	402
25,001-40,000	1	8	331	321	516	501	1233	1152	1002	783
	2,3		331	321	516	501	1158	1082	941	736
	4,5		318	309	497	483	1060	991	862	674
	6-9		256	247	398	386	705	659	573	448
40,001-65,000	1	10	373	362	582	565	1589	1485	1292	1010
	2,3		373	362	582	565	1491	1393	1212	947
	4,5		358	348	560	544	1363	1274	1108	866
	6-9		287	278	447	434	898	839	730	571
65,001-90,000	1	11	404	392	631	613	1763	1648	1434	1121
	2,3		404	392	631	613	1653	1545	1344	1051
	4,5		389	378	608	590	1512	1413	1229	961
	6-9		310	301	484	470	992	927	806	630
Charge per \$1000 over \$90,000	1	12	1.47	1.43	2.30	2.24	15.68	14.65	12.75	9.96
	2,3		1.47	1.43	2.30	2.24	15.68	14.65	12.75	9.96
	4,5		1.47	1.43	2.30	2.24	15.68	14.65	12.75	9.96
	6-9		1.47	1.43	2.30	2.24	15.68	14.65	12.75	9.96

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 15

\$500 Ded \$ 20

\$1000 Ded \$ 33

\$2000 Ded \$ 53

\$3000 Ded \$ 66

\$4000 Ded \$ 75

\$5000 Ded \$ 82

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$15 to the \$300 deductible limited collision premium.

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COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 18

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	94	85	142	133	343	321	279	218
	2,3		94	85	142	133	326	305	265	207
	4,5		92	83	138	129	304	284	247	193
	6-9		79	70	118	109	223	208	181	141
4,501- 6,000	1	2	113	104	171	162	480	449	391	305
	2,3		113	104	171	162	454	424	369	288
	4,5		109	100	166	157	421	393	342	267
	6-9		93	84	140	131	296	277	241	188
6,001- 8,000	1	3	143	134	218	209	591	552	480	375
	2,3		143	134	218	209	557	521	453	354
	4,5		138	129	211	202	515	481	418	327
	6-9		115	106	175	166	356	333	290	226
8,001-10,000	1	4	188	179	289	280	676	632	550	430
	2,3		188	179	289	280	638	596	519	405
	4,5		182	173	279	270	587	549	478	373
	6-9		149	140	228	219	402	376	327	256
10,001-15,000	1	5	222	213	343	333	932	871	758	592
	2,3		222	213	343	333	876	819	713	557
	4,5		214	205	331	321	805	752	654	511
	6-9		175	166	268	259	541	506	440	344
15,001-20,000	1	6	293	284	457	444	1248	1166	1014	793
	2,3		293	284	457	444	1172	1095	953	745
	4,5		283	274	441	428	1073	1003	873	682
	6-9		229	220	353	343	713	666	579	453
20,001-25,000	1	7	297	288	464	450	1376	1286	1119	874
	2,3		297	288	464	450	1291	1207	1050	821
	4,5		287	278	447	434	1181	1104	960	751
	6-9		231	222	357	347	782	731	636	497
25,001-40,000	1	8	307	298	479	465	1546	1445	1257	983
	2,3		307	298	479	465	1451	1356	1180	922
	4,5		296	287	461	448	1327	1240	1079	843
	6-9		239	230	370	359	875	818	712	556
40,001-65,000	1	10	345	335	540	524	1999	1868	1625	1270
	2,3		345	335	540	524	1874	1751	1523	1191
	4,5		333	323	520	505	1712	1600	1392	1088
	6-9		267	258	415	403	1119	1046	910	711
65,001-90,000	1	11	375	364	585	568	2221	2076	1806	1412
	2,3		375	364	585	568	2080	1944	1691	1322
	4,5		361	350	563	547	1900	1776	1545	1208
	6-9		288	279	449	436	1240	1159	1008	788
Charge per \$1000 over \$90,000	1	12	1.36	1.32	2.12	2.06	19.93	18.63	16.21	12.67
	2,3		1.36	1.32	2.12	2.06	19.93	18.63	16.21	12.67
	4,5		1.36	1.32	2.12	2.06	19.93	18.63	16.21	12.67
	6-9		1.36	1.32	2.12	2.06	19.93	18.63	16.21	12.67

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 19
\$500 Ded	\$ 25
\$1000 Ded	\$ 43
\$2000 Ded	\$ 68
\$3000 Ded	\$ 84
\$4000 Ded	\$ 96
\$5000 Ded	\$104

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	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	83%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$19 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 19

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	98	89	148	139	338	316	275	215
	2,3		98	89	148	139	321	300	261	204
	4,5		95	86	144	135	300	280	244	190
	6-9		82	73	123	114	219	205	178	139
4,501- 6,000	1	2	118	109	179	170	472	441	384	300
	2,3		118	109	179	170	446	417	363	284
	4,5		115	106	174	165	414	387	337	263
	6-9		97	88	146	137	292	273	238	186
6,001- 8,000	1	3	150	141	229	220	581	543	472	369
	2,3		150	141	229	220	548	512	445	348
	4,5		145	136	222	213	506	473	412	322
	6-9		121	112	184	175	351	328	285	223
8,001-10,000	1	4	198	189	304	295	664	621	540	422
	2,3		198	189	304	295	626	585	509	398
	4,5		191	182	294	285	577	539	469	367
	6-9		157	148	240	231	397	371	323	252
10,001-15,000	1	5	234	225	363	352	916	856	745	582
	2,3		234	225	363	352	861	805	700	547
	4,5		226	217	349	339	791	739	643	503
	6-9		184	175	282	273	533	498	433	339
15,001-20,000	1	6	310	301	485	471	1225	1145	996	779
	2,3		310	301	485	471	1150	1075	935	731
	4,5		300	291	468	454	1054	985	857	670
	6-9		241	232	374	363	701	655	570	445
20,001-25,000	1	7	314	305	491	477	1350	1262	1098	858
	2,3		314	305	491	477	1268	1185	1031	806
	4,5		303	294	474	460	1161	1085	944	738
	6-9		244	235	378	367	768	718	625	488
25,001-40,000	1	8	325	316	508	493	1518	1419	1235	965
	2,3		325	316	508	493	1424	1331	1158	905
	4,5		313	304	489	475	1303	1218	1060	828
	6-9		252	243	390	379	859	803	699	546
40,001-65,000	1	10	367	356	573	556	1962	1834	1596	1247
	2,3		367	356	573	556	1838	1718	1495	1168
	4,5		352	342	551	535	1681	1571	1367	1068
	6-9		282	273	439	426	1100	1028	894	699
65,001-90,000	1	11	398	386	621	603	2180	2037	1772	1385
	2,3		398	386	621	603	2042	1908	1660	1297
	4,5		382	371	597	580	1865	1743	1516	1185
	6-9		304	295	475	461	1218	1138	990	774
Charge per \$1000 over \$90,000	1	12	1.45	1.40	2.26	2.19	19.55	18.27	15.90	12.42
	2,3		1.45	1.40	2.26	2.19	19.55	18.27	15.90	12.42
	4,5		1.45	1.40	2.26	2.19	19.55	18.27	15.90	12.42
	6-9		1.45	1.40	2.26	2.19	19.55	18.27	15.90	12.42

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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	\$ 19
\$500 Ded	\$ 25
\$1000 Ded	\$ 42
\$2000 Ded	\$ 67
\$3000 Ded	\$ 82
\$4000 Ded	\$ 94
\$5000 Ded	\$102

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$19 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 20

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	111	102	168	159	330	308	268	209
	2,3		111	102	168	159	312	292	254	199
	4,5		108	99	163	154	292	273	238	186
	6-9		92	83	138	129	215	201	175	137
4,501- 6,000	1	2	134	125	205	196	458	428	372	291
	2,3		134	125	205	196	433	405	352	275
	4,5		131	122	199	190	401	375	326	255
	6-9		109	100	166	157	285	266	231	181
6,001- 8,000	1	3	173	164	265	256	563	526	458	358
	2,3		173	164	265	256	532	497	432	338
	4,5		168	159	257	248	491	459	399	312
	6-9		138	129	211	202	341	319	278	217
8,001-10,000	1	4	230	221	356	346	644	602	524	409
	2,3		230	221	356	346	607	567	493	386
	4,5		223	214	344	334	560	523	455	356
	6-9		181	172	278	269	385	360	313	245
10,001-15,000	1	5	274	265	426	414	886	828	720	563
	2,3		274	265	426	414	832	778	677	529
	4,5		264	255	411	399	765	715	622	486
	6-9		214	205	330	320	516	482	419	328
15,001-20,000	1	6	367	356	574	557	1184	1107	963	753
	2,3		367	356	574	557	1112	1039	904	707
	4,5		353	343	552	536	1019	952	828	647
	6-9		282	273	440	427	678	634	552	431
20,001-25,000	1	7	372	361	581	564	1304	1219	1061	829
	2,3		372	361	581	564	1225	1145	996	779
	4,5		358	348	559	543	1121	1048	912	713
	6-9		286	277	446	433	744	695	605	473
25,001-40,000	1	8	384	373	600	583	1466	1370	1192	932
	2,3		384	373	600	583	1376	1286	1119	874
	4,5		370	359	578	561	1258	1176	1023	800
	6-9		295	286	460	447	831	777	676	528
40,001-65,000	1	10	434	421	678	658	1894	1770	1540	1204
	2,3		434	421	678	658	1775	1659	1443	1128
	4,5		417	405	652	633	1623	1517	1320	1032
	6-9		332	322	518	503	1063	993	864	675
65,001-90,000	1	11	471	457	735	714	2104	1966	1710	1337
	2,3		471	457	735	714	1971	1842	1603	1253
	4,5		453	440	708	687	1801	1683	1464	1144
	6-9		359	349	561	545	1177	1100	957	748
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.71	2.63	18.85	17.61	15.32	11.98
	2,3		1.73	1.68	2.71	2.63	18.85	17.61	15.32	11.98
	4,5		1.73	1.68	2.71	2.63	18.85	17.61	15.32	11.98
	6-9		1.73	1.68	2.71	2.63	18.85	17.61	15.32	11.98

For Original Cost greater than \$90,000 add the rate per \$1000 to the \$65,000-\$90,000 rate.

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 \$ 18

\$500 Ded \$ 24

\$1000 Ded \$ 40

\$2000 Ded \$ 64

\$3000 Ded \$ 80

\$4000 Ded \$ 91

\$5000 Ded \$ 98

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 90%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 86%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 83%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 81%

For Limited Collision - For any deductible, charge 6.3% of comparable collision premium, after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$18 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 (Coverage U1) AND UNDERINSURED (Coverage U2) MOTORISTS

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

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

Deductible Coverage

Refer to Manual rules.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

**Commercial Automobile Insurance Manual**

**GARAGES  
Rating Procedures**

**Liability Coverages for Garages—Dealer or Repair Plate Not Issued**

LIABILITY

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

Increased Limits

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

DEALERS PHYSICAL DAMAGE COVERAGE

Refer to rate and rule pages.

GARAGEKEEPERS INSURANCE

Refer to rate pages.

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

Charge 89% of the otherwise determined premium that would apply in the absence of a glass deductible.



COMMONWEALTH AUTOMOBILE REINSURERS  
Massachusetts Commercial Automobile

GARAGES

GARAGES SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW																				
	Territories																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>RATES PER PLATE</b>																				
Coverage A-1	1917	1917	1917	1917	1917	1917	1917	1917	1917	1917	400	422	404	480	435	502	576	689	734	862
Coverage A-2	196	196	196	196	196	196	196	196	196	196	45	47	46	53	49	55	63	74	78	91
Coverage PDL	2032	2032	2032	2032	2032	2032	2032	2032	2032	2032	412	436	416	497	449	521	600	720	769	905
Coverage B	109	109	109	109	109	109	109	109	109	109	23	24	23	27	25	29	33	39	42	49

GARAGES MEDICAL PAYMENT TABLES						
Bodily Injury Liability Limits	Garage Automobile Medical Payments			Garage Automobile and Other Than Covered Autos		
	Limit per Person			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%	10.0%
25/50	4.6%	5.4%	6.5%	6.5%	7.6%	9.1%
35/80	4.1%	4.8%	5.7%	5.8%	6.7%	8.0%
50/100	3.8%	4.4%	5.3%	5.3%	6.2%	7.4%
100/300	3.1%	3.6%	4.3%	4.4%	5.1%	6.1%
250/500	2.5%	2.9%	3.5%	3.5%	4.1%	4.9%
500/500	2.2%	2.5%	3.0%	3.1%	3.6%	4.3%
500/1000	2.2%	2.5%	3.0%	3.1%	3.6%	4.3%
1000/1000	1.9%	2.2%	2.7%	2.7%	3.2%	3.8%

ALL TERRITORIES		
Limits	U-1	U-2
	Uninsured	Underinsured
20/40	4	0
20/50	5	1
25/50	6	3
35/80	7	11
50/100	8	18
100/300	9	42
250/500	10	122
500/500	12	307

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**

		Combined Single Limit of Liability (in 000's) - Rate is per \$100 of Payroll						
		50	100	200	250	300	500	1000
All Territories		0.393	0.468	0.549	0.575	0.597	0.658	0.748
Minimum Premium per Location		28	33	39	41	43	47	53

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**

<b><u>CSL</u></b>	<b><u>Factor</u></b>
\$50,000	1.000
\$75,000	1.122
\$80,000	1.137
\$100,000	1.191
\$200,000	1.396
\$250,000	1.463
\$300,000	1.518
\$500,000	1.674
\$750,000	1.809
\$1,000,000	1.903
\$2,000,000	2.092
\$2,500,000	2.152
\$5,000,000	2.347

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	2.0%	2.3%	2.8%
\$200	1.7%	1.9%	2.4%
\$250	1.6%	1.8%	2.3%
\$300	1.6%	1.8%	2.2%
\$500	1.4%	1.6%	2.0%
\$1,000	1.3%	1.4%	1.7%

The Aggregate Limit is three times the Accident Limit.

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COMMONWEALTH AUTOMOBILE REINSURERS  
 Massachusetts Commercial Automobile

Garagekeepers Premiums - Other Than Collision

Limit of Maximum Liability	*Specified Causes of Loss		*Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
	Coverage Codes		Coverage Codes	
	(214)	(215)	(211)	(212)
\$6,000	\$ 126	\$ 192	\$ 155	\$ 234
7,500	152	230	179	269
9,000	171	259	206	307
12,000	214	319	259	390
15,000	253	364	298	449
18,000	276	417	335	506
22,500	341	512	402	607
30,000	429	637	511	764
37,500	499	750	604	905
45,000	571	857	683	1,024
60,000	703	1,058	844	1,265
75,000	830	1,246	999	1,496
90,000	953	1,431	1,144	1,715
120,000	1,178	1,766	1,408	2,113
150,000	1,379	2,067	1,656	2,484
180,000	1,585	2,379	1,907	2,857
225,000	1,908	2,859	2,290	3,433
300,000	2,412	3,623	2,895	4,342
375,000	2,926	4,393	3,510	5,268
450,000	3,426	5,141	4,112	6,172
600,000	4,391	6,587	5,264	7,895
750,000	5,322	7,981	6,381	9,573
900,000	6,226	9,342	7,469	11,205
1,000,000	7,084	10,628	8,498	12,747
<b>Direct Coverage (Excess)</b>		<b>Premium Computation</b>		
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's Experience Rating Plan.

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 11/1/2009

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	140	87	131	72	110
15,000	117	176	110	163	92	137
18,000	135	202	125	186	105	155
22,500	160	240	148	221	125	186
30,000	202	303	186	283	155	235
37,500	240	361	221	334	186	280
45,000	275	412	256	382	215	322
60,000	341	512	317	473	264	398
75,000	406	613	376	566	318	476
90,000	470	705	434	651	366	548
120,000	588	880	544	813	455	684
150,000	700	1,048	646	969	545	815
180,000	808	1,216	749	1,123	629	945
225,000	963	1,441	891	1,336	747	1,121
300,000	1,227	1,842	1,135	1,705	953	1,432
375,000	1,486	2,231	1,375	2,065	1,153	1,736
450,000	1,742	2,614	1,609	2,416	1,353	2,030
600,000	2,254	3,378	2,085	3,125	1,750	2,626
750,000	2,747	4,117	2,543	3,810	2,136	3,200
900,000	3,217	4,824	2,975	4,464	2,500	3,749
1,000,000	3,655	5,482	3,379	5,072	2,841	4,261
<b>Direct Coverage (Excess)</b>		<b>Premium Computation</b>				
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 103) 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 104) COLLISION COVERAGE**

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

**Commercial Automobile Insurance Manual**

**GARAGES  
Rating Procedures**

**(RULE 98) —**

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	\$1.82	\$2.07	\$2.19	\$1.99
500	1.71	1.91	2.06	1.85
1,000	1.48	1.69	1.76	1.60

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	\$2.15	\$0.82	\$0.33
\$ 500	1.86	0.73	0.27
\$1,000	1.44	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 \$5.00.  
 No Deductible - charge 50% of the \$500 deductible Collision premium subject to a minimum of \$7.00.

**Commercial Automobile Insurance Manual**

**GARAGES  
Rating Procedures**

**(RULE 105) "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		Blanket Coverage	
		Deductibles		Deductibles	
		\$300	\$500	\$300	\$500
\$ 0 - \$ 2,500	less than 500	7.01	5.93	3.50	2.96
	501 - 1,000	11.67	9.92	5.87	4.98
	1,001 - 1,500	15.50	13.21	7.82	6.61
	Over 1,500	19.48	16.57	9.71	8.30
\$ 2,501 - \$ 7,500	less than 500	9.17	7.82	4.72	4.04
	501 - 1,000	14.69	12.48	7.55	6.40
	1,001 - 1,500	20.43	17.40	10.38	8.82
	Over 1,500	25.48	21.71	13.09	11.19
\$ 7,501 - \$15,000	less than 500	13.27	11.24	6.67	5.72
	501 - 1,000	21.98	18.66	11.13	9.45
	1,001 - 1,500	29.24	24.94	14.69	12.48
	Over 1,500	36.64	31.15	18.48	15.70
\$15,001 - \$25,000	less than 500	18.48	15.70	9.17	7.82
	501 - 1,000	30.61	26.03	15.29	13.01
	1,001 - 1,500	40.84	34.71	20.36	17.33
	Over 1,500	51.15	43.54	25.48	21.64
\$25,001 - \$40,000	less than 500	22.37	19.00	11.24	9.58
	501 - 1,000	37.06	31.54	18.66	15.85
	1,001 - 1,500	49.47	42.07	24.88	21.16
	Over 1,500	61.94	52.67	31.15	26.49
\$40,001 - \$65,000	less than 500	25.70	21.82	12.94	11.01
	501 - 1,000	42.59	36.24	21.44	18.21
	1,001 - 1,500	56.85	48.34	28.58	24.32
	Over 1,500	71.16	60.51	35.80	30.44
Over \$65,000	less than 500	27.04	22.97	13.62	11.55
	501 - 1,000	44.81	38.14	22.57	19.15
	1,001 - 1,500	59.81	50.86	30.06	25.59
	Over 1,500	74.89	63.66	37.67	32.05

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

b. Physical Damage Coverages

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

2. Motorcycles (Class Code 79420)

Use the Motorcycle rates from Rule 122 of the Commercial 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  
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**(RULE 120) LEASING OR RENTAL CONCERNS (Continued)**

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

(1) Commercial Automobiles

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

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

(2) Private Passenger Automobiles (Class Code 72140)

Liability

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

Physical Damage

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

Collision	4.50
O.T.C	2.25

(3) Special Types (Class Code 72160)

(a) Motorcycles, Motorbikes and Other Similar Motor Vehicles

Multiply the rates developed in Rule 122 (Motorcycles and Similar Vehicles) 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  
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**(RULE 120) LEASING OR RENTAL CONCERNS (Continued)**

(5) Motor Homes (Class Code 72150)

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

Liability	4.00
Physical Damage	4.00

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

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

2. Gross Receipts Basis

Refer to the Composite Rating Rule.

3. Conversion, Embezzlement or Secretion Coverage

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

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

**(RULE 121) MOBILE HOMES**

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

a. Liability

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

b. Medical Payments

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

**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 Commercial Motorcycle Rates contained on page R-180.

**(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  
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**(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

**Commercial Automobile Insurance Manual**

**INCREASED LIMITS FACTORS**

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

R-163  
C.A.R.  
1/1/2009

**Trucks, Tractors and Trailers, Private Passenger Types, Van Pools, Buses**

11/01/09

(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	0	5	0	0	5	0	0	0	0				
	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	0	0	0	0	0	0	0				
L	40	1.00	1.10	1.20	1.24	1.27																																		
I	45	1.02	1.10	1.20	1.24	1.27																																		
M	50	1.03	1.10	1.20	1.24	1.27	1.32																																	
I	60	1.03	1.16	1.20	1.24	1.27	1.32																																	
T	70	1.04	1.16	1.21	1.24	1.27	1.33																																	
	80	1.04	1.16	1.21	1.24	1.28	1.33																																	
P	100	1.04	1.17	1.21	1.25	1.28	1.33	1.61																																
E	150	1.05	1.17	1.21	1.25	1.28	1.34	1.62	1.78																															
R	200	1.05	1.17	1.22	1.25	1.29	1.34	1.62	1.79	1.91																														
A	250	1.06	1.18	1.22	1.26	1.29	1.35	1.63	1.79	1.91	2.01																													
C	300	1.06	1.18	1.22	1.26	1.29	1.35	1.63	1.80	1.92	2.01	2.09																												
C	350	1.06	1.18	1.22	1.26	1.29	1.36	1.63	1.80	1.92	2.01	2.10																												
I	400						1.36	1.64	1.80	1.92	2.02	2.10	2.23																											
D	500						1.36	1.64	1.81	1.93	2.02	2.11	2.24	2.34																										
E	600						1.37	1.64	1.81	1.93	2.02	2.11	2.24	2.35	2.41																									
N	700						1.37	1.65	1.82	1.94	2.03	2.11	2.25	2.35	2.42	2.47																								
T	800						1.37	1.65	1.82	1.94	2.03	2.12	2.25	2.36	2.42	2.47	2.51																							
	900						1.37	1.65	1.82	1.94	2.03	2.12	2.25	2.36	2.42	2.47	2.51	2.55																						
	1000						1.38	1.66	1.82	1.94	2.04	2.12	2.26	2.36	2.42	2.47	2.52	2.56	2.59																					
	1250						1.38	1.66	1.83	1.95	2.04	2.13	2.26	2.36	2.42	2.48	2.52	2.56	2.59	2.67																				
	1500						1.38	1.66	1.83	1.95	2.05	2.13	2.27	2.37	2.43	2.48	2.52	2.56	2.60	2.68	2.74																			
	1750						1.39	1.67	1.83	1.95	2.05	2.13	2.27	2.37	2.43	2.48	2.53	2.56	2.60	2.68	2.75	2.80																		
	2000						1.39	1.67	1.84	1.96	2.05	2.14	2.27	2.37	2.43	2.48	2.53	2.57	2.60	2.68	2.75	2.80	2.85																	
	2500						1.40	1.67	1.84	1.96	2.06	2.14	2.28	2.38	2.44	2.49	2.53	2.57	2.61	2.69	2.75	2.81	2.85	2.93																
	3000							1.68	1.85	1.97	2.06	2.15	2.28	2.38	2.44	2.49	2.53	2.57	2.61	2.69	2.75	2.81	2.86	2.94	3.00															
	4000							1.68	1.85	1.97	2.07	2.15	2.29	2.38	2.44	2.50	2.54	2.58	2.62	2.69	2.76	2.82	2.86	2.94	3.01	3.11														
	5000							1.69	1.86	1.98	2.07	2.16	2.29	2.39	2.45	2.50	2.54	2.58	2.62	2.70	2.76	2.82	2.87	2.95	3.01	3.11	3.19													

Increased Limit Factor for 45/45 limit is 1.30  
 Increased Limit Factor for 75/75 limit is 1.52  
 Increased Limit Factor for 750/750 limit is 2.49  
 Increased Limit Factor for 550/550 limit is 2.38

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

R-164  
 C.A.R.  
 11/1/2009

**Taxis**

**11/01/09**

(Limits Expressed in Thousands)

		LIMIT PER PERSON									
		2	2	3	3	4	5	1	1	2	2
		0	5	0	5	0	0	0	5	0	5
		0	0	0	0	0	0	0	0	0	0
L I M I T  P E R  A C C I D E N T	40	1.00	1.09	1.17	1.20	1.23					
	45	1.02	1.09	1.17	1.20	1.23					
	50	1.03	1.09	1.17	1.20	1.23	1.27				
	60	1.03	1.14	1.18	1.21	1.23	1.28				
	70	1.04	1.14	1.18	1.21	1.23	1.28				
	80	1.04	1.14	1.18	1.21	1.23	1.28				
	100	1.04	1.15	1.18	1.21	1.24	1.28	1.52			
	150	1.05	1.15	1.18	1.21	1.24	1.29	1.53	1.68		
	200	1.05	1.15	1.19	1.22	1.24	1.29	1.53	1.69	1.80	
	250	1.05	1.15	1.19	1.22	1.25	1.30	1.54	1.69	1.80	1.89
	300	1.05	1.16	1.19	1.22	1.25	1.30	1.54	1.70	1.81	1.89
	350	1.06	1.16	1.19	1.22	1.25	1.30	1.54	1.70	1.81	1.89
	400						1.30	1.55	1.70	1.81	1.90
	500						1.31	1.55	1.71	1.82	1.90

Increased Limit Factor for 45/45 limit is 1.25  
 Increased Limit Factor for 75/75 limit is 1.44

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

R-165  
C.A.R.  
11/1/2009

**Limousines and Car Service**

**11/01/09**

(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
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0
L I M I T  P E R  A C C I D E N T	40	1.00	1.09	1.17	1.20	1.23															
	45	1.02	1.09	1.17	1.20	1.23															
	50	1.03	1.09	1.17	1.20	1.23	1.27														
	60	1.03	1.14	1.18	1.21	1.23	1.28														
	70	1.04	1.14	1.18	1.21	1.23	1.28														
	80	1.04	1.14	1.18	1.21	1.23	1.28														
	100	1.04	1.15	1.18	1.21	1.24	1.28	1.52													
	150	1.05	1.15	1.18	1.21	1.24	1.29	1.53	1.68												
	200	1.05	1.15	1.19	1.22	1.24	1.29	1.53	1.69	1.80											
	250	1.05	1.15	1.19	1.22	1.25	1.30	1.54	1.69	1.80	1.89										
	300	1.05	1.16	1.19	1.22	1.25	1.30	1.54	1.70	1.81	1.89	1.96									
	350	1.06	1.16	1.19	1.22	1.25	1.30	1.54	1.70	1.81	1.89	1.96									
	400						1.30	1.55	1.70	1.81	1.90	1.96	2.07								
	500						1.31	1.55	1.71	1.82	1.90	1.97	2.07	2.16							
	600						1.31	1.55	1.71	1.82	1.90	1.97	2.08	2.16	2.22						
700						1.31	1.56	1.71	1.82	1.91	1.97	2.08	2.16	2.22	2.26						
800						1.32	1.56	1.71	1.82	1.91	1.98	2.08	2.17	2.22	2.26	2.30					
900						1.32	1.56	1.72	1.83	1.91	1.98	2.09	2.17	2.22	2.27	2.30	2.34				
1000						1.32	1.56	1.72	1.83	1.91	1.98	2.09	2.17	2.22	2.27	2.31	2.34	2.37			
1250						1.32	1.57	1.72	1.83	1.92	1.99	2.09	2.17	2.23	2.27	2.31	2.34	2.37	2.45		
1500						1.33	1.57	1.73	1.84	1.92	1.99	2.10	2.18	2.23	2.27	2.31	2.35	2.38	2.45	2.51	

Increased Limit Factor for 45/45 limit is 1.25  
 Increased Limit Factor for 75/75 limit is 1.44  
 Increased Limit Factor for 750/750 limit is 2.28  
 Increased Limit Factor for 550/550 limit is 2.19

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

R-166  
C.A.R.  
1/1/2009

**Garages**

**11/01/09**

(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	3	4	5	
	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	
40	1.00	1.10	1.19	1.23	1.27																					
45	1.02	1.10	1.19	1.23	1.27																					
50	1.03	1.10	1.19	1.24	1.28	1.34																				
60	1.03	1.14	1.19	1.24	1.28	1.34																				
70	1.04	1.14	1.20	1.24	1.28	1.35																				
80	1.04	1.14	1.20	1.24	1.28	1.35																				
100	1.04	1.15	1.20	1.25	1.29	1.35	1.62																			
150	1.05	1.15	1.21	1.25	1.29	1.36	1.63	1.79																		
200	1.05	1.16	1.21	1.26	1.30	1.36	1.63	1.80	1.92																	
250	1.06	1.16	1.21	1.26	1.30	1.37	1.64	1.80	1.92	2.02																
300	1.06	1.16	1.22	1.26	1.30	1.37	1.64	1.81	1.93	2.02	2.10															
350	1.06	1.17	1.22	1.26	1.30	1.37	1.64	1.81	1.93	2.02	2.10															
400						1.38	1.65	1.81	1.93	2.03	2.10	2.23														
500						1.38	1.65	1.82	1.94	2.03	2.11	2.23	2.33													
600						1.39	1.65	1.82	1.94	2.03	2.11	2.23	2.33	2.41												
700						1.39	1.66	1.83	1.95	2.04	2.12	2.24	2.33	2.42	2.49											
800						1.39	1.66	1.83	1.95	2.04	2.12	2.24	2.34	2.42	2.49	2.55										
900						1.39	1.66	1.83	1.95	2.04	2.12	2.24	2.34	2.42	2.49	2.56	2.61									
1000						1.40	1.67	1.83	1.95	2.05	2.12	2.25	2.34	2.42	2.50	2.56	2.61	2.66								
1250						1.40	1.67	1.84	1.96	2.05	2.13	2.25	2.35	2.43	2.50	2.56	2.62	2.66	2.75							
1500						1.40	1.67	1.84	1.96	2.05	2.13	2.25	2.35	2.43	2.51	2.57	2.62	2.67	2.75	2.82						
1750						1.41	1.68	1.84	1.96	2.06	2.13	2.26	2.35	2.44	2.51	2.57	2.62	2.67	2.75	2.82	2.88					
2000						1.41	1.68	1.85	1.97	2.06	2.14	2.26	2.36	2.44	2.51	2.57	2.63	2.67	2.76	2.82	2.88	2.93				
2500						1.41	1.68	1.85	1.97	2.06	2.14	2.26	2.36	2.45	2.52	2.58	2.63	2.68	2.76	2.83	2.88	2.93	3.01			
3000							1.69	1.86	1.98	2.07	2.15	2.27	2.37	2.45	2.52	2.58	2.64	2.68	2.76	2.83	2.89	2.93	3.02	3.08		
4000							1.69	1.86	1.98	2.07	2.15	2.27	2.37	2.46	2.53	2.59	2.64	2.69	2.77	2.83	2.89	2.94	3.02	3.09	3.19	
5000							1.70	1.87	1.99	2.08	2.16	2.28	2.38	2.46	2.53	2.59	2.65	2.69	2.77	2.84	2.90	2.94	3.03	3.09	3.20	3.28

Increased Limit Factor for 45/45 limit is 1.31  
 Increased Limit Factor for 75/75 limit is 1.52  
 Increased Limit Factor for 750/750 limit is 2.52  
 Increased Limit Factor for 550/550 limit is 2.37

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

R-167  
C.A.R.  
11/1/2009

**Commercial Motorcycles**

**11/01/09**

(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	0	0	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	0	0	0	0	0	5	0	0	0	0	
L	40	1.00	1.10	1.20	1.24	1.27																										
I	45	1.02	1.10	1.20	1.24	1.27																										
M	50	1.03	1.10	1.20	1.24	1.27	1.32																									
I	60	1.03	1.16	1.20	1.24	1.27	1.32																									
T	70	1.04	1.16	1.21	1.24	1.27	1.33																									
P	80	1.04	1.16	1.21	1.24	1.28	1.33																									
E	100	1.04	1.17	1.21	1.25	1.28	1.33	1.61																								
R	150	1.05	1.17	1.21	1.25	1.28	1.34	1.62	1.78																							
A	200	1.05	1.17	1.22	1.25	1.29	1.34	1.62	1.79	1.91																						
C	250	1.06	1.18	1.22	1.26	1.29	1.35	1.63	1.79	1.91	2.01																					
I	300	1.06	1.18	1.22	1.26	1.29	1.35	1.63	1.80	1.92	2.01	2.09																				
D	350	1.06	1.18	1.22	1.26	1.29	1.36	1.63	1.80	1.92	2.01	2.10																				
E	400						1.36	1.64	1.80	1.92	2.02	2.10	2.23																			
N	500						1.36	1.64	1.81	1.93	2.02	2.11	2.24	2.34																		
T	600						1.37	1.64	1.81	1.93	2.02	2.11	2.24	2.35	2.41																	
A	700						1.37	1.65	1.82	1.94	2.03	2.11	2.25	2.35	2.42	2.47																
C	800						1.37	1.65	1.82	1.94	2.03	2.12	2.25	2.36	2.42	2.47	2.51															
I	900						1.37	1.65	1.82	1.94	2.03	2.12	2.25	2.36	2.42	2.47	2.51	2.55														
D	1000						1.38	1.66	1.82	1.94	2.04	2.12	2.26	2.36	2.42	2.47	2.52	2.56	2.59													
E	1250						1.38	1.66	1.83	1.95	2.04	2.13	2.26	2.36	2.42	2.48	2.52	2.56	2.59	2.67												
N	1500						1.38	1.66	1.83	1.95	2.05	2.13	2.27	2.37	2.43	2.48	2.52	2.56	2.60	2.68	2.74											
T	1750						1.39	1.67	1.83	1.95	2.05	2.13	2.27	2.37	2.43	2.48	2.53	2.56	2.60	2.68	2.75	2.80										
A	2000						1.39	1.67	1.84	1.96	2.05	2.14	2.27	2.37	2.43	2.48	2.53	2.57	2.60	2.68	2.75	2.80	2.85									
C	2500						1.40	1.67	1.84	1.96	2.06	2.14	2.28	2.38	2.44	2.49	2.53	2.57	2.61	2.69	2.75	2.81	2.85	2.93								
I	3000							1.68	1.85	1.97	2.06	2.15	2.28	2.38	2.44	2.49	2.53	2.57	2.61	2.69	2.75	2.81	2.86	2.94	3.00							
D	4000							1.68	1.85	1.97	2.07	2.15	2.29	2.38	2.44	2.50	2.54	2.58	2.62	2.69	2.76	2.82	2.86	2.94	3.01	3.11						
E	5000							1.69	1.86	1.98	2.07	2.16	2.29	2.39	2.45	2.50	2.54	2.58	2.62	2.70	2.76	2.82	2.87	2.95	3.01	3.11	3.19					
N	7500							1.70	1.87	1.98	2.08	2.17	2.30	2.39	2.45	2.51	2.55	2.59	2.63	2.71	2.77	2.83	2.87	2.95	3.02	3.12	3.20	3.35				
T	10000							1.70	1.87	1.99	2.09	2.18	2.31	2.40	2.46	2.51	2.55	2.59	2.63	2.71	2.78	2.83	2.88	2.96	3.02	3.13	3.21	3.35	3.45			

Increased Limit Factor for 45/45 limit is 1.30  
 Increased Limit Factor for 750/750 limit is 2.49  
 Increased Limit Factor for 550/550 limit is 2.38

R-168  
 C.A.R.  
 11/1/2009

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

<u>Limit</u>	<u>Motorcycle PPT, GAR &amp; Light / Medium TTT *</u>	<u>Heavy Trucks &amp; Truck Tractors</u>	<u>Extra Heavy Trucks &amp; Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos &amp; Car Service</u>	<u>Bus &amp; Van Pool</u>
\$5,000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.140	1.160	1.210	1.140	1.140
\$15,000	1.190	1.220	1.300	1.190	1.190
\$20,000	1.213	1.254	1.351	1.213	1.207
\$25,000	1.230	1.280	1.390	1.230	1.220
\$30,000	1.235	1.296	1.417	1.235	1.225
\$35,000	1.240	1.310	1.440	1.240	1.230
\$40,000	1.244	1.331	1.461	1.244	1.234
\$45,000	1.248	1.341	1.471	1.248	1.238
\$50,000	1.250	1.350	1.480	1.250	1.240
\$75,000	1.259	1.419	1.532	1.259	1.249
\$80,000	1.259	1.421	1.534	1.259	1.249
\$100,000	1.260	1.430	1.540	1.260	1.250
\$150,000	1.272	1.524	1.593	1.266	1.262
\$200,000	1.276	1.561	1.614	1.268	1.266
\$250,000	1.280	1.590	1.630	1.270	1.270
\$300,000	1.283	1.608	1.648	1.273	1.273
\$400,000	1.287	1.637	1.677	1.277	1.277
\$500,000	1.290	1.660	1.700	1.280	1.280
\$550,000	1.292	1.695	1.716	1.282	1.282
\$750,000	1.296	1.755	1.744	1.286	1.286
\$1,000,000	1.300	1.810	1.770	1.290	1.290
\$1,500,000	1.376	1.916	1.874	1.366	1.366
\$2,000,000	1.398	1.946	1.903	1.387	1.387
\$2,500,000	1.417	1.973	1.929	1.406	1.406
\$5,000,000	1.603	2.232	2.182	1.591	1.591
\$10,000,000	1.733	2.413	2.360	1.720	1.720

\* All other vehicle types should use these increased limit factors.

**Effective: 11/1/2009**



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

R-169  
 C.A.R.  
 11/1/2009

**All Vehicle Types Excluding Taxicabs and Motorcycles**

**11/01/09**

(Limits Expressed in Thousands)

		LIMIT PER PERSON													
		2	2	3	3	4	5	1	1	2	2	3	4	5	
		0	5	0	5	0	0	0	0	0	0	0	0	0	
L															
I															
M	40	4	6	7	7	8									
I	45	5	6	7	7	8									
T	50	5	6	7	7	8	8								
P	60	5	7	7	7	8	8								
E	70	5	7	7	7	8	8								
R	80	5	7	7	7	8	8								
A	100	5	7	7	8	8	8	9							
C	150	5	7	7	8	8	8	9	9						
C	200	5	7	7	8	8	8	9	9	10					
I	250	5	7	7	8	8	8	9	9	10	10				
D	300	5	7	7	8	8	8	9	9	10	10	10			
E	350	5	7	7	8	8	8	9	9	10	10	10			
N	400						8	9	9	10	10	10	11		
T	500						8	9	9	10	10	11	11	12	

Increased Limit Rate for 45/45 limit is 8  
 Increased Limit Rate for 75/75 limit is 9

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

R-170  
 C.A.R.  
 11/1/2009

**Taxis**

**11/01/09**

**(Limits Expressed in Thousands)**

		LIMIT PER PERSON									
		2	2	3	3	4	5	1	1	2	2
		0	5	0	5	0	0	0	5	0	5
		0	0	0	0	0	0	0	0	0	0
L											
I											
M	40	88	93	99	102	106					
I	45	89	93	99	103	106					
T	50	90	93	99	103	106	111				
	60	90	95	99	103	106	111				
P	70	90	95	99	103	106	112				
E											
R	80	90	95	100	103	106	112				
	100	90	96	100	104	107	112	130			
A	150	91	96	100	104	107	113	130	146		
C	200	91	96	101	104	108	113	130	147	159	
C	250	91	97	101	105	108	113	131	147	159	169
I											
D	300	91	97	101	105	108	113	131	148	160	169
E	350	91	97	101	105	108	114	131	148	160	169
N	400						114	132	148	160	170
T	500						114	132	149	161	170

Increased Limit Rate for 45/45 limit is 109

Increased Limit Rate for 75/75 limit is 122

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

R-171  
 C.A.R.  
 11/1/2009

**Commercial Motorcycles**

**11/01/09**

(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
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L I M I T  P E R  A C C I D E N T	40	19	20	21	22	23													
	45	19	20	21	22	23													
	50	19	20	21	22	23	24												
	60	19	21	22	22	23	24												
	70	19	21	22	22	23	24												
	80	19	21	22	22	23	24												
	100	19	21	22	22	23	24	28											
	150	19	21	22	22	23	24	28	32										
	200	19	21	22	22	23	24	28	32	34									
	250	19	21	22	22	23	24	28	32	35	37								
	300	19	21	22	22	23	24	28	32	35	37	39							
	350	19	21	22	22	23	24	28	32	35	37	39							
	400						24	28	32	35	37	39	43						
	500						24	28	32	35	37	39	43	46					
	600						24	28	32	35	37	39	43	48	56				
700						25	28	32	35	37	40	43	50	56	58				
800						25	28	32	35	37	40	43	52	56	58	59			
900						25	29	32	35	37	40	43	54	57	58	59	60		
1000						25	29	32	35	37	40	44	55	57	58	59	60	61	

Increased Limit Rate for 45/45 limit is 23  
 Increased Limit Rate for 750/750 limit is 58

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

R-172  
 C.A.R.  
 11/1/2009

**All Vehicle Types Excluding Taxicabs and Motorcycles**

**11/01/09**

(Limits Expressed in Thousands)

		LIMIT PER PERSON												
		2	2	3	3	4	5	1	1	2	2	3	4	5
		0	5	0	5	0	0	0	0	0	0	0	0	0
L														
I														
M	40	0	3	7	10	13								
I	45	1	3	7	10	13								
T	50	1	3	7	10	13	17							
	60	1	4	8	11	13	18							
P	70	1	4	8	11	13	18							
E														
R	80	1	4	8	11	13	18							
	100	1	4	8	11	14	18	40						
A	150	1	5	8	11	14	19	41	73					
C	200	2	5	9	12	14	19	41	75	99				
C	250	2	5	9	12	15	19	42	76	100	119			
I														
D	300	2	6	9	12	15	20	42	76	101	120	164		
E	350	2	6	9	12	15	20	43	77	102	120	166		
N	400						20	43	78	102	121	168	244	
T	500						21	44	79	103	122	171	247	307

Increased Limit Rate for 45/45 limit is 15  
 Increased Limit Rate for 75/75 limit is 33

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

R-173  
 C.A.R.  
 11/1/2009

**Taxis**

**11/01/09**

**(Limits Expressed in Thousands)**

		LIMIT PER PERSON									
		2	2	3	3	4	5	1	1	2	2
		0	5	0	5	0	0	0	5	0	5
		0	0	0	0	0	0	0	0	0	0
L											
I											
M	40	0	3	7	10	13					
I	45	1	3	7	10	13					
T	50	1	3	7	10	13	17				
	60	1	4	8	11	13	18				
P	70	1	4	8	11	13	18				
E											
R	80	1	4	8	11	13	18				
	100	1	4	8	11	14	18	40			
A	150	1	5	8	11	14	19	41	73		
C	200	2	5	9	12	14	19	41	75	99	
C	250	2	5	9	12	15	19	42	76	100	119
I											
D	300	2	6	9	12	15	20	42	76	101	120
E	350	2	6	9	12	15	20	43	77	102	120
N	400						20	43	78	102	121
T	500						21	44	79	103	122

Increased Limit Rate for 45/45 limit is

15

Increased Limit Rate for 75/75 limit is

33

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

R-174  
 C.A.R.  
 11/1/2009

**Commercial Motorcycles**

**11/01/09**

(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
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0
L I M I T  P E R  A C C I D E N T	40	0	7	15	22	29													
	45	1	7	16	22	29													
	50	1	7	16	22	30	43												
	60	1	9	16	22	30	43												
	70	1	9	17	23	31	44												
	80	2	10	17	23	31	44												
	100	2	10	17	24	32	45	98											
	150	2	11	18	25	33	47	99	172										
	200	3	11	19	26	34	48	100	174	228									
	250	3	12	19	26	34	48	101	176	231	272								
	300	3	12	19	27	35	49	102	178	232	274	332							
	350	4	13	20	27	35	50	103	180	234	276	334							
	400						50	105	181	235	277	337	433						
	500						51	107	183	237	279	340	437	512					
	600						52	109	185	239	282	343	440	573	762				
700						52	110	186	240	285	346	443	625	763	780				
800						53	111	187	241	287	348	445	669	764	781	796			
900						53	112	189	243	289	350	447	709	764	782	797	810		
1000						54	113	190	244	291	352	449	744	765	782	798	811	823	

Increased Limit Rate for 45/45 limit is 36  
 Increased Limit Rate for 750/750 limit is 789

**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:

<b>Policy Period Months in Effect</b>		
in excess of	but less than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the company.

**Example:**

Pro rata premium in example	.214
Short rate factor (policy in effect for 2-3 months)	<u>.050</u>
	.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.



**Commercial Automobile Insurance Manual**

**PRO RATA AND SHORT RATE TABLES**

**INSTRUCTIONS FOR USE OF PRO RATA OR SHORT RATE TABLE**

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 1995 is designated as 1995.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference represents the percentage of the annual premium which is to be retained by the carrier.

**Examples:**

Cancellation date September 22, 1995	1995.726
Effective date July 6, 1995	<u>1995.512</u>

Earned premium for one year policy term will therefore be .214 times the annual premium. .214

Cancellation date March 7, 1995	1995.181
Effective date December 15, 1994	<u>1994.956</u>

Earned premium for one year policy term will therefore be .225 times the annual premium. .225

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

PRO RATA TABLE

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

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

**Commercial Automobile Insurance Manual**

**COMMERCIAL MOTORCYCLE RATES**

**Commonwealth Automobile Reinsurers  
Massachusetts Commercial Automobile**

**Commercial Motorcycle Rates**

Coverage

	Vehicle Engine Size Group			
	A	B	C	D
A-1				
A-2	\$19.00	\$18.00	\$33.00	\$29.00
B (excluding guest)	\$2.00	\$2.00	\$3.00	\$3.00
B (including guest)	\$4.00	\$7.00	\$9.00	\$11.00
PDL	\$21.00	\$19.00	\$35.00	\$29.00
	\$18.00	\$17.00	\$31.00	\$27.00

Group	Vehicle Engine Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

	All Engine Sizes; at the base \$500 Deductible
Collision	\$3.26 per \$100 of value
Comprehensive	\$1.57 per \$100 of value
Limited Collision	6.0% of the \$500 Deductible Collision Rate

"Value" means the Average Retail Value as expressed in the current "Blue Book" or "Red Book"; A minimum Vehicle value of \$1,800 applies.

Determine the Collision and Comprehensive premiums by:

- (a) determine the motorcycle's insured value in hundreds of dollars
- (b) multiply the value determined in (a) by the rate per \$100

	Vehicle Engine Size Group			
	\$300	\$500	\$1,000	\$2,000
Collision - Waiver of Deductible Charges	\$8.00	\$11.00	\$14.00	\$21.00
Collision - Deductible Charges	\$40.00	base	0.715	0.591
Limited Collision - Deductible Charges	\$4.00	base	0.641	0.465
Comprehensive - Deductible Charges	\$3.00	base	0.702	0.644

< Add the \$300 deductible charges to the \$500 base premium.

< Apply the \$1000/\$2000 factors to the \$500 deductible base premium.

Fire only:  
Theft only: Charge 5% of the Commercial Motorcycle Comprehensive premium  
Charge 90% of the Commercial Motorcycle Comprehensive premium

Limit Per Person	MedPay Rate
\$500	\$55
\$750	\$60
\$1,000	\$65
\$2,000	\$84
\$5,000	\$130
\$10,000	\$200
\$15,000	\$256
\$20,000	\$296
\$25,000	\$335
\$50,000	\$350

Limit	U-1 Rate	U-2 Rate
20/40	\$19	\$0
20/50	\$19	\$1
25/50	\$20	\$7
35/80	\$22	\$23
50/100	\$24	\$45
100/300	\$28	\$102
250/500	\$37	\$279
500/500	\$46	\$512
500/1000	\$55	\$744

Substitute Transportation	Rate
\$15/day - \$450 max	\$45
\$30/day - \$900 max	\$90
\$45/day - \$1,350 max	\$167
\$100/day - \$3,000 max	\$346

Towing & Labor	Rate
\$50/day per disablement	\$8
\$100/day per disablement	\$16

**Commonwealth Automobile Reinsurers**  
**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**

<b>Definition</b>	<b>Territory Schedule</b>	<b>Statistical Code</b>
BOSTON CENTRAL - (Zip Codes 02101,02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	07	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	08	822
CHARLESTOWN – EAST BOSTON - (Zip Codes 02128, 02129)	10	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	05*	819
EAST BOSTON – CHARLESTOWN - (Zip Codes 02128, 02129)	10	824
HYDE PARK - (Zip Codes 02136, 02137)	04	818
JAMAICA PLAIN - (Zip Code 02130)	03	817
ROSLINDALE - (Zip Code 02131)	02	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	06	820
SOUTH BOSTON - (Zip Code 02127)	09	823
WEST ROXBURY (Zip Code 02132)	01	815

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

<b>Name</b>	<b>Territory Schedule</b>	<b>Statistical Code</b>
Allston - (Brighton)	08	822
Mattapan - (Dorchester - North)	05	819
Readville - (Hyde Park)	04	818

\*A portion of postal zip code district 02126 falls in Hyde Park (Territory 04) 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.

**Commonwealth Automobile Reinsurers**

**Commercial Automobile Insurance Manual**

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>A</b>		
ABINGTON	14	010
ACTON	12	630
ACUSHNET	13	230
ADAMS	14	110
AGAWAM	12	420
ALFORD	16	170
AMESBURY	15	310
AMHERST	12	510
ANDOVER	14	311
ARLINGTON	17	610
ASHBURNHAM	14	930
ASHBY	13	670
ASHFIELD	14	470
ASHLAND	16	631
ATHOL	11	910
ATTLEBORO	12	210
AUBURN	15	931
AVON	17	730
AYER	11	632
<b>B</b>		
BARNSTABLE	11	021
BARRE	12	932
BECKET	16	171
BEDFORD	13	633
BELCHERTOWN	12	530
BELLINGHAM	15	731
BELMONT	17	611
BERKLEY	15	231
BERLIN	14	933
BERNARDSTON	12	471
BEVERLY	16	312
BILLERICA	15	634
BLACKSTONE	15	934
BLANDFORD	17	490
BOLTON	14	970

**Commonwealth Automobile Reinsurers**

**Commercial Automobile Insurance Manual**

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>B</b>		
BOSTON CENTRAL	07	821
BOURNE	12	050
BOXBOROUGH	13	671
BOXFORD	16	370
BOYLSTON	14	971
BRAINTREE	18	710
BREWSTER	11	080
BRIDGEWATER	14	011
BRIGHTON	08	822
BRIMFIELD	14	491
BROCKTON	20	002
BROOKFIELD	14	935
BROOKLINE	20	702
BUCKLAND	16	430
BURLINGTON	16	635
<b>C</b>		
CAMBRIDGE	19	600
CANTON	17	711
CARLISLE	15	672
CARVER	16	030
CHARLEMONT	15	472
CHARLTON	12	936
CHATHAM	11	051
CHELMSFORD	13	612
CHELSEA	20	802
CHESHIRE	13	130
CHESTER	16	440
CHESTERFIELD	16	570
CHICOPEE	13	402
CHILMARK	15	081
CLARKSBURG	15	131
CAMBRIDGE	19	600



**Commonwealth Automobile Reinsurers**

**Commercial Automobile Insurance Manual**

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>C</b>		
CLINTON	15	911
COHASSET	15	732
COLRAIN	16	431
CONCORD	14	613
CONWAY	16	473
CUMMINGTON	15	571
<b>D</b>		
DALTON	15	132
DANVERS	16	313
DARTMOUTH	12	211
DEDHAM	18	712
DEERFIELD	12	432
DENNIS	11	052
DIGHTON	15	232
DORCHESTER	05	819
DOUGLAS	13	937
DOVER	16	733
DRACUT	14	614
DUDLEY	12	938
DUNSTABLE	15	673
DUXBURY	13	031
<b>E</b>		
E BOSTON/CHARLESTOWN	10	824
E BRIDGEWATER	15	032
E BROOKFIELD	13	973
E LONGMEADOW	15	441
EASTHAM	12	082
EASTHAMPTON	12	511
EASTON	16	212
EDGARTOWN	13	053
EGREMONT	13	172
ERVING	14	433
ESSEX	12	330
EVERETT	19	602

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>F</b>		
FAIRHAVEN	15	213
FALL RIVER	17	201
FALMOUTH	11	054
FITCHBURG	12	902
FLORIDA	12	173
FOXBOROUGH	15	734
FRAMINGHAM	17	615
FRANKLIN	15	713
FREETOWN	12	233
<b>G</b>		
GARDNER	12	912
GAY HEAD	17	083
GEORGETOWN	13	331
GILL	11	474
GLOUCESTER	16	314
GOSHEN	12	573
GOSNOLD	11	084
GRAFTON	13	913
GRANBY	13	574
GRANVILLE	14	492
GREAT BARRINGTON	12	111
GREENFIELD	11	410
GROTON	13	636
GROVELAND	13	332
<b>H</b>		
HADLEY	13	531
HALIFAX	14	070
HAMILTON	13	333
HAMPDEN	14	493
HANCOCK	11	174
HANOVER	16	033
HANSON	14	034
HARDWICK	15	939
HARVARD	12	974
HARWICH	11	055
HATFIELD	14	532

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>H</b>		
HAVERHILL	16	302
HAWLEY	16	475
HEATH	15	476
HINGHAM	16	012
HINSDALE	15	133
HOLBROOK	15	735
HOLDEN	13	940
HOLLAND	14	494
HOLLISTON	15	637
HOLYOKE	13	403
HOPEDALE	15	941
HOPKINTON	15	638
HUBBARDSTON	16	942
HUDSON	13	616
HULL	17	035
HUNTINGTON	15	533
HYDE PARK	04	818
<b>I</b>		
IPSWICH	13	315
<b>J</b>		
JAMAICA PLAIN	03	817
<b>K</b>		
KINGSTON	16	036
<b>L</b>		
LAKEVILLE	14	037
LANCASTER	13	943
LANESBOROUGH	11	134
LAWRENCE	20	303
LEE	11	135
LEICESTER	14	944
LENOX	14	136
LEOMINSTER	11	914
LEVERETT	16	477
LEXINGTON	16	617

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<b>L</b>		
LEYDEN	13	478
LINCOLN	16	639
LITTLETON	13	640
LONGMEADOW	14	442
LOWELL	18	601
LUDLOW	11	421
LUNENBURG	13	945
LYNN	19	300
LYNNFIELD	17	334
<b>M</b>		
MALDEN	19	603
MANCHESTER	15	335
MANSFIELD	15	214
MARBLEHEAD	17	316
MARION	13	038
MARLBOROUGH	13	618
MARSHFIELD	16	039
MASHPEE	13	085
MATTAPOISETT	13	040
MAYNARD	15	620
MEDFIELD	14	736
MEDFORD	18	604
MEDWAY	13	737
MELROSE	19	619
MENDON	13	946
MERRIMAC	15	336
METHUEN	17	317
MIDDLEBOROUGH	12	013
MIDDLEFIELD	16	576
MIDDLETON	16	337
MILFORD	14	915
MILLBURY	16	916
MILLIS	11	738
MILLVILLE	16	947
MILTON	17	714
MONROE	15	479
MONSON	12	422

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<b>M</b>		
MONTAGUE	13	411
MONTEREY	15	175
MONTGOMERY	16	495
MT WASHINGTON	16	176
<b>N</b>		
NAHANT	16	338
NANTUCKET	11	056
NATICK	15	621
NEEDHAM	17	715
NEW ASHFORD	12	177
NEW BEDFORD	18	200
NEW BRAINTREE	11	975
NEW MARLBOROUGH	14	178
NEW SALEM	15	480
NEWBURY	13	339
NEWBURYPORT	13	318
NEWTON	18	605
NO ADAMS	11	112
NO ANDOVER	14	319
NO ATTLEBOROUGH	11	215
NO BROOKFIELD	12	948
NO READING	15	641
NORFOLK	15	739
NORTHAMPTON	13	512
NORTHBOROUGH	13	949
NORTHBRIDGE	12	917
NORTHFIELD	15	434
NORTON	15	234
NORWELL	15	041
NORWOOD	18	716
NAHANT	16	338
<b>O</b>		
OAK BLUFFS	13	057
OAKHAM	15	976
ORANGE	12	412

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<b>O</b>		
ORLEANS	11	058
OTIS	13	179
OXFORD	12	950
<b>P</b>		
PALMER	11	423
PAXTON	16	977
PEABODY	18	320
PELHAM	14	577
PEMBROKE	14	042
PEPPERELL	13	642
PERU	11	180
PETERSHAM	16	978
PHILLIPSTON	15	979
PITTSFIELD	11	102
PLAINFIELD	16	578
PLAINVILLE	12	740
PLYMOUTH	14	014
PLYMPTON	13	071
PRINCETON	14	980
PROVINCETOWN	14	059
<b>Q</b>		
QUINCY	19	703
<b>R</b>		
RANDOLPH	18	717
RAYNHAM	15	235
READING	17	622
REHOBOTH	12	236
REVERE	20	803
RICHMOND	16	181
ROCHESTER	12	043
ROCKLAND	18	015
ROCKPORT	15	340
ROSLINDALE	02	816
ROWE	11	481
ROWLEY	16	341

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<b>R</b>		
ROXBURY	06	820
ROYALSTON	16	981
RUSSELL	14	443
RUTLAND	13	951
<b>S</b>		
SALEM	16	304
SALISBURY	12	342
SANDISFIELD	13	182
SANDWICH	11	060
SAUGUS	18	321
SAVOY	17	183
SCITUATE	17	044
SEEKONK	12	237
SHARON	18	741
SHEFFIELD	13	137
SHELBURNE	15	435
SHERBORN	15	674
SHIRLEY	15	643
SHREWSBURY	14	918
SHUTESBURY	15	482
SOMERSET	15	238
SOMERVILLE	20	606
SOUTH BOSTON	09	823
SOUTH HADLEY	13	513
SOUTHAMPTON	12	580
SOUTHBOROUGH	15	952
SOUTHBRIDGE	13	919
SOUTHWICK	14	444
SPENCER	12	920
SPRINGFIELD	19	400
STERLING	12	953
STOCKBRIDGE	15	138
STONEHAM	17	623
STOUGHTON	18	718
STOW	15	644

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<b>S</b>		
STURBRIDGE	13	954
SUDBURY	12	645
SUNDERLAND	12	436
SUTTON	15	955
SWAMPSCOTT	17	322
SWANSEA	12	239
<b>T</b>		
TAUNTON	16	202
TEMPLETON	11	956
TEWKSBURY	17	646
TISBURY	11	061
TOLLAND	14	496
TOPSFIELD	16	371
TOWNSEND	13	647
TRURO	13	086
TYNGSBOROUGH	15	648
TYRINGHAM	12	184
<b>U</b>		
UPTON	13	957
UXBRIDGE	12	921
<b>W</b>		
WAKEFIELD	17	624
WALES	12	497
WALPOLE	14	719
WALTHAM	17	607
WARE	11	514
WAREHAM	14	016
WARREN	12	958
WARWICK	15	483
WASHINGTON	15	185
WATERTOWN	18	608
WAYLAND	16	649
WEBSTER	11	922
WELLESLEY	15	720
WELLFLEET	13	087



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<b>W</b>		
WENDELL	14	484
WENHAM	15	343
WEST BOYLSTON	14	959
WEST BRIDGEWATER	16	045
WEST BROOKFIELD	12	960
WEST NEWBURY	14	344
WEST ROXBURY	01	815
WEST SPRINGFIELD	14	425
WEST STOCKBRIDGE	12	139
WEST TISBURY	14	088
WESTBOROUGH	14	923
WESTFIELD	11	424
WESTFORD	14	650
WESTHAMPTON	15	581
WESTMINSTER	14	961
WESTON	13	651
WESTPORT	12	240
WESTWOOD	16	742
WEYMOUTH	17	721
WHATELY	14	437
WHITMAN	15	017
WILBRAHAM	12	445
WILLIAMSBURG	12	534
WILLIAMSTOWN	15	140
WILMINGTON	17	652
WINCHENDON	12	924
WINCHESTER	17	625
WINDSOR	14	186
WINTHROP	18	810
WOBURN	16	626
WORCESTER	18	900
WORTHINGTON	13	582
WRENTHAM	13	743
<b>Y</b>		
YARMOUTH	11	062