

Commercial Automobile Insurance Manual

(RULE 26) DRIVE OTHER CAR COVERAGE

Premium Per Coverage	Limits	Named Individual
Bodily Injury Liability	\$20/40	\$53
Property Damage Liability	5,000	14
Medical Payments	500	8
	1,000	9
	2,000	10
	3,000	11
	4,000	12
	5,000	13
Comprehensive	\$500 Ded.	10
Collision	\$500 Ded.	32

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

(RULE 27) NON-OWNERSHIP LIABILITY

Premium Development

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

Class Code	Total Number of Employees	Bodily Injury Limits \$20/40	Property Damage Limit \$5,000
66010	0-25	\$30	\$8
66020	26-100	77	29
66030	101-500	252	93
66040	501-1,000	477	180
66050	over 1,000	741	264

- 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 \$30 for Bodily Injury and \$8 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 \$9 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 \$81 for Bodily Injury Liability and \$37 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 \$30 Bodily Injury Liability basic limits and \$8 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 \$81 for Bodily Injury Liability and \$37 for Property Damage Liability at basic limits applies.

<u>Hired Automobile</u>	
Bodily Injury—20,000/40,000	Property Damage—5,000
\$0.59	\$0.47

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 \$11.17.

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
 \$11.17 rate per \$100 of the liability amount
 $5 \times \$15 \times 30 = \$2,250$ (liability amount)
 $\$2,250 \times \$11.17 \text{ per } \$100 = \251.33

(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 \$8.00 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	0 694--	.30 694--	0 695--	.50 695--	0 696--	1.00 696--

Commonwealth Automobile Reinsurers

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	0 691--	.30 691--	0 692--	.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>
CLASSIFICATION				
Truckers —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>
<u>CLASSIFICATION</u>			
Specialized Delivery —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>
Farmers —Automobiles owned by a farmer, used in connection with the operation of his own farm occasionally used to haul commodities for other farmers.			
a. Individually Owned or Family Corp. (Other Than Livestock Hauling)	0.00	-0.50	61
b. Livestock Hauling	0.00	-0.50	62
c. All Other	0.00	-0.50	69

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

	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>
<u>CLASSIFICATION</u>			
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

Contractors (Other Than Dump Trucks)

All Automobiles

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	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1626	1750	1778	1791	1833
2	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1626	1750	1778	1791	1833
3	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1626	1750	1778	1791	1833
4	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1626	1750	1778	1791	1833
5	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1626	1750	1778	1791	1833
6	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1626	1750	1778	1791	1833
7	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1626	1750	1778	1791	1833
8	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1626	1750	1778	1791	1833
9	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1626	1750	1778	1791	1833
10	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1626	1750	1778	1791	1833
11	282	22	28	40	68	118	168	270	406	518	524	602	318	375	404	410	413	423
12	312	25	31	45	76	130	185	299	449	573	580	666	356	420	452	459	463	473
13	325	26	32	46	78	136	193	310	468	596	603	692	372	439	472	480	484	495
14	333	27	33	48	81	139	198	318	480	611	619	710	381	450	484	491	495	507
15	369	30	37	53	90	155	220	354	532	678	687	788	427	504	542	551	555	568
16	395	32	40	57	97	166	236	379	571	727	736	845	460	543	584	593	598	612
17	446	37	45	65	109	187	266	428	644	821	831	953	524	618	665	676	681	697
18	468	39	47	68	114	196	279	449	675	861	871	1000	552	651	701	712	718	734
19	534	45	53	76	129	223	317	511	769	980	992	1139	634	748	805	818	824	843
20	571	48	57	82	139	239	340	547	823	1049	1062	1219	681	804	865	878	885	906

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	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1808	1946	1976	1992	2038
2	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1808	1946	1976	1992	2038
3	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1808	1946	1976	1992	2038
4	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1808	1946	1976	1992	2038
5	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1808	1946	1976	1992	2038
6	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1808	1946	1976	1992	2038
7	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1808	1946	1976	1992	2038
8	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1808	1946	1976	1992	2038
9	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1808	1946	1976	1992	2038
10	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1808	1946	1976	1992	2038
11	301	24	30	43	73	126	179	288	434	553	560	642	342	404	434	441	445	455
12	326	26	33	47	80	137	195	313	471	600	607	697	374	441	475	482	486	497
13	333	27	33	48	81	139	198	318	480	611	619	710	382	451	485	493	497	508
14	355	29	35	51	86	148	211	339	511	651	659	757	409	483	519	528	532	544
15	369	30	37	53	90	155	220	354	532	678	687	788	427	504	542	551	555	568
16	398	33	40	58	97	167	237	382	574	732	741	850	464	548	589	599	603	617
17	467	39	47	68	114	196	278	448	674	859	869	998	550	649	699	710	715	732
18	517	43	52	75	126	217	308	496	746	951	962	1105	613	723	779	791	797	815
19	592	50	59	85	144	248	352	567	853	1088	1101	1263	707	834	898	912	919	940
20	640	54	64	92	156	268	381	613	923	1176	1190	1366	767	905	974	989	997	1020

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
5000	\$13			
10000	\$15			
		20/40	4	0
		20/50	5	0
		25/50	6	2
		35/80	7	8
		50/100	8	14
		100/300	9	34
		250/500	10	114
		500/500	11	279

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	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1654	1874	1971	2053	2370
2	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1654	1874	1971	2053	2370
3	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1654	1874	1971	2053	2370
4	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1654	1874	1971	2053	2370
5	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1654	1874	1971	2053	2370
6	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1654	1874	1971	2053	2370
7	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1654	1874	1971	2053	2370
8	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1654	1874	1971	2053	2370
9	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1654	1874	1971	2053	2370
10	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1654	1874	1971	2053	2370
11	282	22	28	40	68	118	168	270	406	518	524	602	318	382	432	455	474	547
12	312	25	31	45	76	130	185	299	449	573	580	666	356	427	484	509	530	612
13	325	26	32	46	78	136	193	310	468	596	603	692	372	446	506	532	554	640
14	333	27	33	48	81	139	198	318	480	611	619	710	381	457	518	545	568	655
15	369	30	37	53	90	155	220	354	532	678	687	788	427	512	581	611	636	734
16	395	32	40	57	97	166	236	379	571	727	736	845	460	552	626	658	685	791
17	446	37	45	65	109	187	266	428	644	821	831	953	524	629	713	749	781	901
18	468	39	47	68	114	196	279	449	675	861	871	1000	552	662	751	789	822	949
19	534	45	53	76	129	223	317	511	769	980	992	1139	634	761	862	907	945	1090
20	571	48	57	82	139	239	340	547	823	1049	1062	1219	681	817	926	974	1015	1171

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	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1838	2084	2191	2283	2635
2	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1838	2084	2191	2283	2635
3	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1838	2084	2191	2283	2635
4	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1838	2084	2191	2283	2635
5	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1838	2084	2191	2283	2635
6	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1838	2084	2191	2283	2635
7	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1838	2084	2191	2283	2635
8	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1838	2084	2191	2283	2635
9	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1838	2084	2191	2283	2635
10	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1838	2084	2191	2283	2635
11	301	24	30	43	73	126	179	288	434	553	560	642	342	410	465	489	510	588
12	326	26	33	47	80	137	195	313	471	600	607	697	374	449	509	535	557	643
13	333	27	33	48	81	139	198	318	480	611	619	710	382	458	520	546	569	657
14	355	29	35	51	86	148	211	339	511	651	659	757	409	491	556	585	609	703
15	369	30	37	53	90	155	220	354	532	678	687	788	427	512	581	611	636	734
16	398	33	40	58	97	167	237	382	574	732	741	850	464	557	631	664	691	798
17	467	39	47	68	114	196	278	448	674	859	869	998	550	660	748	787	820	946
18	517	43	52	75	126	217	308	496	746	951	962	1105	613	736	834	877	913	1054
19	592	50	59	85	144	248	352	567	853	1088	1101	1263	707	848	962	1011	1053	1216
20	640	54	64	92	156	268	381	613	923	1176	1190	1366	767	920	1043	1097	1143	1319

All Territories					
Medical Payments		U-1		U-2	
		Limit	Uninsured	Underinsured	
5000	\$13				
10000	\$15				
		20/40	4	0	
		20/50	5	0	
		25/50	6	2	
		35/80	7	8	
		50/100	8	14	
		100/300	9	34	
		250/500	10	114	
		500/500	11	279	

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	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1736	2026	2163	2246	2439
2	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1736	2026	2163	2246	2439
3	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1736	2026	2163	2246	2439
4	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1736	2026	2163	2246	2439
5	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1736	2026	2163	2246	2439
6	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1736	2026	2163	2246	2439
7	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1736	2026	2163	2246	2439
8	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1736	2026	2163	2246	2439
9	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1736	2026	2163	2246	2439
10	1126	97	113	163	274	472	671	1079	1625	2071	2095	2405	1378	1736	2026	2163	2246	2439
11	282	22	28	40	68	118	168	270	406	518	524	602	318	401	467	499	518	563
12	312	25	31	45	76	130	185	299	449	573	580	666	356	449	523	559	580	630
13	325	26	32	46	78	136	193	310	468	596	603	692	372	469	547	584	606	658
14	333	27	33	48	81	139	198	318	480	611	619	710	381	480	560	598	621	674
15	369	30	37	53	90	155	220	354	532	678	687	788	427	538	628	670	696	756
16	395	32	40	57	97	166	236	379	571	727	736	845	460	580	676	722	750	814
17	446	37	45	65	109	187	266	428	644	821	831	953	524	660	770	823	854	927
18	468	39	47	68	114	196	279	449	675	861	871	1000	552	696	811	867	900	977
19	534	45	53	76	129	223	317	511	769	980	992	1139	634	799	932	995	1033	1122
20	571	48	57	82	139	239	340	547	823	1049	1062	1219	681	858	1001	1069	1110	1205

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	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1930	2252	2405	2497	2712
2	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1930	2252	2405	2497	2712
3	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1930	2252	2405	2497	2712
4	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1930	2252	2405	2497	2712
5	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1930	2252	2405	2497	2712
6	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1930	2252	2405	2497	2712
7	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1930	2252	2405	2497	2712
8	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1930	2252	2405	2497	2712
9	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1930	2252	2405	2497	2712
10	1249	108	125	180	304	523	743	1197	1801	2296	2323	2667	1532	1930	2252	2405	2497	2712
11	301	24	30	43	73	126	179	288	434	553	560	642	342	431	503	537	557	605
12	326	26	33	47	80	137	195	313	471	600	607	697	374	471	550	587	610	662
13	333	27	33	48	81	139	198	318	480	611	619	710	382	481	562	600	623	676
14	355	29	35	51	86	148	211	339	511	651	659	757	409	515	601	642	667	724
15	369	30	37	53	90	155	220	354	532	678	687	788	427	538	628	670	696	756
16	398	33	40	58	97	167	237	382	574	732	741	850	464	585	682	728	756	821
17	467	39	47	68	114	196	278	448	674	859	869	998	550	693	809	864	897	974
18	517	43	52	75	126	217	308	496	746	951	962	1105	613	772	901	962	999	1085
19	592	50	59	85	144	248	352	567	853	1088	1101	1263	707	891	1039	1110	1152	1251
20	640	54	64	92	156	268	381	613	923	1176	1190	1366	767	966	1127	1204	1250	1358

All Territories			
Medical Payments	Limit	U-1	U-2
		Uninsured	Underinsured
5000	\$13		
10000	\$15		
	20/40	4	0
	20/50	5	0
	25/50	6	2
	35/80	7	8
	50/100	8	14
	100/300	9	34
	250/500	10	114
	500/500	11	279

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 1 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	104	99	159	154	493	465	414	335	279	242	219	616	581	518	419	349	303	274
	2,3		102	97	157	152	460	434	386	312	260	226	204	575	543	483	390	325	283	255
	4,5		100	95	153	148	420	396	352	285	238	206	186	525	495	440	356	298	258	233
	6-9		87	82	133	128	292	275	245	198	165	143	129	365	344	306	248	206	179	161
4,501 - 6,000	1	2	109	104	167	162	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		107	102	165	160	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	4,5		104	99	160	155	569	537	478	387	322	279	252	711	671	598	484	403	349	315
	6-9		91	86	139	134	382	360	320	259	216	187	169	478	450	400	324	270	234	211
6,001 - 8,000	1	3	135	130	209	203	841	793	706	571	476	412	373	1051	991	883	714	595	515	466
	2,3		133	128	206	200	778	734	653	528	440	382	345	973	918	816	660	550	478	431
	4,5		129	124	199	193	703	663	590	477	398	345	312	879	829	738	596	498	431	390
	6-9		110	105	169	164	463	437	389	315	262	227	205	579	546	486	394	328	284	256
8,001 - 10,000	1	4	180	175	282	274	1103	1041	926	750	625	541	489	1379	1301	1158	938	781	676	611
	2,3		178	173	278	270	1020	962	856	693	577	500	452	1275	1203	1070	866	721	625	565
	4,5		171	166	268	260	918	866	771	624	520	450	407	1148	1083	964	780	650	563	509
	6-9		143	138	222	216	593	559	498	402	335	291	263	741	699	623	503	419	364	329
10,001 - 15,000	1	5	225	218	350	340	1477	1393	1240	1003	836	724	655	1846	1741	1550	1254	1045	905	819
	2,3		220	214	345	335	1362	1285	1144	925	771	668	604	1703	1606	1430	1156	964	835	755
	4,5		211	205	331	321	1223	1154	1027	831	692	600	542	1529	1443	1284	1039	865	750	678
	6-9		175	170	273	265	778	734	653	528	440	382	345	973	918	816	660	550	478	431
15,001 - 20,000	1	6	311	302	486	472	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	2,3		306	297	478	464	1922	1813	1614	1305	1088	943	852	2403	2266	2018	1631	1360	1179	1065
	4,5		293	284	456	443	1720	1623	1444	1169	974	844	763	2150	2029	1805	1461	1218	1055	954
	6-9		238	231	372	361	1080	1019	907	734	611	530	479	1350	1274	1134	918	764	663	599
20,001 - 25,000	1	7	274	266	427	415	2266	2138	1903	1539	1283	1112	1005	2833	2673	2379	1924	1604	1390	1256
	2,3		269	261	420	408	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	4,5		258	250	402	390	1867	1761	1567	1268	1057	916	828	2334	2201	1959	1585	1321	1145	1035
	6-9		210	204	329	319	1169	1103	982	794	662	574	518	1461	1379	1228	993	828	718	648
25,001 - 40,000	1	8	282	274	441	428	2585	2439	2171	1756	1463	1268	1146	3231	3049	2714	2195	1829	1585	1433
	2,3		277	269	433	420	2379	2244	1997	1616	1346	1167	1055	2974	2805	2496	2020	1683	1459	1319
	4,5		265	257	414	402	2127	2007	1786	1445	1204	1044	943	2659	2509	2233	1806	1505	1305	1179
	6-9		217	211	339	329	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
40,001 - 65,000	1	10	379	368	592	575	3360	3170	2821	2282	1902	1648	1490	4200	3963	3526	2853	2378	2060	1863
	2,3		373	362	582	565	3091	2916	2595	2100	1750	1516	1371	3864	3645	3244	2625	2188	1895	1714
	4,5		355	345	555	539	2760	2604	2318	1875	1562	1354	1224	3450	3255	2898	2344	1953	1693	1530
	6-9		288	280	450	437	1711	1614	1436	1162	968	839	759	2139	2018	1795	1453	1210	1049	949
65,001 - 90,000	1	11	408	396	637	618	3679	3471	3089	2499	2083	1805	1631	4599	4339	3861	3124	2604	2256	2039
	2,3		400	388	625	607	3384	3192	2841	2298	1915	1660	1500	4230	3990	3551	2873	2394	2075	1875
	4,5		382	371	596	579	3021	2850	2537	2052	1710	1482	1340	3776	3563	3171	2565	2138	1853	1675
	6-9		309	300	483	469	1870	1764	1570	1270	1058	917	829	2338	2205	1963	1588	1323	1146	1036
Charge per \$1000 over \$90,000	1	12	1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	2,3		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	4,5		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	6-9		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 31
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 62
\$2000 Deductible	\$ 94
\$3000 Deductible	\$116
\$4000 Deductible	\$130
\$5000 Deductible	\$140

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$31
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 2 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	104	99	159	154	493	465	414	335	279	242	219	616	581	518	419	349	303	274
	2,3		102	97	157	152	460	434	386	312	260	226	204	575	543	483	390	325	283	255
	4,5		100	95	153	148	420	396	352	285	238	206	186	525	495	440	356	298	258	233
	6-9		87	82	133	128	292	275	245	198	165	143	129	365	344	306	248	206	179	161
4,501 - 6,000	1	2	109	104	167	162	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		107	102	165	160	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	4,5		104	99	160	155	569	537	478	387	322	279	252	711	671	598	484	403	349	315
	6-9		91	86	139	134	382	360	320	259	216	187	169	478	450	400	324	270	234	211
6,001 - 8,000	1	3	135	130	209	203	841	793	706	571	476	412	373	1051	991	883	714	595	515	466
	2,3		133	128	206	200	778	734	653	528	440	382	345	973	918	816	660	550	478	431
	4,5		129	124	199	193	703	663	590	477	398	345	312	879	829	738	596	498	431	390
	6-9		110	105	169	164	463	437	389	315	262	227	205	579	546	486	394	328	284	256
8,001 - 10,000	1	4	180	175	282	274	1103	1041	926	750	625	541	489	1379	1301	1158	938	781	676	611
	2,3		178	173	278	270	1020	962	856	693	577	500	452	1275	1203	1070	866	721	625	565
	4,5		171	166	268	260	918	866	771	624	520	450	407	1148	1083	964	780	650	563	509
	6-9		143	138	222	216	593	559	498	402	335	291	263	741	699	623	503	419	364	329
10,001 - 15,000	1	5	225	218	350	340	1477	1393	1240	1003	836	724	655	1846	1741	1550	1254	1045	905	819
	2,3		220	214	345	335	1362	1285	1144	925	771	668	604	1703	1606	1430	1156	964	835	755
	4,5		211	205	331	321	1223	1154	1027	831	692	600	542	1529	1443	1284	1039	865	750	678
	6-9		175	170	273	265	778	734	653	528	440	382	345	973	918	816	660	550	478	431
15,001 - 20,000	1	6	311	302	486	472	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	2,3		306	297	478	464	1922	1813	1614	1305	1088	943	852	2403	2266	2018	1631	1360	1179	1065
	4,5		293	284	456	443	1720	1623	1444	1169	974	844	763	2150	2029	1805	1461	1218	1055	954
	6-9		238	231	372	361	1080	1019	907	734	611	530	479	1350	1274	1134	918	764	663	599
20,001 - 25,000	1	7	274	266	427	415	2266	2138	1903	1539	1283	1112	1005	2833	2673	2379	1924	1604	1390	1256
	2,3		269	261	420	408	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	4,5		258	250	402	390	1867	1761	1567	1268	1057	916	828	2334	2201	1959	1585	1321	1145	1035
	6-9		210	204	329	319	1169	1103	982	794	662	574	518	1461	1379	1228	993	828	718	648
25,001 - 40,000	1	8	282	274	441	428	2585	2439	2171	1756	1463	1268	1146	3231	3049	2714	2195	1829	1585	1433
	2,3		277	269	433	420	2379	2244	1997	1616	1346	1167	1055	2974	2805	2496	2020	1683	1459	1319
	4,5		265	257	414	402	2127	2007	1786	1445	1204	1044	943	2659	2509	2233	1806	1505	1305	1179
	6-9		217	211	339	329	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
40,001 - 65,000	1	10	379	368	592	575	3360	3170	2821	2282	1902	1648	1490	4200	3963	3526	2853	2378	2060	1863
	2,3		373	362	582	565	3091	2916	2595	2100	1750	1516	1371	3864	3645	3244	2625	2188	1895	1714
	4,5		355	345	555	539	2760	2604	2318	1875	1562	1354	1224	3450	3255	2898	2344	1953	1693	1530
	6-9		288	280	450	437	1711	1614	1436	1162	968	839	759	2139	2018	1795	1453	1210	1049	949
65,001 - 90,000	1	11	408	396	637	618	3679	3471	3089	2499	2083	1805	1631	4599	4339	3861	3124	2604	2256	2039
	2,3		400	388	625	607	3384	3192	2841	2298	1915	1660	1500	4230	3990	3551	2873	2394	2075	1875
	4,5		382	371	596	579	3021	2850	2537	2052	1710	1482	1340	3776	3563	3171	2565	2138	1853	1675
	6-9		309	300	483	469	1870	1764	1570	1270	1058	917	829	2338	2205	1963	1588	1323	1146	1036
Charge per \$1000 over \$90,000	1	12	1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	2,3		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	4,5		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	6-9		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 31
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 62
\$2000 Deductible	\$ 94
\$3000 Deductible	\$116
\$4000 Deductible	\$130
\$5000 Deductible	\$140

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$31
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	104	99	159	154	493	465	414	335	279	242	219	616	581	518	419	349	303	274
	2,3		102	97	157	152	460	434	386	312	260	226	204	575	543	483	390	325	283	255
	4,5		100	95	153	148	420	396	352	285	238	206	186	525	495	440	356	298	258	233
	6-9		87	82	133	128	292	275	245	198	165	143	129	365	344	306	248	206	179	161
4,501 - 6,000	1	2	109	104	167	162	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		107	102	165	160	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	4,5		104	99	160	155	569	537	478	387	322	279	252	711	671	598	484	403	349	315
	6-9		91	86	139	134	382	360	320	259	216	187	169	478	450	400	324	270	234	211
6,001 - 8,000	1	3	135	130	209	203	841	793	706	571	476	412	373	1051	991	883	714	595	515	466
	2,3		133	128	206	200	778	734	653	528	440	382	345	973	918	816	660	550	478	431
	4,5		129	124	199	193	703	663	590	477	398	345	312	879	829	738	596	498	431	390
	6-9		110	105	169	164	463	437	389	315	262	227	205	579	546	486	394	328	284	256
8,001 - 10,000	1	4	180	175	282	274	1103	1041	926	750	625	541	489	1379	1301	1158	938	781	676	611
	2,3		178	173	278	270	1020	962	856	693	577	500	452	1275	1203	1070	866	721	625	565
	4,5		171	166	268	260	918	866	771	624	520	450	407	1148	1083	964	780	650	563	509
	6-9		143	138	222	216	593	559	498	402	335	291	263	741	699	623	503	419	364	329
10,001 - 15,000	1	5	225	218	350	340	1477	1393	1240	1003	836	724	655	1846	1741	1550	1254	1045	905	819
	2,3		220	214	345	335	1362	1285	1144	925	771	668	604	1703	1606	1430	1156	964	835	755
	4,5		211	205	331	321	1223	1154	1027	831	692	600	542	1529	1443	1284	1039	865	750	678
	6-9		175	170	273	265	778	734	653	528	440	382	345	973	918	816	660	550	478	431
15,001 - 20,000	1	6	311	302	486	472	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	2,3		306	297	478	464	1922	1813	1614	1305	1088	943	852	2403	2266	2018	1631	1360	1179	1065
	4,5		293	284	456	443	1720	1623	1444	1169	974	844	763	2150	2029	1805	1461	1218	1055	954
	6-9		238	231	372	361	1080	1019	907	734	611	530	479	1350	1274	1134	918	764	663	599
20,001 - 25,000	1	7	274	266	427	415	2266	2138	1903	1539	1283	1112	1005	2833	2673	2379	1924	1604	1390	1256
	2,3		269	261	420	408	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	4,5		258	250	402	390	1867	1761	1567	1268	1057	916	828	2334	2201	1959	1585	1321	1145	1035
	6-9		210	204	329	319	1169	1103	982	794	662	574	518	1461	1379	1228	993	828	718	648
25,001 - 40,000	1	8	282	274	441	428	2585	2439	2171	1756	1463	1268	1146	3231	3049	2714	2195	1829	1585	1433
	2,3		277	269	433	420	2379	2244	1997	1616	1346	1167	1055	2974	2805	2496	2020	1683	1459	1319
	4,5		265	257	414	402	2127	2007	1786	1445	1204	1044	943	2659	2509	2233	1806	1505	1305	1179
	6-9		217	211	339	329	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
40,001 - 65,000	1	10	379	368	592	575	3360	3170	2821	2282	1902	1648	1490	4200	3963	3526	2853	2378	2060	1863
	2,3		373	362	582	565	3091	2916	2595	2100	1750	1516	1371	3864	3645	3244	2625	2188	1895	1714
	4,5		355	345	555	539	2760	2604	2318	1875	1562	1354	1224	3450	3255	2898	2344	1953	1693	1530
	6-9		288	280	450	437	1711	1614	1436	1162	968	839	759	2139	2018	1795	1453	1210	1049	949
65,001 - 90,000	1	11	408	396	637	618	3679	3471	3089	2499	2083	1805	1631	4599	4339	3861	3124	2604	2256	2039
	2,3		400	388	625	607	3384	3192	2841	2298	1915	1660	1500	4230	3990	3551	2873	2394	2075	1875
	4,5		382	371	596	579	3021	2850	2537	2052	1710	1482	1340	3776	3563	3171	2565	2138	1853	1675
	6-9		309	300	483	469	1870	1764	1570	1270	1058	917	829	2338	2205	1963	1588	1323	1146	1036
Charge per \$1000 over \$90,000	1	12	1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	2,3		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	4,5		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	6-9		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 31
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 62
\$2000 Deductible	\$ 94
\$3000 Deductible	\$116
\$4000 Deductible	\$130
\$5000 Deductible	\$140

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$31
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 4 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	104	99	159	154	493	465	414	335	279	242	219	616	581	518	419	349	303	274
	2,3		102	97	157	152	460	434	386	312	260	226	204	575	543	483	390	325	283	255
	4,5		100	95	153	148	420	396	352	285	238	206	186	525	495	440	356	298	258	233
	6-9		87	82	133	128	292	275	245	198	165	143	129	365	344	306	248	206	179	161
4,501 - 6,000	1	2	109	104	167	162	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		107	102	165	160	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	4,5		104	99	160	155	569	537	478	387	322	279	252	711	671	598	484	403	349	315
	6-9		91	86	139	134	382	360	320	259	216	187	169	478	450	400	324	270	234	211
6,001 - 8,000	1	3	135	130	209	203	841	793	706	571	476	412	373	1051	991	883	714	595	515	466
	2,3		133	128	206	200	778	734	653	528	440	382	345	973	918	816	660	550	478	431
	4,5		129	124	199	193	703	663	590	477	398	345	312	879	829	738	596	498	431	390
	6-9		110	105	169	164	463	437	389	315	262	227	205	579	546	486	394	328	284	256
8,001 - 10,000	1	4	180	175	282	274	1103	1041	926	750	625	541	489	1379	1301	1158	938	781	676	611
	2,3		178	173	278	270	1020	962	856	693	577	500	452	1275	1203	1070	866	721	625	565
	4,5		171	166	268	260	918	866	771	624	520	450	407	1148	1083	964	780	650	563	509
	6-9		143	138	222	216	593	559	498	402	335	291	263	741	699	623	503	419	364	329
10,001 - 15,000	1	5	225	218	350	340	1477	1393	1240	1003	836	724	655	1846	1741	1550	1254	1045	905	819
	2,3		220	214	345	335	1362	1285	1144	925	771	668	604	1703	1606	1430	1156	964	835	755
	4,5		211	205	331	321	1223	1154	1027	831	692	600	542	1529	1443	1284	1039	865	750	678
	6-9		175	170	273	265	778	734	653	528	440	382	345	973	918	816	660	550	478	431
15,001 - 20,000	1	6	311	302	486	472	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	2,3		306	297	478	464	1922	1813	1614	1305	1088	943	852	2403	2266	2018	1631	1360	1179	1065
	4,5		293	284	456	443	1720	1623	1444	1169	974	844	763	2150	2029	1805	1461	1218	1055	954
	6-9		238	231	372	361	1080	1019	907	734	611	530	479	1350	1274	1134	918	764	663	599
20,001 - 25,000	1	7	274	266	427	415	2266	2138	1903	1539	1283	1112	1005	2833	2673	2379	1924	1604	1390	1256
	2,3		269	261	420	408	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	4,5		258	250	402	390	1867	1761	1567	1268	1057	916	828	2334	2201	1959	1585	1321	1145	1035
	6-9		210	204	329	319	1169	1103	982	794	662	574	518	1461	1379	1228	993	828	718	648
25,001 - 40,000	1	8	282	274	441	428	2585	2439	2171	1756	1463	1268	1146	3231	3049	2714	2195	1829	1585	1433
	2,3		277	269	433	420	2379	2244	1997	1616	1346	1167	1055	2974	2805	2496	2020	1683	1459	1319
	4,5		265	257	414	402	2127	2007	1786	1445	1204	1044	943	2659	2509	2233	1806	1505	1305	1179
	6-9		217	211	339	329	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
40,001 - 65,000	1	10	379	368	592	575	3360	3170	2821	2282	1902	1648	1490	4200	3963	3526	2853	2378	2060	1863
	2,3		373	362	582	565	3091	2916	2595	2100	1750	1516	1371	3864	3645	3244	2625	2188	1895	1714
	4,5		355	345	555	539	2760	2604	2318	1875	1562	1354	1224	3450	3255	2898	2344	1953	1693	1530
	6-9		288	280	450	437	1711	1614	1436	1162	968	839	759	2139	2018	1795	1453	1210	1049	949
65,001 - 90,000	1	11	408	396	637	618	3679	3471	3089	2499	2083	1805	1631	4599	4339	3861	3124	2604	2256	2039
	2,3		400	388	625	607	3384	3192	2841	2298	1915	1660	1500	4230	3990	3551	2873	2394	2075	1875
	4,5		382	371	596	579	3021	2850	2537	2052	1710	1482	1340	3776	3563	3171	2565	2138	1853	1675
	6-9		309	300	483	469	1870	1764	1570	1270	1058	917	829	2338	2205	1963	1588	1323	1146	1036
Charge per \$1000 over \$90,000	1	12	1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	2,3		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	4,5		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	6-9		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 31
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 62
\$2000 Deductible	\$ 94
\$3000 Deductible	\$116
\$4000 Deductible	\$130
\$5000 Deductible	\$140

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$31
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 5 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	104	99	159	154	493	465	414	335	279	242	219	616	581	518	419	349	303	274
	2,3		102	97	157	152	460	434	386	312	260	226	204	575	543	483	390	325	283	255
	4,5		100	95	153	148	420	396	352	285	238	206	186	525	495	440	356	298	258	233
	6-9		87	82	133	128	292	275	245	198	165	143	129	365	344	306	248	206	179	161
4,501 - 6,000	1	2	109	104	167	162	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		107	102	165	160	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	4,5		104	99	160	155	569	537	478	387	322	279	252	711	671	598	484	403	349	315
	6-9		91	86	139	134	382	360	320	259	216	187	169	478	450	400	324	270	234	211
6,001 - 8,000	1	3	135	130	209	203	841	793	706	571	476	412	373	1051	991	883	714	595	515	466
	2,3		133	128	206	200	778	734	653	528	440	382	345	973	918	816	660	550	478	431
	4,5		129	124	199	193	703	663	590	477	398	345	312	879	829	738	596	498	431	390
	6-9		110	105	169	164	463	437	389	315	262	227	205	579	546	486	394	328	284	256
8,001 - 10,000	1	4	180	175	282	274	1103	1041	926	750	625	541	489	1379	1301	1158	938	781	676	611
	2,3		178	173	278	270	1020	962	856	693	577	500	452	1275	1203	1070	866	721	625	565
	4,5		171	166	268	260	918	866	771	624	520	450	407	1148	1083	964	780	650	563	509
	6-9		143	138	222	216	593	559	498	402	335	291	263	741	699	623	503	419	364	329
10,001 - 15,000	1	5	225	218	350	340	1477	1393	1240	1003	836	724	655	1846	1741	1550	1254	1045	905	819
	2,3		220	214	345	335	1362	1285	1144	925	771	668	604	1703	1606	1430	1156	964	835	755
	4,5		211	205	331	321	1223	1154	1027	831	692	600	542	1529	1443	1284	1039	865	750	678
	6-9		175	170	273	265	778	734	653	528	440	382	345	973	918	816	660	550	478	431
15,001 - 20,000	1	6	311	302	486	472	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	2,3		306	297	478	464	1922	1813	1614	1305	1088	943	852	2403	2266	2018	1631	1360	1179	1065
	4,5		293	284	456	443	1720	1623	1444	1169	974	844	763	2150	2029	1805	1461	1218	1055	954
	6-9		238	231	372	361	1080	1019	907	734	611	530	479	1350	1274	1134	918	764	663	599
20,001 - 25,000	1	7	274	266	427	415	2266	2138	1903	1539	1283	1112	1005	2833	2673	2379	1924	1604	1390	1256
	2,3		269	261	420	408	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	4,5		258	250	402	390	1867	1761	1567	1268	1057	916	828	2334	2201	1959	1585	1321	1145	1035
	6-9		210	204	329	319	1169	1103	982	794	662	574	518	1461	1379	1228	993	828	718	648
25,001 - 40,000	1	8	282	274	441	428	2585	2439	2171	1756	1463	1268	1146	3231	3049	2714	2195	1829	1585	1433
	2,3		277	269	433	420	2379	2244	1997	1616	1346	1167	1055	2974	2805	2496	2020	1683	1459	1319
	4,5		265	257	414	402	2127	2007	1786	1445	1204	1044	943	2659	2509	2233	1806	1505	1305	1179
	6-9		217	211	339	329	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
40,001 - 65,000	1	10	379	368	592	575	3360	3170	2821	2282	1902	1648	1490	4200	3963	3526	2853	2378	2060	1863
	2,3		373	362	582	565	3091	2916	2595	2100	1750	1516	1371	3864	3645	3244	2625	2188	1895	1714
	4,5		355	345	555	539	2760	2604	2318	1875	1562	1354	1224	3450	3255	2898	2344	1953	1693	1530
	6-9		288	280	450	437	1711	1614	1436	1162	968	839	759	2139	2018	1795	1453	1210	1049	949
65,001 - 90,000	1	11	408	396	637	618	3679	3471	3089	2499	2083	1805	1631	4599	4339	3861	3124	2604	2256	2039
	2,3		400	388	625	607	3384	3192	2841	2298	1915	1660	1500	4230	3990	3551	2873	2394	2075	1875
	4,5		382	371	596	579	3021	2850	2537	2052	1710	1482	1340	3776	3563	3171	2565	2138	1853	1675
	6-9		309	300	483	469	1870	1764	1570	1270	1058	917	829	2338	2205	1963	1588	1323	1146	1036
Charge per \$1000 over \$90,000	1	12	1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	2,3		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	4,5		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	6-9		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 31
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 62
\$2000 Deductible	\$ 94
\$3000 Deductible	\$116
\$4000 Deductible	\$130
\$5000 Deductible	\$140

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$31
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 6 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	104	99	159	154	493	465	414	335	279	242	219	616	581	518	419	349	303	274
	2,3		102	97	157	152	460	434	386	312	260	226	204	575	543	483	390	325	283	255
	4,5		100	95	153	148	420	396	352	285	238	206	186	525	495	440	356	298	258	233
	6-9		87	82	133	128	292	275	245	198	165	143	129	365	344	306	248	206	179	161
4,501 - 6,000	1	2	109	104	167	162	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		107	102	165	160	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	4,5		104	99	160	155	569	537	478	387	322	279	252	711	671	598	484	403	349	315
	6-9		91	86	139	134	382	360	320	259	216	187	169	478	450	400	324	270	234	211
6,001 - 8,000	1	3	135	130	209	203	841	793	706	571	476	412	373	1051	991	883	714	595	515	466
	2,3		133	128	206	200	778	734	653	528	440	382	345	973	918	816	660	550	478	431
	4,5		129	124	199	193	703	663	590	477	398	345	312	879	829	738	596	498	431	390
	6-9		110	105	169	164	463	437	389	315	262	227	205	579	546	486	394	328	284	256
8,001 - 10,000	1	4	180	175	282	274	1103	1041	926	750	625	541	489	1379	1301	1158	938	781	676	611
	2,3		178	173	278	270	1020	962	856	693	577	500	452	1275	1203	1070	866	721	625	565
	4,5		171	166	268	260	918	866	771	624	520	450	407	1148	1083	964	780	650	563	509
	6-9		143	138	222	216	593	559	498	402	335	291	263	741	699	623	503	419	364	329
10,001 - 15,000	1	5	225	218	350	340	1477	1393	1240	1003	836	724	655	1846	1741	1550	1254	1045	905	819
	2,3		220	214	345	335	1362	1285	1144	925	771	668	604	1703	1606	1430	1156	964	835	755
	4,5		211	205	331	321	1223	1154	1027	831	692	600	542	1529	1443	1284	1039	865	750	678
	6-9		175	170	273	265	778	734	653	528	440	382	345	973	918	816	660	550	478	431
15,001 - 20,000	1	6	311	302	486	472	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	2,3		306	297	478	464	1922	1813	1614	1305	1088	943	852	2403	2266	2018	1631	1360	1179	1065
	4,5		293	284	456	443	1720	1623	1444	1169	974	844	763	2150	2029	1805	1461	1218	1055	954
	6-9		238	231	372	361	1080	1019	907	734	611	530	479	1350	1274	1134	918	764	663	599
20,001 - 25,000	1	7	274	266	427	415	2266	2138	1903	1539	1283	1112	1005	2833	2673	2379	1924	1604	1390	1256
	2,3		269	261	420	408	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	4,5		258	250	402	390	1867	1761	1567	1268	1057	916	828	2334	2201	1959	1585	1321	1145	1035
	6-9		210	204	329	319	1169	1103	982	794	662	574	518	1461	1379	1228	993	828	718	648
25,001 - 40,000	1	8	282	274	441	428	2585	2439	2171	1756	1463	1268	1146	3231	3049	2714	2195	1829	1585	1433
	2,3		277	269	433	420	2379	2244	1997	1616	1346	1167	1055	2974	2805	2496	2020	1683	1459	1319
	4,5		265	257	414	402	2127	2007	1786	1445	1204	1044	943	2659	2509	2233	1806	1505	1305	1179
	6-9		217	211	339	329	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
40,001 - 65,000	1	10	379	368	592	575	3360	3170	2821	2282	1902	1648	1490	4200	3963	3526	2853	2378	2060	1863
	2,3		373	362	582	565	3091	2916	2595	2100	1750	1516	1371	3864	3645	3244	2625	2188	1895	1714
	4,5		355	345	555	539	2760	2604	2318	1875	1562	1354	1224	3450	3255	2898	2344	1953	1693	1530
	6-9		288	280	450	437	1711	1614	1436	1162	968	839	759	2139	2018	1795	1453	1210	1049	949
65,001 - 90,000	1	11	408	396	637	618	3679	3471	3089	2499	2083	1805	1631	4599	4339	3861	3124	2604	2256	2039
	2,3		400	388	625	607	3384	3192	2841	2298	1915	1660	1500	4230	3990	3551	2873	2394	2075	1875
	4,5		382	371	596	579	3021	2850	2537	2052	1710	1482	1340	3776	3563	3171	2565	2138	1853	1675
	6-9		309	300	483	469	1870	1764	1570	1270	1058	917	829	2338	2205	1963	1588	1323	1146	1036
Charge per \$1000 over \$90,000	1	12	1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	2,3		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	4,5		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	6-9		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 31
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 62
\$2000 Deductible	\$ 94
\$3000 Deductible	\$116
\$4000 Deductible	\$130
\$5000 Deductible	\$140

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$31
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 7 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	104	99	159	154	493	465	414	335	279	242	219	616	581	518	419	349	303	274
	2,3		102	97	157	152	460	434	386	312	260	226	204	575	543	483	390	325	283	255
	4,5		100	95	153	148	420	396	352	285	238	206	186	525	495	440	356	298	258	233
	6-9		87	82	133	128	292	275	245	198	165	143	129	365	344	306	248	206	179	161
4,501 - 6,000	1	2	109	104	167	162	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		107	102	165	160	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	4,5		104	99	160	155	569	537	478	387	322	279	252	711	671	598	484	403	349	315
	6-9		91	86	139	134	382	360	320	259	216	187	169	478	450	400	324	270	234	211
6,001 - 8,000	1	3	135	130	209	203	841	793	706	571	476	412	373	1051	991	883	714	595	515	466
	2,3		133	128	206	200	778	734	653	528	440	382	345	973	918	816	660	550	478	431
	4,5		129	124	199	193	703	663	590	477	398	345	312	879	829	738	596	498	431	390
	6-9		110	105	169	164	463	437	389	315	262	227	205	579	546	486	394	328	284	256
8,001 - 10,000	1	4	180	175	282	274	1103	1041	926	750	625	541	489	1379	1301	1158	938	781	676	611
	2,3		178	173	278	270	1020	962	856	693	577	500	452	1275	1203	1070	866	721	625	565
	4,5		171	166	268	260	918	866	771	624	520	450	407	1148	1083	964	780	650	563	509
	6-9		143	138	222	216	593	559	498	402	335	291	263	741	699	623	503	419	364	329
10,001 - 15,000	1	5	225	218	350	340	1477	1393	1240	1003	836	724	655	1846	1741	1550	1254	1045	905	819
	2,3		220	214	345	335	1362	1285	1144	925	771	668	604	1703	1606	1430	1156	964	835	755
	4,5		211	205	331	321	1223	1154	1027	831	692	600	542	1529	1443	1284	1039	865	750	678
	6-9		175	170	273	265	778	734	653	528	440	382	345	973	918	816	660	550	478	431
15,001 - 20,000	1	6	311	302	486	472	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	2,3		306	297	478	464	1922	1813	1614	1305	1088	943	852	2403	2266	2018	1631	1360	1179	1065
	4,5		293	284	456	443	1720	1623	1444	1169	974	844	763	2150	2029	1805	1461	1218	1055	954
	6-9		238	231	372	361	1080	1019	907	734	611	530	479	1350	1274	1134	918	764	663	599
20,001 - 25,000	1	7	274	266	427	415	2266	2138	1903	1539	1283	1112	1005	2833	2673	2379	1924	1604	1390	1256
	2,3		269	261	420	408	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	4,5		258	250	402	390	1867	1761	1567	1268	1057	916	828	2334	2201	1959	1585	1321	1145	1035
	6-9		210	204	329	319	1169	1103	982	794	662	574	518	1461	1379	1228	993	828	718	648
25,001 - 40,000	1	8	282	274	441	428	2585	2439	2171	1756	1463	1268	1146	3231	3049	2714	2195	1829	1585	1433
	2,3		277	269	433	420	2379	2244	1997	1616	1346	1167	1055	2974	2805	2496	2020	1683	1459	1319
	4,5		265	257	414	402	2127	2007	1786	1445	1204	1044	943	2659	2509	2233	1806	1505	1305	1179
	6-9		217	211	339	329	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
40,001 - 65,000	1	10	379	368	592	575	3360	3170	2821	2282	1902	1648	1490	4200	3963	3526	2853	2378	2060	1863
	2,3		373	362	582	565	3091	2916	2595	2100	1750	1516	1371	3864	3645	3244	2625	2188	1895	1714
	4,5		355	345	555	539	2760	2604	2318	1875	1562	1354	1224	3450	3255	2898	2344	1953	1693	1530
	6-9		288	280	450	437	1711	1614	1436	1162	968	839	759	2139	2018	1795	1453	1210	1049	949
65,001 - 90,000	1	11	408	396	637	618	3679	3471	3089	2499	2083	1805	1631	4599	4339	3861	3124	2604	2256	2039
	2,3		400	388	625	607	3384	3192	2841	2298	1915	1660	1500	4230	3990	3551	2873	2394	2075	1875
	4,5		382	371	596	579	3021	2850	2537	2052	1710	1482	1340	3776	3563	3171	2565	2138	1853	1675
	6-9		309	300	483	469	1870	1764	1570	1270	1058	917	829	2338	2205	1963	1588	1323	1146	1036
Charge per \$1000 over \$90,000	1	12	1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	2,3		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	4,5		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	6-9		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 31
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 62
\$2000 Deductible	\$ 94
\$3000 Deductible	\$116
\$4000 Deductible	\$130
\$5000 Deductible	\$140

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$31
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 8 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	104	99	159	154	493	465	414	335	279	242	219	616	581	518	419	349	303	274
	2,3		102	97	157	152	460	434	386	312	260	226	204	575	543	483	390	325	283	255
	4,5		100	95	153	148	420	396	352	285	238	206	186	525	495	440	356	298	258	233
	6-9		87	82	133	128	292	275	245	198	165	143	129	365	344	306	248	206	179	161
4,501 - 6,000	1	2	109	104	167	162	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		107	102	165	160	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	4,5		104	99	160	155	569	537	478	387	322	279	252	711	671	598	484	403	349	315
	6-9		91	86	139	134	382	360	320	259	216	187	169	478	450	400	324	270	234	211
6,001 - 8,000	1	3	135	130	209	203	841	793	706	571	476	412	373	1051	991	883	714	595	515	466
	2,3		133	128	206	200	778	734	653	528	440	382	345	973	918	816	660	550	478	431
	4,5		129	124	199	193	703	663	590	477	398	345	312	879	829	738	596	498	431	390
	6-9		110	105	169	164	463	437	389	315	262	227	205	579	546	486	394	328	284	256
8,001 - 10,000	1	4	180	175	282	274	1103	1041	926	750	625	541	489	1379	1301	1158	938	781	676	611
	2,3		178	173	278	270	1020	962	856	693	577	500	452	1275	1203	1070	866	721	625	565
	4,5		171	166	268	260	918	866	771	624	520	450	407	1148	1083	964	780	650	563	509
	6-9		143	138	222	216	593	559	498	402	335	291	263	741	699	623	503	419	364	329
10,001 - 15,000	1	5	225	218	350	340	1477	1393	1240	1003	836	724	655	1846	1741	1550	1254	1045	905	819
	2,3		220	214	345	335	1362	1285	1144	925	771	668	604	1703	1606	1430	1156	964	835	755
	4,5		211	205	331	321	1223	1154	1027	831	692	600	542	1529	1443	1284	1039	865	750	678
	6-9		175	170	273	265	778	734	653	528	440	382	345	973	918	816	660	550	478	431
15,001 - 20,000	1	6	311	302	486	472	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	2,3		306	297	478	464	1922	1813	1614	1305	1088	943	852	2403	2266	2018	1631	1360	1179	1065
	4,5		293	284	456	443	1720	1623	1444	1169	974	844	763	2150	2029	1805	1461	1218	1055	954
	6-9		238	231	372	361	1080	1019	907	734	611	530	479	1350	1274	1134	918	764	663	599
20,001 - 25,000	1	7	274	266	427	415	2266	2138	1903	1539	1283	1112	1005	2833	2673	2379	1924	1604	1390	1256
	2,3		269	261	420	408	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	4,5		258	250	402	390	1867	1761	1567	1268	1057	916	828	2334	2201	1959	1585	1321	1145	1035
	6-9		210	204	329	319	1169	1103	982	794	662	574	518	1461	1379	1228	993	828	718	648
25,001 - 40,000	1	8	282	274	441	428	2585	2439	2171	1756	1463	1268	1146	3231	3049	2714	2195	1829	1585	1433
	2,3		277	269	433	420	2379	2244	1997	1616	1346	1167	1055	2974	2805	2496	2020	1683	1459	1319
	4,5		265	257	414	402	2127	2007	1786	1445	1204	1044	943	2659	2509	2233	1806	1505	1305	1179
	6-9		217	211	339	329	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
40,001 - 65,000	1	10	379	368	592	575	3360	3170	2821	2282	1902	1648	1490	4200	3963	3526	2853	2378	2060	1863
	2,3		373	362	582	565	3091	2916	2595	2100	1750	1516	1371	3864	3645	3244	2625	2188	1895	1714
	4,5		355	345	555	539	2760	2604	2318	1875	1562	1354	1224	3450	3255	2898	2344	1953	1693	1530
	6-9		288	280	450	437	1711	1614	1436	1162	968	839	759	2139	2018	1795	1453	1210	1049	949
65,001 - 90,000	1	11	408	396	637	618	3679	3471	3089	2499	2083	1805	1631	4599	4339	3861	3124	2604	2256	2039
	2,3		400	388	625	607	3384	3192	2841	2298	1915	1660	1500	4230	3990	3551	2873	2394	2075	1875
	4,5		382	371	596	579	3021	2850	2537	2052	1710	1482	1340	3776	3563	3171	2565	2138	1853	1675
	6-9		309	300	483	469	1870	1764	1570	1270	1058	917	829	2338	2205	1963	1588	1323	1146	1036
Charge per \$1000 over \$90,000	1	12	1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	2,3		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	4,5		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	6-9		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 31
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 62
\$2000 Deductible	\$ 94
\$3000 Deductible	\$116
\$4000 Deductible	\$130
\$5000 Deductible	\$140

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$31
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 9 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	104	99	159	154	493	465	414	335	279	242	219	616	581	518	419	349	303	274
	2,3		102	97	157	152	460	434	386	312	260	226	204	575	543	483	390	325	283	255
	4,5		100	95	153	148	420	396	352	285	238	206	186	525	495	440	356	298	258	233
	6-9		87	82	133	128	292	275	245	198	165	143	129	365	344	306	248	206	179	161
4,501 - 6,000	1	2	109	104	167	162	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		107	102	165	160	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	4,5		104	99	160	155	569	537	478	387	322	279	252	711	671	598	484	403	349	315
	6-9		91	86	139	134	382	360	320	259	216	187	169	478	450	400	324	270	234	211
6,001 - 8,000	1	3	135	130	209	203	841	793	706	571	476	412	373	1051	991	883	714	595	515	466
	2,3		133	128	206	200	778	734	653	528	440	382	345	973	918	816	660	550	478	431
	4,5		129	124	199	193	703	663	590	477	398	345	312	879	829	738	596	498	431	390
	6-9		110	105	169	164	463	437	389	315	262	227	205	579	546	486	394	328	284	256
8,001 - 10,000	1	4	180	175	282	274	1103	1041	926	750	625	541	489	1379	1301	1158	938	781	676	611
	2,3		178	173	278	270	1020	962	856	693	577	500	452	1275	1203	1070	866	721	625	565
	4,5		171	166	268	260	918	866	771	624	520	450	407	1148	1083	964	780	650	563	509
	6-9		143	138	222	216	593	559	498	402	335	291	263	741	699	623	503	419	364	329
10,001 - 15,000	1	5	225	218	350	340	1477	1393	1240	1003	836	724	655	1846	1741	1550	1254	1045	905	819
	2,3		220	214	345	335	1362	1285	1144	925	771	668	604	1703	1606	1430	1156	964	835	755
	4,5		211	205	331	321	1223	1154	1027	831	692	600	542	1529	1443	1284	1039	865	750	678
	6-9		175	170	273	265	778	734	653	528	440	382	345	973	918	816	660	550	478	431
15,001 - 20,000	1	6	311	302	486	472	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	2,3		306	297	478	464	1922	1813	1614	1305	1088	943	852	2403	2266	2018	1631	1360	1179	1065
	4,5		293	284	456	443	1720	1623	1444	1169	974	844	763	2150	2029	1805	1461	1218	1055	954
	6-9		238	231	372	361	1080	1019	907	734	611	530	479	1350	1274	1134	918	764	663	599
20,001 - 25,000	1	7	274	266	427	415	2266	2138	1903	1539	1283	1112	1005	2833	2673	2379	1924	1604	1390	1256
	2,3		269	261	420	408	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	4,5		258	250	402	390	1867	1761	1567	1268	1057	916	828	2334	2201	1959	1585	1321	1145	1035
	6-9		210	204	329	319	1169	1103	982	794	662	574	518	1461	1379	1228	993	828	718	648
25,001 - 40,000	1	8	282	274	441	428	2585	2439	2171	1756	1463	1268	1146	3231	3049	2714	2195	1829	1585	1433
	2,3		277	269	433	420	2379	2244	1997	1616	1346	1167	1055	2974	2805	2496	2020	1683	1459	1319
	4,5		265	257	414	402	2127	2007	1786	1445	1204	1044	943	2659	2509	2233	1806	1505	1305	1179
	6-9		217	211	339	329	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
40,001 - 65,000	1	10	379	368	592	575	3360	3170	2821	2282	1902	1648	1490	4200	3963	3526	2853	2378	2060	1863
	2,3		373	362	582	565	3091	2916	2595	2100	1750	1516	1371	3864	3645	3244	2625	2188	1895	1714
	4,5		355	345	555	539	2760	2604	2318	1875	1562	1354	1224	3450	3255	2898	2344	1953	1693	1530
	6-9		288	280	450	437	1711	1614	1436	1162	968	839	759	2139	2018	1795	1453	1210	1049	949
65,001 - 90,000	1	11	408	396	637	618	3679	3471	3089	2499	2083	1805	1631	4599	4339	3861	3124	2604	2256	2039
	2,3		400	388	625	607	3384	3192	2841	2298	1915	1660	1500	4230	3990	3551	2873	2394	2075	1875
	4,5		382	371	596	579	3021	2850	2537	2052	1710	1482	1340	3776	3563	3171	2565	2138	1853	1675
	6-9		309	300	483	469	1870	1764	1570	1270	1058	917	829	2338	2205	1963	1588	1323	1146	1036
Charge per \$1000 over \$90,000	1	12	1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	2,3		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	4,5		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	6-9		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 31
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 62
\$2000 Deductible	\$ 94
\$3000 Deductible	\$116
\$4000 Deductible	\$130
\$5000 Deductible	\$140

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$31
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 10 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	104	99	159	154	493	465	414	335	279	242	219	616	581	518	419	349	303	274
	2,3		102	97	157	152	460	434	386	312	260	226	204	575	543	483	390	325	283	255
	4,5		100	95	153	148	420	396	352	285	238	206	186	525	495	440	356	298	258	233
	6-9		87	82	133	128	292	275	245	198	165	143	129	365	344	306	248	206	179	161
4,501 - 6,000	1	2	109	104	167	162	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		107	102	165	160	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	4,5		104	99	160	155	569	537	478	387	322	279	252	711	671	598	484	403	349	315
	6-9		91	86	139	134	382	360	320	259	216	187	169	478	450	400	324	270	234	211
6,001 - 8,000	1	3	135	130	209	203	841	793	706	571	476	412	373	1051	991	883	714	595	515	466
	2,3		133	128	206	200	778	734	653	528	440	382	345	973	918	816	660	550	478	431
	4,5		129	124	199	193	703	663	590	477	398	345	312	879	829	738	596	498	431	390
	6-9		110	105	169	164	463	437	389	315	262	227	205	579	546	486	394	328	284	256
8,001 - 10,000	1	4	180	175	282	274	1103	1041	926	750	625	541	489	1379	1301	1158	938	781	676	611
	2,3		178	173	278	270	1020	962	856	693	577	500	452	1275	1203	1070	866	721	625	565
	4,5		171	166	268	260	918	866	771	624	520	450	407	1148	1083	964	780	650	563	509
	6-9		143	138	222	216	593	559	498	402	335	291	263	741	699	623	503	419	364	329
10,001 - 15,000	1	5	225	218	350	340	1477	1393	1240	1003	836	724	655	1846	1741	1550	1254	1045	905	819
	2,3		220	214	345	335	1362	1285	1144	925	771	668	604	1703	1606	1430	1156	964	835	755
	4,5		211	205	331	321	1223	1154	1027	831	692	600	542	1529	1443	1284	1039	865	750	678
	6-9		175	170	273	265	778	734	653	528	440	382	345	973	918	816	660	550	478	431
15,001 - 20,000	1	6	311	302	486	472	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	2,3		306	297	478	464	1922	1813	1614	1305	1088	943	852	2403	2266	2018	1631	1360	1179	1065
	4,5		293	284	456	443	1720	1623	1444	1169	974	844	763	2150	2029	1805	1461	1218	1055	954
	6-9		238	231	372	361	1080	1019	907	734	611	530	479	1350	1274	1134	918	764	663	599
20,001 - 25,000	1	7	274	266	427	415	2266	2138	1903	1539	1283	1112	1005	2833	2673	2379	1924	1604	1390	1256
	2,3		269	261	420	408	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	4,5		258	250	402	390	1867	1761	1567	1268	1057	916	828	2334	2201	1959	1585	1321	1145	1035
	6-9		210	204	329	319	1169	1103	982	794	662	574	518	1461	1379	1228	993	828	718	648
25,001 - 40,000	1	8	282	274	441	428	2585	2439	2171	1756	1463	1268	1146	3231	3049	2714	2195	1829	1585	1433
	2,3		277	269	433	420	2379	2244	1997	1616	1346	1167	1055	2974	2805	2496	2020	1683	1459	1319
	4,5		265	257	414	402	2127	2007	1786	1445	1204	1044	943	2659	2509	2233	1806	1505	1305	1179
	6-9		217	211	339	329	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
40,001 - 65,000	1	10	379	368	592	575	3360	3170	2821	2282	1902	1648	1490	4200	3963	3526	2853	2378	2060	1863
	2,3		373	362	582	565	3091	2916	2595	2100	1750	1516	1371	3864	3645	3244	2625	2188	1895	1714
	4,5		355	345	555	539	2760	2604	2318	1875	1562	1354	1224	3450	3255	2898	2344	1953	1693	1530
	6-9		288	280	450	437	1711	1614	1436	1162	968	839	759	2139	2018	1795	1453	1210	1049	949
65,001 - 90,000	1	11	408	396	637	618	3679	3471	3089	2499	2083	1805	1631	4599	4339	3861	3124	2604	2256	2039
	2,3		400	388	625	607	3384	3192	2841	2298	1915	1660	1500	4230	3990	3551	2873	2394	2075	1875
	4,5		382	371	596	579	3021	2850	2537	2052	1710	1482	1340	3776	3563	3171	2565	2138	1853	1675
	6-9		309	300	483	469	1870	1764	1570	1270	1058	917	829	2338	2205	1963	1588	1323	1146	1036
Charge per \$1000 over \$90,000	1	12	1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	2,3		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	4,5		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61
	6-9		1.29	1.26	2.02	1.96	31.77	29.97	26.67	21.58	17.98	13.87	14.09	39.71	37.46	33.34	26.97	22.48	17.34	17.61

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 31
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 62
\$2000 Deductible	\$ 94
\$3000 Deductible	\$116
\$4000 Deductible	\$130
\$5000 Deductible	\$140

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$31
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 11 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	61	56	93	88	191	180	160	130	108	94	85	239	225	200	163	135	118	106
	2,3		61	56	93	88	182	172	153	124	103	89	81	228	215	191	155	129	111	101
	4,5		60	55	91	86	173	163	145	117	98	85	77	216	204	181	146	123	106	96
	6-9		56	51	84	79	141	133	118	96	80	69	63	176	166	148	120	100	86	79
4,501 - 6,000	1	2	63	58	96	91	236	223	198	161	134	116	105	295	279	248	201	168	145	131
	2,3		63	58	95	90	225	212	189	153	127	110	100	281	265	236	191	159	138	125
	4,5		62	57	94	89	210	198	176	143	119	103	93	263	248	220	179	149	129	116
	6-9		57	52	86	81	163	154	137	111	92	80	72	204	193	171	139	115	100	90
6,001 - 8,000	1	3	72	67	110	105	277	261	232	188	157	136	123	346	326	290	235	196	170	154
	2,3		72	67	109	104	262	247	220	178	148	128	116	328	309	275	223	185	160	145
	4,5		70	65	107	102	243	229	204	165	137	119	108	304	286	255	206	171	149	135
	6-9		64	59	97	92	183	173	154	125	104	90	81	229	216	193	156	130	113	101
8,001 - 10,000	1	4	88	83	134	129	341	322	287	232	193	167	151	426	403	359	290	241	209	189
	2,3		87	82	133	128	321	303	270	218	182	158	142	401	379	338	273	228	198	178
	4,5		84	79	129	124	296	279	248	201	167	145	131	370	349	310	251	209	181	164
	6-9		75	70	115	110	215	203	181	146	122	106	95	269	254	226	183	153	133	119
10,001 - 15,000	1	5	102	97	157	152	435	410	365	295	246	213	193	544	513	456	369	308	266	241
	2,3		101	96	155	150	406	383	341	276	230	199	180	508	479	426	345	288	249	225
	4,5		98	93	150	145	371	350	312	252	210	182	165	464	438	390	315	263	228	206
	6-9		86	81	131	126	262	247	220	178	148	128	116	328	309	275	223	185	160	145
15,001 - 20,000	1	6	131	126	203	197	585	552	491	397	331	287	259	731	690	614	496	414	359	324
	2,3		129	124	200	194	544	513	457	369	308	267	241	680	641	571	461	385	334	301
	4,5		125	120	193	187	494	466	415	336	280	242	219	618	583	519	420	350	303	274
	6-9		107	102	164	159	336	317	282	228	190	165	149	420	396	353	285	238	206	186
20,001 - 25,000	1	7	118	113	182	177	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	2,3		117	112	180	175	585	552	491	397	331	287	259	731	690	614	496	414	359	324
	4,5		113	108	174	169	531	501	446	361	301	261	235	664	626	558	451	376	326	294
	6-9		98	93	150	145	358	338	301	243	203	176	159	448	423	376	304	254	220	199
25,001 - 40,000	1	8	121	116	187	182	708	668	595	481	401	347	314	885	835	744	601	501	434	393
	2,3		120	115	184	179	657	620	552	446	372	322	291	821	775	690	558	465	403	364
	4,5		116	111	178	173	595	561	499	404	337	292	264	744	701	624	505	421	365	330
	6-9		100	95	153	148	398	375	334	270	225	195	176	498	469	418	338	281	244	220
40,001 - 65,000	1	10	153	148	239	232	900	849	756	611	509	441	399	1125	1061	945	764	636	551	499
	2,3		152	147	236	229	833	786	700	566	472	409	369	1041	983	875	708	590	511	461
	4,5		146	141	227	220	752	709	631	510	425	369	333	940	886	789	638	531	461	416
	6-9		123	118	191	185	492	464	413	334	278	241	218	615	580	516	418	348	301	273
65,001 - 90,000	1	11	163	158	254	247	978	923	821	665	554	480	434	1223	1154	1026	831	693	600	543
	2,3		161	156	250	243	905	854	760	615	512	444	401	1131	1068	950	769	640	555	501
	4,5		155	150	241	234	816	770	685	554	462	400	362	1020	963	856	693	578	500	453
	6-9		130	125	202	196	531	501	446	361	301	261	235	664	626	558	451	376	326	294
Charge per \$1000 over \$90,000	1	12	0.44	0.43	0.69	0.67	7.85	7.41	6.59	5.33	4.45	3.43	3.48	9.82	9.26	8.24	6.67	5.56	4.29	4.35
	2,3		0.44	0.43	0.69	0.67	7.85	7.41	6.59	5.33	4.45	3.43	3.48	9.82	9.26	8.24	6.67	5.56	4.29	4.35
	4,5		0.44	0.43	0.69	0.67	7.85	7.41	6.59	5.33	4.45	3.43	3.48	9.82	9.26	8.24	6.67	5.56	4.29	4.35
	6-9		0.44	0.43	0.69	0.67	7.85	7.41	6.59	5.33	4.45	3.43	3.48	9.82	9.26	8.24	6.67	5.56	4.29	4.35

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 8
\$ 500 Deductible	\$ 9
\$1000 Deductible	\$ 15
\$2000 Deductible	\$ 23
\$3000 Deductible	\$ 29
\$4000 Deductible	\$ 32
\$5000 Deductible	\$ 35

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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 12 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	64	59	97	92	198	187	166	135	112	97	88	248	234	208	169	140	121	110
	2,3		64	59	97	92	190	179	159	129	107	93	84	238	224	199	161	134	116	105
	4,5		63	58	95	90	179	169	150	122	101	88	79	224	211	188	153	126	110	99
	6-9		57	52	87	82	145	137	122	99	82	71	64	181	171	153	124	103	89	80
4,501 - 6,000	1	2	66	61	100	95	248	234	208	168	140	122	110	310	293	260	210	175	153	138
	2,3		66	61	100	95	235	222	198	160	133	115	104	294	278	248	200	166	144	130
	4,5		65	60	98	93	219	207	184	149	124	108	97	274	259	230	186	155	135	121
	6-9		59	54	90	85	169	159	142	114	95	83	75	211	199	178	143	119	104	94
6,001 - 8,000	1	3	76	71	116	111	292	275	245	198	165	143	129	365	344	306	248	206	179	161
	2,3		75	70	115	110	275	259	231	186	155	135	122	344	324	289	233	194	169	153
	4,5		73	68	112	107	254	240	214	173	144	125	113	318	300	268	216	180	156	141
	6-9		66	61	101	96	191	180	160	130	108	94	85	239	225	200	163	135	118	106
8,001 - 10,000	1	4	93	88	143	138	361	341	303	246	205	177	160	451	426	379	308	256	221	200
	2,3		92	87	141	136	339	320	285	230	192	166	150	424	400	356	288	240	208	188
	4,5		89	84	137	132	312	294	262	212	176	153	138	390	368	328	265	220	191	173
	6-9		79	74	121	116	225	212	189	153	127	110	100	281	265	236	191	159	138	125
10,001 - 15,000	1	5	109	104	168	163	461	435	387	313	261	226	204	576	544	484	391	326	283	255
	2,3		108	103	166	161	430	406	361	292	244	211	191	538	508	451	365	305	264	239
	4,5		105	100	161	156	393	371	330	267	223	193	174	491	464	413	334	279	241	218
	6-9		91	86	139	134	275	259	231	186	155	135	122	344	324	289	233	194	169	153
15,001 - 20,000	1	6	141	136	219	213	623	588	523	423	353	306	276	779	735	654	529	441	383	345
	2,3		139	134	216	210	580	547	487	394	328	284	257	725	684	609	493	410	355	321
	4,5		134	129	208	202	526	496	441	357	298	258	233	658	620	551	446	373	323	291
	6-9		114	109	176	171	355	335	298	241	201	174	157	444	419	373	301	251	218	196
20,001 - 25,000	1	7	127	122	197	191	671	633	563	456	380	329	298	839	791	704	570	475	411	373
	2,3		126	121	195	189	623	588	523	423	353	306	276	779	735	654	529	441	383	345
	4,5		121	116	187	182	565	533	474	384	320	277	251	706	666	593	480	400	346	314
	6-9		104	99	160	155	378	357	318	257	214	186	168	473	446	398	321	268	233	210
25,001 - 40,000	1	8	130	125	202	196	756	713	635	513	428	371	335	945	891	794	641	535	464	419
	2,3		129	124	200	194	702	662	589	477	397	344	311	878	828	736	596	496	430	389
	4,5		125	120	193	187	634	598	532	431	359	311	281	793	748	665	539	449	389	351
	6-9		107	102	164	159	421	397	353	286	238	206	187	526	496	441	358	298	258	234
40,001 - 65,000	1	10	167	162	261	253	962	908	808	654	545	472	427	1203	1135	1010	818	681	590	534
	2,3		164	159	256	249	890	840	748	605	504	437	395	1113	1050	935	756	630	546	494
	4,5		158	153	246	239	802	757	674	545	454	394	356	1003	946	843	681	568	493	445
	6-9		133	128	206	200	524	494	440	356	296	257	232	655	618	550	445	370	321	290
65,001 - 90,000	1	11	177	172	277	269	1047	988	879	711	593	514	464	1309	1235	1099	889	741	643	580
	2,3		175	170	273	265	969	914	813	658	548	475	430	1211	1143	1016	823	685	594	538
	4,5		168	163	262	254	872	823	732	593	494	428	387	1090	1029	915	741	618	535	484
	6-9		141	136	218	212	565	533	474	384	320	277	251	706	666	593	480	400	346	314
Charge per \$1000 over \$90,000	1	12	0.49	0.48	0.77	0.75	8.47	7.99	7.11	5.75	4.79	3.70	3.75	10.58	9.98	8.88	7.19	5.99	4.62	4.69
	2,3		0.49	0.48	0.77	0.75	8.47	7.99	7.11	5.75	4.79	3.70	3.75	10.58	9.98	8.88	7.19	5.99	4.62	4.69
	4,5		0.49	0.48	0.77	0.75	8.47	7.99	7.11	5.75	4.79	3.70	3.75	10.58	9.98	8.88	7.19	5.99	4.62	4.69
	6-9		0.49	0.48	0.77	0.75	8.47	7.99	7.11	5.75	4.79	3.70	3.75	10.58	9.98	8.88	7.19	5.99	4.62	4.69

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 8
\$ 500 Deductible	\$ 10
\$1000 Deductible	\$ 16
\$2000 Deductible	\$ 25
\$3000 Deductible	\$ 31
\$4000 Deductible	\$ 35
\$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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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 13 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	66	61	100	95	208	196	174	141	118	102	92	260	245	218	176	148	128	115
	2,3		65	60	99	94	198	187	166	135	112	97	88	248	234	208	169	140	121	110
	4,5		64	59	97	92	187	176	157	127	106	92	83	234	220	196	159	133	115	104
	6-9		59	54	89	84	149	141	125	102	85	73	66	186	176	156	128	106	91	83
4,501 - 6,000	1	2	68	63	103	98	261	246	219	177	148	128	116	326	308	274	221	185	160	145
	2,3		67	62	102	97	247	233	207	168	140	121	110	309	291	259	210	175	151	138
	4,5		66	61	100	95	230	217	193	156	130	113	102	288	271	241	195	163	141	128
	6-9		61	56	92	87	175	165	147	119	99	86	78	219	206	184	149	124	108	98
6,001 - 8,000	1	3	79	74	120	115	307	290	258	209	174	151	136	384	363	323	261	218	189	170
	2,3		78	73	119	114	289	273	243	197	164	142	128	361	341	304	246	205	178	160
	4,5		76	71	116	111	268	253	225	182	152	132	119	335	316	281	228	190	165	149
	6-9		68	63	104	99	199	188	167	135	113	98	88	249	235	209	169	141	123	110
8,001 - 10,000	1	4	97	92	149	144	384	362	322	261	217	188	170	480	453	403	326	271	235	213
	2,3		96	91	147	142	359	339	302	244	203	176	159	449	424	378	305	254	220	199
	4,5		93	88	143	138	331	312	278	225	187	162	147	414	390	348	281	234	203	184
	6-9		82	77	125	120	236	223	198	161	134	116	105	295	279	248	201	168	145	131
10,001 - 15,000	1	5	114	109	176	171	492	464	413	334	278	241	218	615	580	516	418	348	301	273
	2,3		113	108	173	168	459	433	385	312	260	225	204	574	541	481	390	325	281	255
	4,5		109	104	168	163	419	395	352	284	237	205	186	524	494	440	355	296	256	233
	6-9		95	90	145	140	289	273	243	197	164	142	128	361	341	304	246	205	178	160
15,001 - 20,000	1	6	148	143	231	224	668	630	561	454	378	328	296	835	788	701	568	473	410	370
	2,3		146	141	228	221	620	585	521	421	351	304	275	775	731	651	526	439	380	344
	4,5		141	136	219	213	562	530	472	382	318	276	249	703	663	590	478	398	345	311
	6-9		120	115	184	179	377	356	317	256	214	185	167	471	445	396	320	268	231	209
20,001 - 25,000	1	7	134	129	207	201	720	679	604	489	407	353	319	900	849	755	611	509	441	399
	2,3		132	127	204	198	668	630	561	454	378	328	296	835	788	701	568	473	410	370
	4,5		127	122	197	191	604	570	507	410	342	296	268	755	713	634	513	428	370	335
	6-9		109	104	167	162	403	380	338	274	228	198	179	504	475	423	343	285	248	224
25,001 - 40,000	1	8	137	132	212	206	812	766	682	552	460	398	360	1015	958	853	690	575	498	450
	2,3		135	130	209	203	753	710	632	511	426	369	334	941	888	790	639	533	461	418
	4,5		130	125	202	196	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	6-9		111	106	171	166	448	423	376	305	254	220	199	560	529	470	381	318	275	249
40,001 - 65,000	1	10	175	170	274	266	1036	977	870	703	586	508	459	1295	1221	1088	879	733	635	574
	2,3		173	168	270	262	957	903	804	650	542	470	424	1196	1129	1005	813	678	588	530
	4,5		166	161	260	252	862	813	724	585	488	423	382	1078	1016	905	731	610	529	478
	6-9		139	134	216	210	560	528	470	380	317	275	248	700	660	588	475	396	344	310
65,001 - 90,000	1	11	187	182	293	284	1128	1064	947	766	638	553	500	1410	1330	1184	958	798	691	625
	2,3		184	179	287	279	1042	983	875	708	590	511	462	1303	1229	1094	885	738	639	578
	4,5		177	172	276	268	937	884	787	636	530	460	415	1171	1105	984	795	663	575	519
	6-9		148	143	230	223	605	571	508	411	343	297	268	756	714	635	514	429	371	335
Charge per \$1000 over \$90,000	1	12	0.53	0.51	0.82	0.80	9.17	8.65	7.70	6.23	5.19	4.01	4.07	11.47	10.82	9.63	7.79	6.49	5.01	5.08
	2,3		0.53	0.51	0.82	0.80	9.17	8.65	7.70	6.23	5.19	4.01	4.07	11.47	10.82	9.63	7.79	6.49	5.01	5.08
	4,5		0.53	0.51	0.82	0.80	9.17	8.65	7.70	6.23	5.19	4.01	4.07	11.47	10.82	9.63	7.79	6.49	5.01	5.08
	6-9		0.53	0.51	0.82	0.80	9.17	8.65	7.70	6.23	5.19	4.01	4.07	11.47	10.82	9.63	7.79	6.49	5.01	5.08

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 9
\$ 500 Deductible	\$ 10
\$1000 Deductible	\$ 18
\$2000 Deductible	\$ 27
\$3000 Deductible	\$ 34
\$4000 Deductible	\$ 37
\$5000 Deductible	\$ 41

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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 14 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	66	61	101	96	216	204	182	147	122	106	96	270	255	228	184	153	133	120
	2,3		66	61	100	95	206	194	173	140	116	101	91	258	243	216	175	145	126	114
	4,5		65	60	98	93	193	182	162	131	109	95	86	241	228	203	164	136	119	108
	6-9		59	54	90	85	154	145	129	104	87	75	68	193	181	161	130	109	94	85
4,501 - 6,000	1	2	69	64	105	100	272	257	229	185	154	134	121	340	321	286	231	193	168	151
	2,3		68	63	104	99	258	243	216	175	146	126	114	323	304	270	219	183	158	143
	4,5		66	61	101	96	240	226	201	163	136	118	106	300	283	251	204	170	148	133
	6-9		61	56	93	88	181	171	152	123	103	89	80	226	214	190	154	129	111	100
6,001 - 8,000	1	3	80	75	122	117	323	305	271	220	183	159	143	404	381	339	275	229	199	179
	2,3		79	74	120	115	304	287	255	207	172	149	135	380	359	319	259	215	186	169
	4,5		77	72	117	112	281	265	236	191	159	138	125	351	331	295	239	199	173	156
	6-9		69	64	105	100	207	195	174	140	117	101	92	259	244	218	175	146	126	115
8,001 - 10,000	1	4	99	94	152	147	404	381	339	274	229	198	179	505	476	424	343	286	248	224
	2,3		98	93	150	145	378	357	318	257	214	186	168	473	446	398	321	268	233	210
	4,5		95	90	145	140	347	327	291	235	196	170	154	434	409	364	294	245	213	193
	6-9		83	78	127	122	247	233	207	168	140	121	110	309	291	259	210	175	151	138
10,001 - 15,000	1	5	116	111	179	174	519	490	436	353	294	255	230	649	613	545	441	368	319	288
	2,3		115	110	177	172	484	457	407	329	274	238	215	605	571	509	411	343	298	269
	4,5		111	106	171	166	441	416	370	300	250	216	196	551	520	463	375	313	270	245
	6-9		97	92	148	143	304	287	255	207	172	149	135	380	359	319	259	215	186	169
15,001 - 20,000	1	6	152	147	237	230	708	668	595	481	401	347	314	885	835	744	601	501	434	393
	2,3		150	145	233	226	657	620	552	446	372	322	291	821	775	690	558	465	403	364
	4,5		145	140	225	218	595	561	499	404	337	292	264	744	701	624	505	421	365	330
	6-9		122	117	188	183	398	375	334	270	225	195	176	498	469	418	338	281	244	220
20,001 - 25,000	1	7	137	132	212	206	763	720	641	518	432	374	338	954	900	801	648	540	468	423
	2,3		135	130	209	203	708	668	595	481	401	347	314	885	835	744	601	501	434	393
	4,5		130	125	201	195	640	604	538	435	362	314	284	800	755	673	544	453	393	355
	6-9		111	106	170	165	425	401	357	289	241	209	188	531	501	446	361	301	261	235
25,001 - 40,000	1	8	140	135	217	211	862	813	724	585	488	423	382	1078	1016	905	731	610	529	478
	2,3		138	133	214	208	798	753	670	542	452	392	354	998	941	838	678	565	490	443
	4,5		133	128	206	200	721	680	605	490	408	354	320	901	850	756	613	510	443	400
	6-9		113	108	174	169	474	447	398	322	268	232	210	593	559	498	403	335	290	263
40,001 - 65,000	1	10	180	175	281	273	1101	1039	925	748	623	540	488	1376	1299	1156	935	779	675	610
	2,3		177	172	277	269	1019	961	855	692	577	500	452	1274	1201	1069	865	721	625	565
	4,5		170	165	266	258	917	865	770	623	519	450	407	1146	1081	963	779	649	563	509
	6-9		143	138	221	215	593	559	498	402	335	291	263	741	699	623	503	419	364	329
65,001 - 90,000	1	11	192	186	300	291	1200	1132	1007	815	679	589	532	1500	1415	1259	1019	849	736	665
	2,3		188	183	295	286	1109	1046	931	753	628	544	492	1386	1308	1164	941	785	680	615
	4,5		181	176	283	275	996	940	837	677	564	489	442	1245	1175	1046	846	705	611	553
	6-9		151	146	235	228	641	605	538	436	363	315	284	801	756	673	545	454	394	355
Charge per \$1000 over \$90,000	1	12	0.54	0.53	0.85	0.82	9.82	9.26	8.24	6.67	5.56	4.29	4.35	12.27	11.58	10.30	8.34	6.95	5.36	5.44
	2,3		0.54	0.53	0.85	0.82	9.82	9.26	8.24	6.67	5.56	4.29	4.35	12.27	11.58	10.30	8.34	6.95	5.36	5.44
	4,5		0.54	0.53	0.85	0.82	9.82	9.26	8.24	6.67	5.56	4.29	4.35	12.27	11.58	10.30	8.34	6.95	5.36	5.44
	6-9		0.54	0.53	0.85	0.82	9.82	9.26	8.24	6.67	5.56	4.29	4.35	12.27	11.58	10.30	8.34	6.95	5.36	5.44

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 11
\$1000 Deductible	\$ 19
\$2000 Deductible	\$ 29
\$3000 Deductible	\$ 36
\$4000 Deductible	\$ 40
\$5000 Deductible	\$ 43

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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 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	68	63	103	98	224	211	188	152	127	110	99	280	264	235	190	159	138	124
	2,3		67	62	102	97	213	201	179	145	121	105	94	266	251	224	181	151	131	118
	4,5		66	61	100	95	199	188	167	135	113	98	88	249	235	209	169	141	123	110
	6-9		60	55	91	86	158	149	133	107	89	77	70	198	186	166	134	111	96	88
4,501 - 6,000	1	2	70	65	107	102	285	269	239	194	161	140	126	356	336	299	243	201	175	158
	2,3		70	65	106	101	269	254	226	183	152	132	119	336	318	283	229	190	165	149
	4,5		68	63	103	98	249	235	209	169	141	122	110	311	294	261	211	176	153	138
	6-9		62	57	94	89	188	177	158	127	106	92	83	235	221	198	159	133	115	104
6,001 - 8,000	1	3	81	76	124	119	338	319	284	230	191	166	150	423	399	355	288	239	208	188
	2,3		81	76	123	118	318	300	267	216	180	156	141	398	375	334	270	225	195	176
	4,5		79	74	120	115	293	276	246	199	166	144	130	366	345	308	249	208	180	163
	6-9		70	65	107	102	214	202	180	145	121	105	95	268	253	225	181	151	131	119
8,001 - 10,000	1	4	101	96	155	150	425	401	357	289	241	209	188	531	501	446	361	301	261	235
	2,3		100	95	154	149	398	375	334	270	225	195	176	498	469	418	338	281	244	220
	4,5		97	92	149	144	364	343	305	247	206	178	161	455	429	381	309	258	223	201
	6-9		85	80	130	125	257	242	215	174	145	126	114	321	303	269	218	181	158	143
10,001 - 15,000	1	5	120	115	184	179	548	517	460	372	310	269	243	685	646	575	465	388	336	304
	2,3		118	113	182	177	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	4,5		114	109	176	171	464	438	390	315	263	228	206	580	548	488	394	329	285	258
	6-9		98	93	151	146	318	300	267	216	180	156	141	398	375	334	270	225	195	176
15,001 - 20,000	1	6	157	152	244	237	748	706	628	508	424	367	332	935	883	785	635	530	459	415
	2,3		154	149	240	233	694	655	583	472	393	341	308	868	819	729	590	491	426	385
	4,5		148	143	231	224	629	593	528	427	356	308	279	786	741	660	534	445	385	349
	6-9		125	120	194	188	418	394	351	284	236	205	185	523	493	439	355	295	256	231
20,001 - 25,000	1	7	141	136	218	212	808	762	678	549	457	396	358	1010	953	848	686	571	495	448
	2,3		139	134	215	209	748	706	628	508	424	367	332	935	883	785	635	530	459	415
	4,5		134	129	207	201	676	638	568	459	383	332	300	845	798	710	574	479	415	375
	6-9		114	109	175	170	446	421	375	303	253	219	198	558	526	469	379	316	274	248
25,001 - 40,000	1	8	144	139	224	217	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
	2,3		142	137	220	214	845	797	709	574	478	414	375	1056	996	886	718	598	518	469
	4,5		137	132	212	206	762	719	640	518	431	374	338	953	899	800	648	539	468	423
	6-9		116	111	179	174	498	470	418	338	282	244	221	623	588	523	423	353	305	276
40,001 - 65,000	1	10	185	180	290	282	1168	1102	981	793	661	573	518	1460	1378	1226	991	826	716	648
	2,3		182	177	285	277	1079	1018	906	733	611	529	478	1349	1273	1133	916	764	661	598
	4,5		175	170	274	266	971	916	815	660	550	476	431	1214	1145	1019	825	688	595	539
	6-9		147	142	229	222	624	589	524	424	353	306	277	780	736	655	530	441	383	346
65,001 - 90,000	1	11	199	193	310	301	1273	1201	1069	865	721	625	564	1591	1501	1336	1081	901	781	705
	2,3		195	189	305	296	1176	1109	987	798	665	577	521	1470	1386	1234	998	831	721	651
	4,5		187	182	293	284	1056	996	886	717	598	518	468	1320	1245	1108	896	748	648	585
	6-9		155	150	242	235	677	639	569	460	383	332	300	846	799	711	575	479	415	375
Charge per \$1000 over \$90,000	1	12	0.57	0.55	0.88	0.86	10.46	9.87	8.78	7.11	5.92	4.57	4.64	13.08	12.34	10.98	8.88	7.40	5.71	5.80
	2,3		0.57	0.55	0.88	0.86	10.46	9.87	8.78	7.11	5.92	4.57	4.64	13.08	12.34	10.98	8.88	7.40	5.71	5.80
	4,5		0.57	0.55	0.88	0.86	10.46	9.87	8.78	7.11	5.92	4.57	4.64	13.08	12.34	10.98	8.88	7.40	5.71	5.80
	6-9		0.57	0.55	0.88	0.86	10.46	9.87	8.78	7.11	5.92	4.57	4.64	13.08	12.34	10.98	8.88	7.40	5.71	5.80

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 12
\$1000 Deductible	\$ 20
\$2000 Deductible	\$ 31
\$3000 Deductible	\$ 38
\$4000 Deductible	\$ 43
\$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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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 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	70	65	107	102	223	210	187	151	126	109	99	279	263	234	189	158	136	124
	2,3		70	65	106	101	212	200	178	144	120	104	94	265	250	223	180	150	130	118
	4,5		68	63	104	99	198	187	166	135	112	97	88	248	234	208	169	140	121	110
	6-9		63	58	95	90	157	148	132	107	89	77	70	196	185	165	134	111	96	88
4,501 - 6,000	1	2	73	68	111	106	283	267	238	192	160	139	125	354	334	298	240	200	174	156
	2,3		72	67	110	105	267	252	224	181	151	131	118	334	315	280	226	189	164	148
	4,5		71	66	108	103	248	234	208	168	140	122	110	310	293	260	210	175	153	138
	6-9		64	59	97	92	187	176	157	127	106	92	83	234	220	196	159	133	115	104
6,001 - 8,000	1	3	86	81	131	126	336	317	282	228	190	165	149	420	396	353	285	238	206	186
	2,3		84	79	129	124	316	298	265	215	179	155	140	395	373	331	269	224	194	175
	4,5		82	77	126	121	292	275	245	198	165	143	129	365	344	306	248	206	179	161
	6-9		73	68	112	107	213	201	179	145	121	105	94	266	251	224	181	151	131	118
8,001 - 10,000	1	4	107	102	165	160	422	398	354	287	239	207	187	528	498	443	359	299	259	234
	2,3		106	101	163	158	394	372	331	268	223	193	175	493	465	414	335	279	241	219
	4,5		103	98	158	153	361	341	303	246	205	177	160	451	426	379	308	256	221	200
	6-9		89	84	137	132	255	241	214	174	145	125	113	319	301	268	218	181	156	141
10,001 - 15,000	1	5	128	123	198	192	544	513	457	369	308	267	241	680	641	571	461	385	334	301
	2,3		126	121	195	189	507	478	425	344	287	249	225	634	598	531	430	359	311	281
	4,5		121	116	187	182	461	435	387	313	261	226	204	576	544	484	391	326	283	255
	6-9		104	99	160	155	316	298	265	215	179	155	140	395	373	331	269	224	194	175
15,001 - 20,000	1	6	168	163	263	255	743	701	624	505	421	365	329	929	876	780	631	526	456	411
	2,3		166	161	259	251	689	650	579	468	390	338	306	861	813	724	585	488	423	383
	4,5		159	154	248	241	623	588	523	423	353	306	276	779	735	654	529	441	383	345
	6-9		134	129	208	202	414	391	348	282	235	203	184	518	489	435	353	294	254	230
20,001 - 25,000	1	7	150	145	234	227	801	756	673	544	454	393	355	1001	945	841	680	568	491	444
	2,3		148	143	231	224	743	701	624	505	421	365	329	929	876	780	631	526	456	411
	4,5		143	138	222	216	671	633	563	456	380	329	298	839	791	704	570	475	411	373
	6-9		121	116	187	182	443	418	372	301	251	217	196	554	523	465	376	314	271	245
25,001 - 40,000	1	8	155	150	241	234	905	854	760	615	512	444	401	1131	1068	950	769	640	555	501
	2,3		152	147	237	230	838	791	704	570	475	411	372	1048	989	880	713	594	514	465
	4,5		146	141	228	221	756	713	635	513	428	371	335	945	891	794	641	535	464	419
	6-9		124	119	192	186	495	467	416	336	280	243	219	619	584	520	420	350	304	274
40,001 - 65,000	1	10	201	195	313	304	1158	1092	972	786	655	568	513	1448	1365	1215	983	819	710	641
	2,3		198	192	309	300	1071	1010	899	727	606	525	475	1339	1263	1124	909	758	656	594
	4,5		190	184	296	287	962	908	808	654	545	472	427	1203	1135	1010	818	681	590	534
	6-9		157	152	245	238	620	585	521	421	351	304	275	775	731	651	526	439	380	344
65,001 - 90,000	1	11	214	208	335	325	1262	1191	1060	858	715	619	560	1578	1489	1325	1073	894	774	700
	2,3		211	205	330	320	1166	1100	979	792	660	572	517	1458	1375	1224	990	825	715	646
	4,5		202	196	316	307	1047	988	879	711	593	514	464	1309	1235	1099	889	741	643	580
	6-9		167	162	261	253	672	634	564	456	380	330	298	840	793	705	570	475	413	373
Charge per \$1000 over \$90,000	1	12	0.62	0.60	0.97	0.94	10.36	9.78	8.70	7.04	5.87	4.53	4.60	12.96	12.22	10.88	8.80	7.33	5.66	5.74
	2,3		0.62	0.60	0.97	0.94	10.36	9.78	8.70	7.04	5.87	4.53	4.60	12.96	12.22	10.88	8.80	7.33	5.66	5.74
	4,5		0.62	0.60	0.97	0.94	10.36	9.78	8.70	7.04	5.87	4.53	4.60	12.96	12.22	10.88	8.80	7.33	5.66	5.74
	6-9		0.62	0.60	0.97	0.94	10.36	9.78	8.70	7.04	5.87	4.53	4.60	12.96	12.22	10.88	8.80	7.33	5.66	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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 12
\$1000 Deductible	\$ 20
\$2000 Deductible	\$ 31
\$3000 Deductible	\$ 38
\$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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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

Territories 17 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	72	67	110	105	225	212	189	153	127	110	100	281	265	236	191	159	138	125
	2,3		72	67	109	104	214	202	180	145	121	105	95	268	253	225	181	151	131	119
	4,5		70	65	106	101	200	189	168	136	113	98	89	250	236	210	170	141	123	111
	6-9		64	59	97	92	158	149	133	107	89	77	70	198	186	166	134	111	96	88
4,501 - 6,000	1	2	75	70	114	109	286	270	240	194	162	140	127	358	338	300	243	203	175	159
	2,3		74	69	113	108	270	255	227	184	153	133	120	338	319	284	230	191	166	150
	4,5		72	67	110	105	250	236	210	170	142	123	111	313	295	263	213	178	154	139
	6-9		66	61	100	95	188	177	158	127	106	92	83	235	221	198	159	133	115	104
6,001 - 8,000	1	3	88	83	134	129	339	320	285	230	192	166	150	424	400	356	288	240	208	188
	2,3		87	82	133	128	319	301	268	217	181	157	141	399	376	335	271	226	196	176
	4,5		84	79	129	124	295	278	247	200	167	145	131	369	348	309	250	209	181	164
	6-9		75	70	115	110	215	203	181	146	122	106	95	269	254	226	183	153	133	119
8,001 - 10,000	1	4	111	106	171	166	427	403	359	290	242	210	189	534	504	449	363	303	263	236
	2,3		110	105	169	164	399	376	335	271	226	196	177	499	470	419	339	283	245	221
	4,5		106	101	163	158	366	345	307	248	207	179	162	458	431	384	310	259	224	203
	6-9		92	87	141	136	258	243	216	175	146	126	114	323	304	270	219	183	158	143
10,001 - 15,000	1	5	132	127	205	199	550	519	462	374	311	270	244	688	649	578	468	389	338	305
	2,3		130	125	202	196	513	484	431	348	290	252	227	641	605	539	435	363	315	284
	4,5		126	121	195	189	466	440	392	317	264	229	207	583	550	490	396	330	286	259
	6-9		108	103	166	161	319	301	268	217	181	157	141	399	376	335	271	226	196	176
15,001 - 20,000	1	6	175	170	274	266	753	710	632	511	426	369	334	941	888	790	639	533	461	418
	2,3		173	168	270	262	697	658	586	474	395	342	309	871	823	733	593	494	428	386
	4,5		166	161	259	251	632	596	530	429	358	310	280	790	745	663	536	448	388	350
	6-9		139	134	216	210	420	396	352	285	238	206	186	525	495	440	356	298	258	233
20,001 - 25,000	1	7	157	152	244	237	812	766	682	552	460	398	360	1015	958	853	690	575	498	450
	2,3		154	149	240	233	753	710	632	511	426	369	334	941	888	790	639	533	461	418
	4,5		148	143	231	224	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	6-9		125	120	194	188	448	423	376	305	254	220	199	560	529	470	381	318	275	249
25,001 - 40,000	1	8	161	156	250	243	918	866	771	624	520	450	407	1148	1083	964	780	650	563	509
	2,3		159	154	247	240	849	801	713	577	481	417	376	1061	1001	891	721	601	521	470
	4,5		152	147	237	230	766	723	643	521	434	376	340	958	904	804	651	543	470	425
	6-9		129	124	199	193	501	473	421	341	284	246	222	626	591	526	426	355	308	278
40,001 - 65,000	1	10	210	204	328	318	1174	1108	986	798	665	576	521	1468	1385	1233	998	831	720	651
	2,3		206	200	322	313	1085	1024	911	737	614	532	481	1356	1280	1139	921	768	665	601
	4,5		198	192	309	300	976	921	820	663	553	479	433	1220	1151	1025	829	691	599	541
	6-9		164	159	255	248	629	593	528	427	356	308	279	786	741	660	534	445	385	349
65,001 - 90,000	1	11	225	218	350	340	1280	1208	1075	870	725	628	568	1600	1510	1344	1088	906	785	710
	2,3		220	214	344	334	1182	1115	992	803	669	580	524	1478	1394	1240	1004	836	725	655
	4,5		211	205	330	320	1062	1002	892	721	601	521	471	1328	1253	1115	901	751	651	589
	6-9		174	169	272	264	681	642	571	462	385	334	302	851	803	714	578	481	418	378
Charge per \$1000 over \$90,000	1	12	0.66	0.64	1.02	0.99	10.53	9.93	8.84	7.15	5.96	4.60	4.67	13.16	12.41	11.05	8.94	7.45	5.74	5.83
	2,3		0.66	0.64	1.02	0.99	10.53	9.93	8.84	7.15	5.96	4.60	4.67	13.16	12.41	11.05	8.94	7.45	5.74	5.83
	4,5		0.66	0.64	1.02	0.99	10.53	9.93	8.84	7.15	5.96	4.60	4.67	13.16	12.41	11.05	8.94	7.45	5.74	5.83
	6-9		0.66	0.64	1.02	0.99	10.53	9.93	8.84	7.15	5.96	4.60	4.67	13.16	12.41	11.05	8.94	7.45	5.74	5.83

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 12
\$1000 Deductible	\$ 20
\$2000 Deductible	\$ 31
\$3000 Deductible	\$ 39
\$4000 Deductible	\$ 43
\$5000 Deductible	\$ 47

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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 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	72	67	109	104	234	221	197	159	133	115	104	293	276	246	199	166	144	130
	2,3		71	66	108	103	223	210	187	151	126	109	99	279	263	234	189	158	136	124
	4,5		70	65	106	101	208	196	174	141	118	102	92	260	245	218	176	148	128	115
	6-9		63	58	96	91	162	153	136	110	92	80	72	203	191	170	138	115	100	90
4,501 - 6,000	1	2	75	70	114	109	300	283	252	204	170	147	133	375	354	315	255	213	184	166
	2,3		73	68	112	107	282	266	237	192	160	138	125	353	333	296	240	200	173	156
	4,5		72	67	110	105	261	246	219	177	148	128	116	326	308	274	221	185	160	145
	6-9		65	60	99	94	194	183	163	132	110	95	86	243	229	204	165	138	119	108
6,001 - 8,000	1	3	88	83	134	129	357	337	300	243	202	175	158	446	421	375	304	253	219	198
	2,3		86	81	132	127	335	316	281	228	190	164	149	419	395	351	285	238	205	186
	4,5		84	79	129	124	308	291	259	210	175	151	137	385	364	324	263	219	189	171
	6-9		75	70	114	109	224	211	188	152	127	110	99	280	264	235	190	159	138	124
8,001 - 10,000	1	4	111	106	170	165	451	425	378	306	255	221	200	564	531	473	383	319	276	250
	2,3		109	104	168	163	421	397	353	286	238	206	187	526	496	441	358	298	258	234
	4,5		105	100	162	157	385	363	323	261	218	189	171	481	454	404	326	273	236	214
	6-9		92	87	141	136	269	254	226	183	152	132	119	336	318	283	229	190	165	149
10,001 - 15,000	1	5	132	127	204	198	583	550	490	396	330	286	259	729	688	613	495	413	358	324
	2,3		130	125	201	195	543	512	456	369	307	266	241	679	640	570	461	384	333	301
	4,5		125	120	194	188	493	465	414	335	279	242	219	616	581	518	419	349	303	274
	6-9		107	102	165	160	335	316	281	228	190	164	149	419	395	351	285	238	205	186
15,001 - 20,000	1	6	174	169	272	264	799	754	671	543	452	392	354	999	943	839	679	565	490	443
	2,3		171	166	268	260	741	699	622	503	419	363	329	926	874	778	629	524	454	411
	4,5		165	160	258	250	670	632	562	455	379	329	297	838	790	703	569	474	411	371
	6-9		138	133	214	208	442	417	371	300	250	217	196	553	521	464	375	313	271	245
20,001 - 25,000	1	7	155	150	242	235	863	814	724	586	488	423	383	1079	1018	905	733	610	529	479
	2,3		153	148	239	232	799	754	671	543	452	392	354	999	943	839	679	565	490	443
	4,5		148	143	230	223	721	680	605	490	408	354	320	901	850	756	613	510	443	400
	6-9		125	120	193	187	474	447	398	322	268	232	210	593	559	498	403	335	290	263
25,001 - 40,000	1	8	160	155	249	242	976	921	820	663	553	479	433	1220	1151	1025	829	691	599	541
	2,3		157	152	245	238	903	852	758	613	511	443	400	1129	1065	948	766	639	554	500
	4,5		152	147	236	229	814	768	684	553	461	399	361	1018	960	855	691	576	499	451
	6-9		128	123	198	192	530	500	445	360	300	260	235	663	625	556	450	375	325	294
40,001 - 65,000	1	10	208	202	325	316	1251	1180	1050	850	708	614	555	1564	1475	1313	1063	885	768	694
	2,3		205	199	320	311	1155	1090	970	785	654	567	512	1444	1363	1213	981	818	709	640
	4,5		197	191	307	298	1038	979	871	705	587	509	460	1298	1224	1089	881	734	636	575
	6-9		162	157	253	246	666	628	559	452	377	327	295	833	785	699	565	471	409	369
65,001 - 90,000	1	11	222	216	347	337	1364	1287	1145	927	772	669	605	1705	1609	1431	1159	965	836	756
	2,3		218	212	342	332	1259	1188	1057	855	713	618	558	1574	1485	1321	1069	891	773	698
	4,5		210	204	328	318	1130	1066	949	768	640	554	501	1413	1333	1186	960	800	693	626
	6-9		173	168	270	262	722	681	606	490	409	354	320	903	851	758	613	511	443	400
Charge per \$1000 over \$90,000	1	12	0.65	0.63	1.02	0.99	11.27	10.63	9.46	7.65	6.38	4.92	5.00	14.08	13.28	11.82	9.57	7.97	6.15	6.24
	2,3		0.65	0.63	1.02	0.99	11.27	10.63	9.46	7.65	6.38	4.92	5.00	14.08	13.28	11.82	9.57	7.97	6.15	6.24
	4,5		0.65	0.63	1.02	0.99	11.27	10.63	9.46	7.65	6.38	4.92	5.00	14.08	13.28	11.82	9.57	7.97	6.15	6.24
	6-9		0.65	0.63	1.02	0.99	11.27	10.63	9.46	7.65	6.38	4.92	5.00	14.08	13.28	11.82	9.57	7.97	6.15	6.24

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 11
\$ 500 Deductible	\$ 13
\$1000 Deductible	\$ 22
\$2000 Deductible	\$ 33
\$3000 Deductible	\$ 41
\$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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 19 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	72	67	109	104	241	227	202	163	136	118	107	301	284	253	204	170	148	134
	2,3		71	66	108	103	228	215	191	155	129	112	101	285	269	239	194	161	140	126
	4,5		70	65	106	101	213	201	179	145	121	105	94	266	251	224	181	151	131	118
	6-9		63	58	96	91	165	156	139	112	94	81	73	206	195	174	140	118	101	91
4,501 - 6,000	1	2	74	69	113	108	308	291	259	210	175	151	137	385	364	324	263	219	189	171
	2,3		73	68	112	107	292	275	245	198	165	143	129	365	344	306	248	206	179	161
	4,5		72	67	109	104	269	254	226	183	152	132	119	336	318	283	229	190	165	149
	6-9		65	60	99	94	199	188	167	135	113	98	88	249	235	209	169	141	123	110
6,001 - 8,000	1	3	87	82	133	128	369	348	310	251	209	181	164	461	435	388	314	261	226	205
	2,3		86	81	132	127	347	327	291	235	196	170	154	434	409	364	294	245	213	193
	4,5		84	79	128	123	318	300	267	216	180	156	141	398	375	334	270	225	195	176
	6-9		75	70	114	109	229	216	192	156	130	112	102	286	270	240	195	163	140	128
8,001 - 10,000	1	4	110	105	169	164	466	440	392	317	264	229	207	583	550	490	396	330	286	259
	2,3		109	104	167	162	436	411	366	296	247	214	193	545	514	458	370	309	268	241
	4,5		105	100	161	156	399	376	335	271	226	196	177	499	470	419	339	283	245	221
	6-9		91	86	140	135	278	262	233	189	157	136	123	348	328	291	236	196	170	154
10,001 - 15,000	1	5	131	126	203	197	605	571	508	411	343	297	268	756	714	635	514	429	371	335
	2,3		129	124	200	194	563	531	473	382	319	276	250	704	664	591	478	399	345	313
	4,5		125	120	193	187	511	482	429	347	289	251	227	639	603	536	434	361	314	284
	6-9		107	102	164	159	347	327	291	235	196	170	154	434	409	364	294	245	213	193
15,001 - 20,000	1	6	173	168	270	262	831	784	698	564	470	408	368	1039	980	873	705	588	510	460
	2,3		170	165	266	258	771	727	647	523	436	378	342	964	909	809	654	545	473	428
	4,5		164	159	255	248	695	656	584	472	394	341	308	869	820	730	590	493	426	385
	6-9		137	132	213	207	458	432	384	311	259	225	203	573	540	480	389	324	281	254
20,001 - 25,000	1	7	155	150	241	234	898	847	754	610	508	440	398	1123	1059	943	763	635	550	498
	2,3		152	147	237	230	831	784	698	564	470	408	368	1039	980	873	705	588	510	460
	4,5		146	141	228	221	750	708	630	510	425	368	333	938	885	788	638	531	460	416
	6-9		124	119	192	186	492	464	413	334	278	241	218	615	580	516	418	348	301	273
25,001 - 40,000	1	8	159	154	247	240	1017	959	854	690	575	499	451	1271	1199	1068	863	719	624	564
	2,3		156	151	243	236	940	887	789	639	532	461	417	1175	1109	986	799	665	576	521
	4,5		150	145	234	227	847	799	711	575	479	415	376	1059	999	889	719	599	519	470
	6-9		127	122	197	191	550	519	462	374	311	270	244	688	649	578	468	389	338	305
40,001 - 65,000	1	10	206	200	322	313	1304	1230	1095	886	738	640	578	1630	1538	1369	1108	923	800	723
	2,3		203	197	317	308	1204	1136	1011	818	682	591	534	1505	1420	1264	1023	853	739	668
	4,5		195	189	305	296	1081	1020	908	734	612	530	479	1351	1275	1135	918	765	663	599
	6-9		162	157	252	245	692	653	581	470	392	340	307	865	816	726	588	490	425	384
65,001 - 90,000	1	11	220	214	345	335	1423	1342	1194	966	805	698	631	1779	1678	1493	1208	1006	873	789
	2,3		217	211	339	329	1312	1238	1102	891	743	644	582	1640	1548	1378	1114	929	805	728
	4,5		208	202	325	316	1178	1111	989	800	667	578	522	1473	1389	1236	1000	834	723	653
	6-9		172	167	269	261	750	708	630	510	425	368	333	938	885	788	638	531	460	416
Charge per \$1000 over \$90,000	1	12	0.64	0.63	1.01	0.98	11.78	11.11	9.89	8.00	6.67	5.14	5.22	14.73	13.89	12.36	10.00	8.34	6.43	6.53
	2,3		0.64	0.63	1.01	0.98	11.78	11.11	9.89	8.00	6.67	5.14	5.22	14.73	13.89	12.36	10.00	8.34	6.43	6.53
	4,5		0.64	0.63	1.01	0.98	11.78	11.11	9.89	8.00	6.67	5.14	5.22	14.73	13.89	12.36	10.00	8.34	6.43	6.53
	6-9		0.64	0.63	1.01	0.98	11.78	11.11	9.89	8.00	6.67	5.14	5.22	14.73	13.89	12.36	10.00	8.34	6.43	6.53

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 11
\$ 500 Deductible	\$ 13
\$1000 Deductible	\$ 23
\$2000 Deductible	\$ 35
\$3000 Deductible	\$ 43
\$4000 Deductible	\$ 48
\$5000 Deductible	\$ 52

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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.

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	74	69	113	108	243	229	204	165	137	119	108	304	286	255	206	171	149	135
	2,3		73	68	112	107	230	217	193	156	130	113	102	288	271	241	195	163	141	128
	4,5		72	67	109	104	215	203	181	146	122	106	95	269	254	226	183	153	133	119
	6-9		65	60	99	94	166	157	140	113	94	82	74	208	196	175	141	118	103	93
4,501 - 6,000	1	2	77	72	117	112	312	294	262	212	176	153	138	390	368	328	265	220	191	173
	2,3		76	71	116	111	294	277	247	199	166	144	130	368	346	309	249	208	180	163
	4,5		74	69	113	108	271	256	228	184	154	133	120	339	320	285	230	193	166	150
	6-9		67	62	102	97	200	189	168	136	113	98	89	250	236	210	170	141	123	111
6,001 - 8,000	1	3	91	86	139	134	373	352	313	253	211	183	165	466	440	391	316	264	229	206
	2,3		89	84	137	132	350	330	294	238	198	172	155	438	413	368	298	248	215	194
	4,5		88	83	134	129	321	303	270	218	182	158	142	401	379	338	273	228	198	178
	6-9		77	72	118	113	231	218	194	157	131	113	102	289	273	243	196	164	141	128
8,001 - 10,000	1	4	115	110	177	172	472	445	396	320	267	231	209	590	556	495	400	334	289	261
	2,3		114	109	175	170	440	415	369	299	249	216	195	550	519	461	374	311	270	244
	4,5		110	105	169	164	402	379	337	273	227	197	178	503	474	421	341	284	246	223
	6-9		95	90	146	141	280	264	235	190	158	137	124	350	330	294	238	198	171	155
10,001 - 15,000	1	5	138	133	214	208	613	578	514	416	347	301	272	766	723	643	520	434	376	340
	2,3		136	131	211	205	569	537	478	387	322	279	252	711	671	598	484	403	349	315
	4,5		131	126	203	197	517	488	434	351	293	254	229	646	610	543	439	366	318	286
	6-9		112	107	172	167	350	330	294	238	198	172	155	438	413	368	298	248	215	194
15,001 - 20,000	1	6	183	178	286	278	842	794	707	572	476	413	373	1053	993	884	715	595	516	466
	2,3		180	175	282	274	779	735	654	529	441	382	345	974	919	818	661	551	478	431
	4,5		173	168	271	263	704	664	591	478	398	345	312	880	830	739	598	498	431	390
	6-9		145	140	226	219	463	437	389	315	262	227	205	579	546	486	394	328	284	256
20,001 - 25,000	1	7	164	159	255	248	909	858	764	618	515	446	403	1136	1073	955	773	644	558	504
	2,3		161	156	251	244	842	794	707	572	476	413	373	1053	993	884	715	595	516	466
	4,5		155	150	241	234	759	716	637	516	430	372	337	949	895	796	645	538	465	421
	6-9		130	125	202	196	497	469	417	338	281	244	220	621	586	521	423	351	305	275
25,001 - 40,000	1	8	168	163	263	255	1029	971	864	699	583	505	456	1286	1214	1080	874	729	631	570
	2,3		166	161	259	251	952	898	799	647	539	467	422	1190	1123	999	809	674	584	528
	4,5		159	154	248	241	856	808	719	582	485	420	380	1070	1010	899	728	606	525	475
	6-9		134	129	208	202	557	525	467	378	315	273	247	696	656	584	473	394	341	309
40,001 - 65,000	1	10	220	214	344	334	1321	1246	1109	897	748	648	586	1651	1558	1386	1121	935	810	733
	2,3		216	210	338	328	1219	1150	1024	828	690	598	541	1524	1438	1280	1035	863	748	676
	4,5		208	202	324	315	1095	1033	919	744	620	537	486	1369	1291	1149	930	775	671	608
	6-9		171	166	268	260	701	661	588	476	397	344	311	876	826	735	595	496	430	389
65,001 - 90,000	1	11	235	228	368	357	1441	1359	1210	978	815	707	639	1801	1699	1513	1223	1019	884	799
	2,3		232	225	362	351	1329	1254	1116	903	752	652	589	1661	1568	1395	1129	940	815	736
	4,5		221	215	346	336	1193	1125	1001	810	675	585	529	1491	1406	1251	1013	844	731	661
	6-9		182	177	285	277	760	717	638	516	430	373	337	950	896	798	645	538	466	421
Charge per \$1000 over \$90,000	1	12	0.69	0.67	1.09	1.05	11.94	11.27	10.03	8.11	6.76	5.21	5.29	14.93	14.08	12.53	10.14	8.45	6.52	6.62
	2,3		0.69	0.67	1.09	1.05	11.94	11.27	10.03	8.11	6.76	5.21	5.29	14.93	14.08	12.53	10.14	8.45	6.52	6.62
	4,5		0.69	0.67	1.09	1.05	11.94	11.27	10.03	8.11	6.76	5.21	5.29	14.93	14.08	12.53	10.14	8.45	6.52	6.62
	6-9		0.69	0.67	1.09	1.05	11.94	11.27	10.03	8.11	6.76	5.21	5.29	14.93	14.08	12.53	10.14	8.45	6.52	6.62

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 12
\$ 500 Deductible	\$ 14
\$1000 Deductible	\$ 23
\$2000 Deductible	\$ 35
\$3000 Deductible	\$ 44
\$4000 Deductible	\$ 49
\$5000 Deductible	\$ 53

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$12
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	114	109	176	171	571	539	480	388	323	280	253	714	674	600	485	404	350	316
	2,3		113	108	174	169	532	502	447	361	301	261	236	665	628	559	451	376	326	295
	4,5		109	104	168	163	483	456	406	328	274	237	214	604	570	508	410	343	296	268
	6-9		95	90	145	140	331	312	278	225	187	162	147	414	390	348	281	234	203	184
4,501 - 6,000	1	2	120	115	185	180	792	747	665	538	448	388	351	990	934	831	673	560	485	439
	2,3		119	114	183	178	735	693	617	499	416	360	326	919	866	771	624	520	450	408
	4,5		114	109	176	171	663	625	556	450	375	325	294	829	781	695	563	469	406	368
	6-9		99	94	152	147	438	413	368	297	248	215	194	548	516	460	371	310	269	243
6,001 - 8,000	1	3	150	145	234	227	987	931	829	670	559	484	438	1234	1164	1036	838	699	605	548
	2,3		148	143	231	224	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
	4,5		143	138	222	216	823	776	691	559	466	404	365	1029	970	864	699	583	505	456
	6-9		121	116	187	182	535	505	449	364	303	263	237	669	631	561	455	379	329	296
8,001 - 10,000	1	4	205	199	320	311	1301	1227	1092	883	736	638	577	1626	1534	1365	1104	920	798	721
	2,3		202	196	315	306	1201	1133	1008	816	680	589	533	1501	1416	1260	1020	850	736	666
	4,5		194	188	302	293	1079	1018	906	733	611	529	478	1349	1273	1133	916	764	661	598
	6-9		161	156	250	243	690	651	579	469	391	339	306	863	814	724	586	489	424	383
10,001 - 15,000	1	5	255	248	399	387	1748	1649	1468	1187	989	857	775	2185	2061	1835	1484	1236	1071	969
	2,3		251	244	392	381	1611	1520	1353	1094	912	790	714	2014	1900	1691	1368	1140	988	893
	4,5		241	234	376	365	1444	1362	1212	981	817	708	640	1805	1703	1515	1226	1021	885	800
	6-9		197	191	308	299	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	356	346	557	541	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	2,3		350	340	547	531	2279	2150	1914	1548	1290	1118	1011	2849	2688	2393	1935	1613	1398	1264
	4,5		334	324	522	507	2039	1924	1712	1385	1154	1000	904	2549	2405	2140	1731	1443	1250	1130
	6-9		272	264	424	412	1274	1202	1070	865	721	625	565	1593	1503	1338	1081	901	781	706
20,001 - 25,000	1	7	312	303	488	474	2691	2539	2260	1828	1523	1320	1193	3364	3174	2825	2285	1904	1650	1491
	2,3		307	298	480	466	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	4,5		294	285	458	445	2214	2089	1859	1504	1253	1086	982	2768	2611	2324	1880	1566	1358	1228
	6-9		239	232	374	363	1380	1302	1159	937	781	677	612	1725	1628	1449	1171	976	846	765
25,001 - 40,000	1	8	322	313	504	489	3073	2899	2580	2087	1739	1507	1363	3841	3624	3225	2609	2174	1884	1704
	2,3		317	308	495	481	2826	2666	2373	1920	1600	1386	1253	3533	3333	2966	2400	2000	1733	1566
	4,5		303	294	473	459	2526	2383	2121	1716	1430	1239	1120	3158	2979	2651	2145	1788	1549	1400
	6-9		246	239	385	374	1569	1480	1317	1066	888	770	696	1961	1850	1646	1333	1110	963	870
40,001 - 65,000	1	10	436	423	681	661	3999	3773	3358	2717	2264	1962	1773	4999	4716	4198	3396	2830	2453	2216
	2,3		427	415	668	649	3677	3469	3087	2498	2081	1804	1630	4596	4336	3859	3123	2601	2255	2038
	4,5		408	396	638	619	3282	3096	2755	2229	1858	1610	1455	4103	3870	3444	2786	2323	2013	1819
	6-9		330	320	515	500	2028	1913	1703	1377	1148	995	899	2535	2391	2129	1721	1435	1244	1124
65,001 - 90,000	1	11	469	455	732	711	4381	4133	3678	2976	2480	2149	1943	5476	5166	4598	3720	3100	2686	2429
	2,3		460	447	719	698	4027	3799	3381	2735	2279	1975	1786	5034	4749	4226	3419	2849	2469	2233
	4,5		439	426	686	666	3593	3390	3017	2441	2034	1763	1593	4491	4238	3771	3051	2543	2204	1991
	6-9		354	344	553	537	2218	2092	1862	1506	1255	1088	983	2773	2615	2328	1883	1569	1360	1229
Charge per \$1000 over \$90,000	1	12	1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	2,3		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	4,5		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	6-9		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 37
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 74
\$2000 Deductible	\$112
\$3000 Deductible	\$139
\$4000 Deductible	\$155
\$5000 Deductible	\$168

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$37
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 2 - NON-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	114	109	176	171	571	539	480	388	323	280	253	714	674	600	485	404	350	316
	2,3		113	108	174	169	532	502	447	361	301	261	236	665	628	559	451	376	326	295
	4,5		109	104	168	163	483	456	406	328	274	237	214	604	570	508	410	343	296	268
	6-9		95	90	145	140	331	312	278	225	187	162	147	414	390	348	281	234	203	184
4,501 - 6,000	1	2	120	115	185	180	792	747	665	538	448	388	351	990	934	831	673	560	485	439
	2,3		119	114	183	178	735	693	617	499	416	360	326	919	866	771	624	520	450	408
	4,5		114	109	176	171	663	625	556	450	375	325	294	829	781	695	563	469	406	368
	6-9		99	94	152	147	438	413	368	297	248	215	194	548	516	460	371	310	269	243
6,001 - 8,000	1	3	150	145	234	227	987	931	829	670	559	484	438	1234	1164	1036	838	699	605	548
	2,3		148	143	231	224	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
	4,5		143	138	222	216	823	776	691	559	466	404	365	1029	970	864	699	583	505	456
	6-9		121	116	187	182	535	505	449	364	303	263	237	669	631	561	455	379	329	296
8,001 - 10,000	1	4	205	199	320	311	1301	1227	1092	883	736	638	577	1626	1534	1365	1104	920	798	721
	2,3		202	196	315	306	1201	1133	1008	816	680	589	533	1501	1416	1260	1020	850	736	666
	4,5		194	188	302	293	1079	1018	906	733	611	529	478	1349	1273	1133	916	764	661	598
	6-9		161	156	250	243	690	651	579	469	391	339	306	863	814	724	586	489	424	383
10,001 - 15,000	1	5	255	248	399	387	1748	1649	1468	1187	989	857	775	2185	2061	1835	1484	1236	1071	969
	2,3		251	244	392	381	1611	1520	1353	1094	912	790	714	2014	1900	1691	1368	1140	988	893
	4,5		241	234	376	365	1444	1362	1212	981	817	708	640	1805	1703	1515	1226	1021	885	800
	6-9		197	191	308	299	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	356	346	557	541	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	2,3		350	340	547	531	2279	2150	1914	1548	1290	1118	1011	2849	2688	2393	1935	1613	1398	1264
	4,5		334	324	522	507	2039	1924	1712	1385	1154	1000	904	2549	2405	2140	1731	1443	1250	1130
	6-9		272	264	424	412	1274	1202	1070	865	721	625	565	1593	1503	1338	1081	901	781	706
20,001 - 25,000	1	7	312	303	488	474	2691	2539	2260	1828	1523	1320	1193	3364	3174	2825	2285	1904	1650	1491
	2,3		307	298	480	466	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	4,5		294	285	458	445	2214	2089	1859	1504	1253	1086	982	2768	2611	2324	1880	1566	1358	1228
	6-9		239	232	374	363	1380	1302	1159	937	781	677	612	1725	1628	1449	1171	976	846	765
25,001 - 40,000	1	8	322	313	504	489	3073	2899	2580	2087	1739	1507	1363	3841	3624	3225	2609	2174	1884	1704
	2,3		317	308	495	481	2826	2666	2373	1920	1600	1386	1253	3533	3333	2966	2400	2000	1733	1566
	4,5		303	294	473	459	2526	2383	2121	1716	1430	1239	1120	3158	2979	2651	2145	1788	1549	1400
	6-9		246	239	385	374	1569	1480	1317	1066	888	770	696	1961	1850	1646	1333	1110	963	870
40,001 - 65,000	1	10	436	423	681	661	3999	3773	3358	2717	2264	1962	1773	4999	4716	4198	3396	2830	2453	2216
	2,3		427	415	668	649	3677	3469	3087	2498	2081	1804	1630	4596	4336	3859	3123	2601	2255	2038
	4,5		408	396	638	619	3282	3096	2755	2229	1858	1610	1455	4103	3870	3444	2786	2323	2013	1819
	6-9		330	320	515	500	2028	1913	1703	1377	1148	995	899	2535	2391	2129	1721	1435	1244	1124
65,001 - 90,000	1	11	469	455	732	711	4381	4133	3678	2976	2480	2149	1943	5476	5166	4598	3720	3100	2686	2429
	2,3		460	447	719	698	4027	3799	3381	2735	2279	1975	1786	5034	4749	4226	3419	2849	2469	2233
	4,5		439	426	686	666	3593	3390	3017	2441	2034	1763	1593	4491	4238	3771	3051	2543	2204	1991
	6-9		354	344	553	537	2218	2092	1862	1506	1255	1088	983	2773	2615	2328	1883	1569	1360	1229
Charge per \$1000 over \$90,000	1	12	1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	2,3		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	4,5		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	6-9		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 37
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 74
\$2000 Deductible	\$112
\$3000 Deductible	\$139
\$4000 Deductible	\$155
\$5000 Deductible	\$168

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$37
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	114	109	176	171	571	539	480	388	323	280	253	714	674	600	485	404	350	316
	2,3		113	108	174	169	532	502	447	361	301	261	236	665	628	559	451	376	326	295
	4,5		109	104	168	163	483	456	406	328	274	237	214	604	570	508	410	343	296	268
	6-9		95	90	145	140	331	312	278	225	187	162	147	414	390	348	281	234	203	184
4,501 - 6,000	1	2	120	115	185	180	792	747	665	538	448	388	351	990	934	831	673	560	485	439
	2,3		119	114	183	178	735	693	617	499	416	360	326	919	866	771	624	520	450	408
	4,5		114	109	176	171	663	625	556	450	375	325	294	829	781	695	563	469	406	368
	6-9		99	94	152	147	438	413	368	297	248	215	194	548	516	460	371	310	269	243
6,001 - 8,000	1	3	150	145	234	227	987	931	829	670	559	484	438	1234	1164	1036	838	699	605	548
	2,3		148	143	231	224	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
	4,5		143	138	222	216	823	776	691	559	466	404	365	1029	970	864	699	583	505	456
	6-9		121	116	187	182	535	505	449	364	303	263	237	669	631	561	455	379	329	296
8,001 - 10,000	1	4	205	199	320	311	1301	1227	1092	883	736	638	577	1626	1534	1365	1104	920	798	721
	2,3		202	196	315	306	1201	1133	1008	816	680	589	533	1501	1416	1260	1020	850	736	666
	4,5		194	188	302	293	1079	1018	906	733	611	529	478	1349	1273	1133	916	764	661	598
	6-9		161	156	250	243	690	651	579	469	391	339	306	863	814	724	586	489	424	383
10,001 - 15,000	1	5	255	248	399	387	1748	1649	1468	1187	989	857	775	2185	2061	1835	1484	1236	1071	969
	2,3		251	244	392	381	1611	1520	1353	1094	912	790	714	2014	1900	1691	1368	1140	988	893
	4,5		241	234	376	365	1444	1362	1212	981	817	708	640	1805	1703	1515	1226	1021	885	800
	6-9		197	191	308	299	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	356	346	557	541	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	2,3		350	340	547	531	2279	2150	1914	1548	1290	1118	1011	2849	2688	2393	1935	1613	1398	1264
	4,5		334	324	522	507	2039	1924	1712	1385	1154	1000	904	2549	2405	2140	1731	1443	1250	1130
	6-9		272	264	424	412	1274	1202	1070	865	721	625	565	1593	1503	1338	1081	901	781	706
20,001 - 25,000	1	7	312	303	488	474	2691	2539	2260	1828	1523	1320	1193	3364	3174	2825	2285	1904	1650	1491
	2,3		307	298	480	466	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	4,5		294	285	458	445	2214	2089	1859	1504	1253	1086	982	2768	2611	2324	1880	1566	1358	1228
	6-9		239	232	374	363	1380	1302	1159	937	781	677	612	1725	1628	1449	1171	976	846	765
25,001 - 40,000	1	8	322	313	504	489	3073	2899	2580	2087	1739	1507	1363	3841	3624	3225	2609	2174	1884	1704
	2,3		317	308	495	481	2826	2666	2373	1920	1600	1386	1253	3533	3333	2966	2400	2000	1733	1566
	4,5		303	294	473	459	2526	2383	2121	1716	1430	1239	1120	3158	2979	2651	2145	1788	1549	1400
	6-9		246	239	385	374	1569	1480	1317	1066	888	770	696	1961	1850	1646	1333	1110	963	870
40,001 - 65,000	1	10	436	423	681	661	3999	3773	3358	2717	2264	1962	1773	4999	4716	4198	3396	2830	2453	2216
	2,3		427	415	668	649	3677	3469	3087	2498	2081	1804	1630	4596	4336	3859	3123	2601	2255	2038
	4,5		408	396	638	619	3282	3096	2755	2229	1858	1610	1455	4103	3870	3444	2786	2323	2013	1819
	6-9		330	320	515	500	2028	1913	1703	1377	1148	995	899	2535	2391	2129	1721	1435	1244	1124
65,001 - 90,000	1	11	469	455	732	711	4381	4133	3678	2976	2480	2149	1943	5476	5166	4598	3720	3100	2686	2429
	2,3		460	447	719	698	4027	3799	3381	2735	2279	1975	1786	5034	4749	4226	3419	2849	2469	2233
	4,5		439	426	686	666	3593	3390	3017	2441	2034	1763	1593	4491	4238	3771	3051	2543	2204	1991
	6-9		354	344	553	537	2218	2092	1862	1506	1255	1088	983	2773	2615	2328	1883	1569	1360	1229
Charge per \$1000 over \$90,000	1	12	1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	2,3		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	4,5		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	6-9		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 37
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 74
\$2000 Deductible	\$112
\$3000 Deductible	\$139
\$4000 Deductible	\$155
\$5000 Deductible	\$168

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$37
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	114	109	176	171	571	539	480	388	323	280	253	714	674	600	485	404	350	316
	2,3		113	108	174	169	532	502	447	361	301	261	236	665	628	559	451	376	326	295
	4,5		109	104	168	163	483	456	406	328	274	237	214	604	570	508	410	343	296	268
	6-9		95	90	145	140	331	312	278	225	187	162	147	414	390	348	281	234	203	184
4,501 - 6,000	1	2	120	115	185	180	792	747	665	538	448	388	351	990	934	831	673	560	485	439
	2,3		119	114	183	178	735	693	617	499	416	360	326	919	866	771	624	520	450	408
	4,5		114	109	176	171	663	625	556	450	375	325	294	829	781	695	563	469	406	368
	6-9		99	94	152	147	438	413	368	297	248	215	194	548	516	460	371	310	269	243
6,001 - 8,000	1	3	150	145	234	227	987	931	829	670	559	484	438	1234	1164	1036	838	699	605	548
	2,3		148	143	231	224	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
	4,5		143	138	222	216	823	776	691	559	466	404	365	1029	970	864	699	583	505	456
	6-9		121	116	187	182	535	505	449	364	303	263	237	669	631	561	455	379	329	296
8,001 - 10,000	1	4	205	199	320	311	1301	1227	1092	883	736	638	577	1626	1534	1365	1104	920	798	721
	2,3		202	196	315	306	1201	1133	1008	816	680	589	533	1501	1416	1260	1020	850	736	666
	4,5		194	188	302	293	1079	1018	906	733	611	529	478	1349	1273	1133	916	764	661	598
	6-9		161	156	250	243	690	651	579	469	391	339	306	863	814	724	586	489	424	383
10,001 - 15,000	1	5	255	248	399	387	1748	1649	1468	1187	989	857	775	2185	2061	1835	1484	1236	1071	969
	2,3		251	244	392	381	1611	1520	1353	1094	912	790	714	2014	1900	1691	1368	1140	988	893
	4,5		241	234	376	365	1444	1362	1212	981	817	708	640	1805	1703	1515	1226	1021	885	800
	6-9		197	191	308	299	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	356	346	557	541	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	2,3		350	340	547	531	2279	2150	1914	1548	1290	1118	1011	2849	2688	2393	1935	1613	1398	1264
	4,5		334	324	522	507	2039	1924	1712	1385	1154	1000	904	2549	2405	2140	1731	1443	1250	1130
	6-9		272	264	424	412	1274	1202	1070	865	721	625	565	1593	1503	1338	1081	901	781	706
20,001 - 25,000	1	7	312	303	488	474	2691	2539	2260	1828	1523	1320	1193	3364	3174	2825	2285	1904	1650	1491
	2,3		307	298	480	466	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	4,5		294	285	458	445	2214	2089	1859	1504	1253	1086	982	2768	2611	2324	1880	1566	1358	1228
	6-9		239	232	374	363	1380	1302	1159	937	781	677	612	1725	1628	1449	1171	976	846	765
25,001 - 40,000	1	8	322	313	504	489	3073	2899	2580	2087	1739	1507	1363	3841	3624	3225	2609	2174	1884	1704
	2,3		317	308	495	481	2826	2666	2373	1920	1600	1386	1253	3533	3333	2966	2400	2000	1733	1566
	4,5		303	294	473	459	2526	2383	2121	1716	1430	1239	1120	3158	2979	2651	2145	1788	1549	1400
	6-9		246	239	385	374	1569	1480	1317	1066	888	770	696	1961	1850	1646	1333	1110	963	870
40,001 - 65,000	1	10	436	423	681	661	3999	3773	3358	2717	2264	1962	1773	4999	4716	4198	3396	2830	2453	2216
	2,3		427	415	668	649	3677	3469	3087	2498	2081	1804	1630	4596	4336	3859	3123	2601	2255	2038
	4,5		408	396	638	619	3282	3096	2755	2229	1858	1610	1455	4103	3870	3444	2786	2323	2013	1819
	6-9		330	320	515	500	2028	1913	1703	1377	1148	995	899	2535	2391	2129	1721	1435	1244	1124
65,001 - 90,000	1	11	469	455	732	711	4381	4133	3678	2976	2480	2149	1943	5476	5166	4598	3720	3100	2686	2429
	2,3		460	447	719	698	4027	3799	3381	2735	2279	1975	1786	5034	4749	4226	3419	2849	2469	2233
	4,5		439	426	686	666	3593	3390	3017	2441	2034	1763	1593	4491	4238	3771	3051	2543	2204	1991
	6-9		354	344	553	537	2218	2092	1862	1506	1255	1088	983	2773	2615	2328	1883	1569	1360	1229
Charge per \$1000 over \$90,000	1	12	1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	2,3		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	4,5		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	6-9		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05

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.

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COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 37
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\$3000 Deductible	\$139
\$4000 Deductible	\$155
\$5000 Deductible	\$168

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$37
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	114	109	176	171	571	539	480	388	323	280	253	714	674	600	485	404	350	316
	2,3		113	108	174	169	532	502	447	361	301	261	236	665	628	559	451	376	326	295
	4,5		109	104	168	163	483	456	406	328	274	237	214	604	570	508	410	343	296	268
	6-9		95	90	145	140	331	312	278	225	187	162	147	414	390	348	281	234	203	184
4,501 - 6,000	1	2	120	115	185	180	792	747	665	538	448	388	351	990	934	831	673	560	485	439
	2,3		119	114	183	178	735	693	617	499	416	360	326	919	866	771	624	520	450	408
	4,5		114	109	176	171	663	625	556	450	375	325	294	829	781	695	563	469	406	368
	6-9		99	94	152	147	438	413	368	297	248	215	194	548	516	460	371	310	269	243
6,001 - 8,000	1	3	150	145	234	227	987	931	829	670	559	484	438	1234	1164	1036	838	699	605	548
	2,3		148	143	231	224	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
	4,5		143	138	222	216	823	776	691	559	466	404	365	1029	970	864	699	583	505	456
	6-9		121	116	187	182	535	505	449	364	303	263	237	669	631	561	455	379	329	296
8,001 - 10,000	1	4	205	199	320	311	1301	1227	1092	883	736	638	577	1626	1534	1365	1104	920	798	721
	2,3		202	196	315	306	1201	1133	1008	816	680	589	533	1501	1416	1260	1020	850	736	666
	4,5		194	188	302	293	1079	1018	906	733	611	529	478	1349	1273	1133	916	764	661	598
	6-9		161	156	250	243	690	651	579	469	391	339	306	863	814	724	586	489	424	383
10,001 - 15,000	1	5	255	248	399	387	1748	1649	1468	1187	989	857	775	2185	2061	1835	1484	1236	1071	969
	2,3		251	244	392	381	1611	1520	1353	1094	912	790	714	2014	1900	1691	1368	1140	988	893
	4,5		241	234	376	365	1444	1362	1212	981	817	708	640	1805	1703	1515	1226	1021	885	800
	6-9		197	191	308	299	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	356	346	557	541	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	2,3		350	340	547	531	2279	2150	1914	1548	1290	1118	1011	2849	2688	2393	1935	1613	1398	1264
	4,5		334	324	522	507	2039	1924	1712	1385	1154	1000	904	2549	2405	2140	1731	1443	1250	1130
	6-9		272	264	424	412	1274	1202	1070	865	721	625	565	1593	1503	1338	1081	901	781	706
20,001 - 25,000	1	7	312	303	488	474	2691	2539	2260	1828	1523	1320	1193	3364	3174	2825	2285	1904	1650	1491
	2,3		307	298	480	466	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	4,5		294	285	458	445	2214	2089	1859	1504	1253	1086	982	2768	2611	2324	1880	1566	1358	1228
	6-9		239	232	374	363	1380	1302	1159	937	781	677	612	1725	1628	1449	1171	976	846	765
25,001 - 40,000	1	8	322	313	504	489	3073	2899	2580	2087	1739	1507	1363	3841	3624	3225	2609	2174	1884	1704
	2,3		317	308	495	481	2826	2666	2373	1920	1600	1386	1253	3533	3333	2966	2400	2000	1733	1566
	4,5		303	294	473	459	2526	2383	2121	1716	1430	1239	1120	3158	2979	2651	2145	1788	1549	1400
	6-9		246	239	385	374	1569	1480	1317	1066	888	770	696	1961	1850	1646	1333	1110	963	870
40,001 - 65,000	1	10	436	423	681	661	3999	3773	3358	2717	2264	1962	1773	4999	4716	4198	3396	2830	2453	2216
	2,3		427	415	668	649	3677	3469	3087	2498	2081	1804	1630	4596	4336	3859	3123	2601	2255	2038
	4,5		408	396	638	619	3282	3096	2755	2229	1858	1610	1455	4103	3870	3444	2786	2323	2013	1819
	6-9		330	320	515	500	2028	1913	1703	1377	1148	995	899	2535	2391	2129	1721	1435	1244	1124
65,001 - 90,000	1	11	469	455	732	711	4381	4133	3678	2976	2480	2149	1943	5476	5166	4598	3720	3100	2686	2429
	2,3		460	447	719	698	4027	3799	3381	2735	2279	1975	1786	5034	4749	4226	3419	2849	2469	2233
	4,5		439	426	686	666	3593	3390	3017	2441	2034	1763	1593	4491	4238	3771	3051	2543	2204	1991
	6-9		354	344	553	537	2218	2092	1862	1506	1255	1088	983	2773	2615	2328	1883	1569	1360	1229
Charge per \$1000 over \$90,000	1	12	1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	2,3		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	4,5		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	6-9		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 37
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 74
\$2000 Deductible	\$112
\$3000 Deductible	\$139
\$4000 Deductible	\$155
\$5000 Deductible	\$168

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$37
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	114	109	176	171	571	539	480	388	323	280	253	714	674	600	485	404	350	316
	2,3		113	108	174	169	532	502	447	361	301	261	236	665	628	559	451	376	326	295
	4,5		109	104	168	163	483	456	406	328	274	237	214	604	570	508	410	343	296	268
	6-9		95	90	145	140	331	312	278	225	187	162	147	414	390	348	281	234	203	184
4,501 - 6,000	1	2	120	115	185	180	792	747	665	538	448	388	351	990	934	831	673	560	485	439
	2,3		119	114	183	178	735	693	617	499	416	360	326	919	866	771	624	520	450	408
	4,5		114	109	176	171	663	625	556	450	375	325	294	829	781	695	563	469	406	368
	6-9		99	94	152	147	438	413	368	297	248	215	194	548	516	460	371	310	269	243
6,001 - 8,000	1	3	150	145	234	227	987	931	829	670	559	484	438	1234	1164	1036	838	699	605	548
	2,3		148	143	231	224	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
	4,5		143	138	222	216	823	776	691	559	466	404	365	1029	970	864	699	583	505	456
	6-9		121	116	187	182	535	505	449	364	303	263	237	669	631	561	455	379	329	296
8,001 - 10,000	1	4	205	199	320	311	1301	1227	1092	883	736	638	577	1626	1534	1365	1104	920	798	721
	2,3		202	196	315	306	1201	1133	1008	816	680	589	533	1501	1416	1260	1020	850	736	666
	4,5		194	188	302	293	1079	1018	906	733	611	529	478	1349	1273	1133	916	764	661	598
	6-9		161	156	250	243	690	651	579	469	391	339	306	863	814	724	586	489	424	383
10,001 - 15,000	1	5	255	248	399	387	1748	1649	1468	1187	989	857	775	2185	2061	1835	1484	1236	1071	969
	2,3		251	244	392	381	1611	1520	1353	1094	912	790	714	2014	1900	1691	1368	1140	988	893
	4,5		241	234	376	365	1444	1362	1212	981	817	708	640	1805	1703	1515	1226	1021	885	800
	6-9		197	191	308	299	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	356	346	557	541	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	2,3		350	340	547	531	2279	2150	1914	1548	1290	1118	1011	2849	2688	2393	1935	1613	1398	1264
	4,5		334	324	522	507	2039	1924	1712	1385	1154	1000	904	2549	2405	2140	1731	1443	1250	1130
	6-9		272	264	424	412	1274	1202	1070	865	721	625	565	1593	1503	1338	1081	901	781	706
20,001 - 25,000	1	7	312	303	488	474	2691	2539	2260	1828	1523	1320	1193	3364	3174	2825	2285	1904	1650	1491
	2,3		307	298	480	466	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	4,5		294	285	458	445	2214	2089	1859	1504	1253	1086	982	2768	2611	2324	1880	1566	1358	1228
	6-9		239	232	374	363	1380	1302	1159	937	781	677	612	1725	1628	1449	1171	976	846	765
25,001 - 40,000	1	8	322	313	504	489	3073	2899	2580	2087	1739	1507	1363	3841	3624	3225	2609	2174	1884	1704
	2,3		317	308	495	481	2826	2666	2373	1920	1600	1386	1253	3533	3333	2966	2400	2000	1733	1566
	4,5		303	294	473	459	2526	2383	2121	1716	1430	1239	1120	3158	2979	2651	2145	1788	1549	1400
	6-9		246	239	385	374	1569	1480	1317	1066	888	770	696	1961	1850	1646	1333	1110	963	870
40,001 - 65,000	1	10	436	423	681	661	3999	3773	3358	2717	2264	1962	1773	4999	4716	4198	3396	2830	2453	2216
	2,3		427	415	668	649	3677	3469	3087	2498	2081	1804	1630	4596	4336	3859	3123	2601	2255	2038
	4,5		408	396	638	619	3282	3096	2755	2229	1858	1610	1455	4103	3870	3444	2786	2323	2013	1819
	6-9		330	320	515	500	2028	1913	1703	1377	1148	995	899	2535	2391	2129	1721	1435	1244	1124
65,001 - 90,000	1	11	469	455	732	711	4381	4133	3678	2976	2480	2149	1943	5476	5166	4598	3720	3100	2686	2429
	2,3		460	447	719	698	4027	3799	3381	2735	2279	1975	1786	5034	4749	4226	3419	2849	2469	2233
	4,5		439	426	686	666	3593	3390	3017	2441	2034	1763	1593	4491	4238	3771	3051	2543	2204	1991
	6-9		354	344	553	537	2218	2092	1862	1506	1255	1088	983	2773	2615	2328	1883	1569	1360	1229
Charge per \$1000 over \$90,000	1	12	1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	2,3		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	4,5		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	6-9		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 37
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 74
\$2000 Deductible	\$112
\$3000 Deductible	\$139
\$4000 Deductible	\$155
\$5000 Deductible	\$168

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$37
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	114	109	176	171	571	539	480	388	323	280	253	714	674	600	485	404	350	316
	2,3		113	108	174	169	532	502	447	361	301	261	236	665	628	559	451	376	326	295
	4,5		109	104	168	163	483	456	406	328	274	237	214	604	570	508	410	343	296	268
	6-9		95	90	145	140	331	312	278	225	187	162	147	414	390	348	281	234	203	184
4,501 - 6,000	1	2	120	115	185	180	792	747	665	538	448	388	351	990	934	831	673	560	485	439
	2,3		119	114	183	178	735	693	617	499	416	360	326	919	866	771	624	520	450	408
	4,5		114	109	176	171	663	625	556	450	375	325	294	829	781	695	563	469	406	368
	6-9		99	94	152	147	438	413	368	297	248	215	194	548	516	460	371	310	269	243
6,001 - 8,000	1	3	150	145	234	227	987	931	829	670	559	484	438	1234	1164	1036	838	699	605	548
	2,3		148	143	231	224	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
	4,5		143	138	222	216	823	776	691	559	466	404	365	1029	970	864	699	583	505	456
	6-9		121	116	187	182	535	505	449	364	303	263	237	669	631	561	455	379	329	296
8,001 - 10,000	1	4	205	199	320	311	1301	1227	1092	883	736	638	577	1626	1534	1365	1104	920	798	721
	2,3		202	196	315	306	1201	1133	1008	816	680	589	533	1501	1416	1260	1020	850	736	666
	4,5		194	188	302	293	1079	1018	906	733	611	529	478	1349	1273	1133	916	764	661	598
	6-9		161	156	250	243	690	651	579	469	391	339	306	863	814	724	586	489	424	383
10,001 - 15,000	1	5	255	248	399	387	1748	1649	1468	1187	989	857	775	2185	2061	1835	1484	1236	1071	969
	2,3		251	244	392	381	1611	1520	1353	1094	912	790	714	2014	1900	1691	1368	1140	988	893
	4,5		241	234	376	365	1444	1362	1212	981	817	708	640	1805	1703	1515	1226	1021	885	800
	6-9		197	191	308	299	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	356	346	557	541	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	2,3		350	340	547	531	2279	2150	1914	1548	1290	1118	1011	2849	2688	2393	1935	1613	1398	1264
	4,5		334	324	522	507	2039	1924	1712	1385	1154	1000	904	2549	2405	2140	1731	1443	1250	1130
	6-9		272	264	424	412	1274	1202	1070	865	721	625	565	1593	1503	1338	1081	901	781	706
20,001 - 25,000	1	7	312	303	488	474	2691	2539	2260	1828	1523	1320	1193	3364	3174	2825	2285	1904	1650	1491
	2,3		307	298	480	466	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	4,5		294	285	458	445	2214	2089	1859	1504	1253	1086	982	2768	2611	2324	1880	1566	1358	1228
	6-9		239	232	374	363	1380	1302	1159	937	781	677	612	1725	1628	1449	1171	976	846	765
25,001 - 40,000	1	8	322	313	504	489	3073	2899	2580	2087	1739	1507	1363	3841	3624	3225	2609	2174	1884	1704
	2,3		317	308	495	481	2826	2666	2373	1920	1600	1386	1253	3533	3333	2966	2400	2000	1733	1566
	4,5		303	294	473	459	2526	2383	2121	1716	1430	1239	1120	3158	2979	2651	2145	1788	1549	1400
	6-9		246	239	385	374	1569	1480	1317	1066	888	770	696	1961	1850	1646	1333	1110	963	870
40,001 - 65,000	1	10	436	423	681	661	3999	3773	3358	2717	2264	1962	1773	4999	4716	4198	3396	2830	2453	2216
	2,3		427	415	668	649	3677	3469	3087	2498	2081	1804	1630	4596	4336	3859	3123	2601	2255	2038
	4,5		408	396	638	619	3282	3096	2755	2229	1858	1610	1455	4103	3870	3444	2786	2323	2013	1819
	6-9		330	320	515	500	2028	1913	1703	1377	1148	995	899	2535	2391	2129	1721	1435	1244	1124
65,001 - 90,000	1	11	469	455	732	711	4381	4133	3678	2976	2480	2149	1943	5476	5166	4598	3720	3100	2686	2429
	2,3		460	447	719	698	4027	3799	3381	2735	2279	1975	1786	5034	4749	4226	3419	2849	2469	2233
	4,5		439	426	686	666	3593	3390	3017	2441	2034	1763	1593	4491	4238	3771	3051	2543	2204	1991
	6-9		354	344	553	537	2218	2092	1862	1506	1255	1088	983	2773	2615	2328	1883	1569	1360	1229
Charge per \$1000 over \$90,000	1	12	1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	2,3		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	4,5		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	6-9		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 37
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 74
\$2000 Deductible	\$112
\$3000 Deductible	\$139
\$4000 Deductible	\$155
\$5000 Deductible	\$168

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$37
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	114	109	176	171	571	539	480	388	323	280	253	714	674	600	485	404	350	316
	2,3		113	108	174	169	532	502	447	361	301	261	236	665	628	559	451	376	326	295
	4,5		109	104	168	163	483	456	406	328	274	237	214	604	570	508	410	343	296	268
	6-9		95	90	145	140	331	312	278	225	187	162	147	414	390	348	281	234	203	184
4,501 - 6,000	1	2	120	115	185	180	792	747	665	538	448	388	351	990	934	831	673	560	485	439
	2,3		119	114	183	178	735	693	617	499	416	360	326	919	866	771	624	520	450	408
	4,5		114	109	176	171	663	625	556	450	375	325	294	829	781	695	563	469	406	368
	6-9		99	94	152	147	438	413	368	297	248	215	194	548	516	460	371	310	269	243
6,001 - 8,000	1	3	150	145	234	227	987	931	829	670	559	484	438	1234	1164	1036	838	699	605	548
	2,3		148	143	231	224	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
	4,5		143	138	222	216	823	776	691	559	466	404	365	1029	970	864	699	583	505	456
	6-9		121	116	187	182	535	505	449	364	303	263	237	669	631	561	455	379	329	296
8,001 - 10,000	1	4	205	199	320	311	1301	1227	1092	883	736	638	577	1626	1534	1365	1104	920	798	721
	2,3		202	196	315	306	1201	1133	1008	816	680	589	533	1501	1416	1260	1020	850	736	666
	4,5		194	188	302	293	1079	1018	906	733	611	529	478	1349	1273	1133	916	764	661	598
	6-9		161	156	250	243	690	651	579	469	391	339	306	863	814	724	586	489	424	383
10,001 - 15,000	1	5	255	248	399	387	1748	1649	1468	1187	989	857	775	2185	2061	1835	1484	1236	1071	969
	2,3		251	244	392	381	1611	1520	1353	1094	912	790	714	2014	1900	1691	1368	1140	988	893
	4,5		241	234	376	365	1444	1362	1212	981	817	708	640	1805	1703	1515	1226	1021	885	800
	6-9		197	191	308	299	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	356	346	557	541	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	2,3		350	340	547	531	2279	2150	1914	1548	1290	1118	1011	2849	2688	2393	1935	1613	1398	1264
	4,5		334	324	522	507	2039	1924	1712	1385	1154	1000	904	2549	2405	2140	1731	1443	1250	1130
	6-9		272	264	424	412	1274	1202	1070	865	721	625	565	1593	1503	1338	1081	901	781	706
20,001 - 25,000	1	7	312	303	488	474	2691	2539	2260	1828	1523	1320	1193	3364	3174	2825	2285	1904	1650	1491
	2,3		307	298	480	466	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	4,5		294	285	458	445	2214	2089	1859	1504	1253	1086	982	2768	2611	2324	1880	1566	1358	1228
	6-9		239	232	374	363	1380	1302	1159	937	781	677	612	1725	1628	1449	1171	976	846	765
25,001 - 40,000	1	8	322	313	504	489	3073	2899	2580	2087	1739	1507	1363	3841	3624	3225	2609	2174	1884	1704
	2,3		317	308	495	481	2826	2666	2373	1920	1600	1386	1253	3533	3333	2966	2400	2000	1733	1566
	4,5		303	294	473	459	2526	2383	2121	1716	1430	1239	1120	3158	2979	2651	2145	1788	1549	1400
	6-9		246	239	385	374	1569	1480	1317	1066	888	770	696	1961	1850	1646	1333	1110	963	870
40,001 - 65,000	1	10	436	423	681	661	3999	3773	3358	2717	2264	1962	1773	4999	4716	4198	3396	2830	2453	2216
	2,3		427	415	668	649	3677	3469	3087	2498	2081	1804	1630	4596	4336	3859	3123	2601	2255	2038
	4,5		408	396	638	619	3282	3096	2755	2229	1858	1610	1455	4103	3870	3444	2786	2323	2013	1819
	6-9		330	320	515	500	2028	1913	1703	1377	1148	995	899	2535	2391	2129	1721	1435	1244	1124
65,001 - 90,000	1	11	469	455	732	711	4381	4133	3678	2976	2480	2149	1943	5476	5166	4598	3720	3100	2686	2429
	2,3		460	447	719	698	4027	3799	3381	2735	2279	1975	1786	5034	4749	4226	3419	2849	2469	2233
	4,5		439	426	686	666	3593	3390	3017	2441	2034	1763	1593	4491	4238	3771	3051	2543	2204	1991
	6-9		354	344	553	537	2218	2092	1862	1506	1255	1088	983	2773	2615	2328	1883	1569	1360	1229
Charge per \$1000 over \$90,000	1	12	1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	2,3		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	4,5		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	6-9		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 37
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 74
\$2000 Deductible	\$112
\$3000 Deductible	\$139
\$4000 Deductible	\$155
\$5000 Deductible	\$168

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$37
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	114	109	176	171	571	539	480	388	323	280	253	714	674	600	485	404	350	316
	2,3		113	108	174	169	532	502	447	361	301	261	236	665	628	559	451	376	326	295
	4,5		109	104	168	163	483	456	406	328	274	237	214	604	570	508	410	343	296	268
	6-9		95	90	145	140	331	312	278	225	187	162	147	414	390	348	281	234	203	184
4,501 - 6,000	1	2	120	115	185	180	792	747	665	538	448	388	351	990	934	831	673	560	485	439
	2,3		119	114	183	178	735	693	617	499	416	360	326	919	866	771	624	520	450	408
	4,5		114	109	176	171	663	625	556	450	375	325	294	829	781	695	563	469	406	368
	6-9		99	94	152	147	438	413	368	297	248	215	194	548	516	460	371	310	269	243
6,001 - 8,000	1	3	150	145	234	227	987	931	829	670	559	484	438	1234	1164	1036	838	699	605	548
	2,3		148	143	231	224	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
	4,5		143	138	222	216	823	776	691	559	466	404	365	1029	970	864	699	583	505	456
	6-9		121	116	187	182	535	505	449	364	303	263	237	669	631	561	455	379	329	296
8,001 - 10,000	1	4	205	199	320	311	1301	1227	1092	883	736	638	577	1626	1534	1365	1104	920	798	721
	2,3		202	196	315	306	1201	1133	1008	816	680	589	533	1501	1416	1260	1020	850	736	666
	4,5		194	188	302	293	1079	1018	906	733	611	529	478	1349	1273	1133	916	764	661	598
	6-9		161	156	250	243	690	651	579	469	391	339	306	863	814	724	586	489	424	383
10,001 - 15,000	1	5	255	248	399	387	1748	1649	1468	1187	989	857	775	2185	2061	1835	1484	1236	1071	969
	2,3		251	244	392	381	1611	1520	1353	1094	912	790	714	2014	1900	1691	1368	1140	988	893
	4,5		241	234	376	365	1444	1362	1212	981	817	708	640	1805	1703	1515	1226	1021	885	800
	6-9		197	191	308	299	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	356	346	557	541	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	2,3		350	340	547	531	2279	2150	1914	1548	1290	1118	1011	2849	2688	2393	1935	1613	1398	1264
	4,5		334	324	522	507	2039	1924	1712	1385	1154	1000	904	2549	2405	2140	1731	1443	1250	1130
	6-9		272	264	424	412	1274	1202	1070	865	721	625	565	1593	1503	1338	1081	901	781	706
20,001 - 25,000	1	7	312	303	488	474	2691	2539	2260	1828	1523	1320	1193	3364	3174	2825	2285	1904	1650	1491
	2,3		307	298	480	466	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	4,5		294	285	458	445	2214	2089	1859	1504	1253	1086	982	2768	2611	2324	1880	1566	1358	1228
	6-9		239	232	374	363	1380	1302	1159	937	781	677	612	1725	1628	1449	1171	976	846	765
25,001 - 40,000	1	8	322	313	504	489	3073	2899	2580	2087	1739	1507	1363	3841	3624	3225	2609	2174	1884	1704
	2,3		317	308	495	481	2826	2666	2373	1920	1600	1386	1253	3533	3333	2966	2400	2000	1733	1566
	4,5		303	294	473	459	2526	2383	2121	1716	1430	1239	1120	3158	2979	2651	2145	1788	1549	1400
	6-9		246	239	385	374	1569	1480	1317	1066	888	770	696	1961	1850	1646	1333	1110	963	870
40,001 - 65,000	1	10	436	423	681	661	3999	3773	3358	2717	2264	1962	1773	4999	4716	4198	3396	2830	2453	2216
	2,3		427	415	668	649	3677	3469	3087	2498	2081	1804	1630	4596	4336	3859	3123	2601	2255	2038
	4,5		408	396	638	619	3282	3096	2755	2229	1858	1610	1455	4103	3870	3444	2786	2323	2013	1819
	6-9		330	320	515	500	2028	1913	1703	1377	1148	995	899	2535	2391	2129	1721	1435	1244	1124
65,001 - 90,000	1	11	469	455	732	711	4381	4133	3678	2976	2480	2149	1943	5476	5166	4598	3720	3100	2686	2429
	2,3		460	447	719	698	4027	3799	3381	2735	2279	1975	1786	5034	4749	4226	3419	2849	2469	2233
	4,5		439	426	686	666	3593	3390	3017	2441	2034	1763	1593	4491	4238	3771	3051	2543	2204	1991
	6-9		354	344	553	537	2218	2092	1862	1506	1255	1088	983	2773	2615	2328	1883	1569	1360	1229
Charge per \$1000 over \$90,000	1	12	1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	2,3		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	4,5		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	6-9		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 37
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\$1000 Deductible	\$ 74
\$2000 Deductible	\$112
\$3000 Deductible	\$139
\$4000 Deductible	\$155
\$5000 Deductible	\$168

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$37
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	114	109	176	171	571	539	480	388	323	280	253	714	674	600	485	404	350	316
	2,3		113	108	174	169	532	502	447	361	301	261	236	665	628	559	451	376	326	295
	4,5		109	104	168	163	483	456	406	328	274	237	214	604	570	508	410	343	296	268
	6-9		95	90	145	140	331	312	278	225	187	162	147	414	390	348	281	234	203	184
4,501 - 6,000	1	2	120	115	185	180	792	747	665	538	448	388	351	990	934	831	673	560	485	439
	2,3		119	114	183	178	735	693	617	499	416	360	326	919	866	771	624	520	450	408
	4,5		114	109	176	171	663	625	556	450	375	325	294	829	781	695	563	469	406	368
	6-9		99	94	152	147	438	413	368	297	248	215	194	548	516	460	371	310	269	243
6,001 - 8,000	1	3	150	145	234	227	987	931	829	670	559	484	438	1234	1164	1036	838	699	605	548
	2,3		148	143	231	224	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
	4,5		143	138	222	216	823	776	691	559	466	404	365	1029	970	864	699	583	505	456
	6-9		121	116	187	182	535	505	449	364	303	263	237	669	631	561	455	379	329	296
8,001 - 10,000	1	4	205	199	320	311	1301	1227	1092	883	736	638	577	1626	1534	1365	1104	920	798	721
	2,3		202	196	315	306	1201	1133	1008	816	680	589	533	1501	1416	1260	1020	850	736	666
	4,5		194	188	302	293	1079	1018	906	733	611	529	478	1349	1273	1133	916	764	661	598
	6-9		161	156	250	243	690	651	579	469	391	339	306	863	814	724	586	489	424	383
10,001 - 15,000	1	5	255	248	399	387	1748	1649	1468	1187	989	857	775	2185	2061	1835	1484	1236	1071	969
	2,3		251	244	392	381	1611	1520	1353	1094	912	790	714	2014	1900	1691	1368	1140	988	893
	4,5		241	234	376	365	1444	1362	1212	981	817	708	640	1805	1703	1515	1226	1021	885	800
	6-9		197	191	308	299	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	356	346	557	541	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	2,3		350	340	547	531	2279	2150	1914	1548	1290	1118	1011	2849	2688	2393	1935	1613	1398	1264
	4,5		334	324	522	507	2039	1924	1712	1385	1154	1000	904	2549	2405	2140	1731	1443	1250	1130
	6-9		272	264	424	412	1274	1202	1070	865	721	625	565	1593	1503	1338	1081	901	781	706
20,001 - 25,000	1	7	312	303	488	474	2691	2539	2260	1828	1523	1320	1193	3364	3174	2825	2285	1904	1650	1491
	2,3		307	298	480	466	2477	2337	2080	1683	1402	1215	1098	3096	2921	2600	2104	1753	1519	1373
	4,5		294	285	458	445	2214	2089	1859	1504	1253	1086	982	2768	2611	2324	1880	1566	1358	1228
	6-9		239	232	374	363	1380	1302	1159	937	781	677	612	1725	1628	1449	1171	976	846	765
25,001 - 40,000	1	8	322	313	504	489	3073	2899	2580	2087	1739	1507	1363	3841	3624	3225	2609	2174	1884	1704
	2,3		317	308	495	481	2826	2666	2373	1920	1600	1386	1253	3533	3333	2966	2400	2000	1733	1566
	4,5		303	294	473	459	2526	2383	2121	1716	1430	1239	1120	3158	2979	2651	2145	1788	1549	1400
	6-9		246	239	385	374	1569	1480	1317	1066	888	770	696	1961	1850	1646	1333	1110	963	870
40,001 - 65,000	1	10	436	423	681	661	3999	3773	3358	2717	2264	1962	1773	4999	4716	4198	3396	2830	2453	2216
	2,3		427	415	668	649	3677	3469	3087	2498	2081	1804	1630	4596	4336	3859	3123	2601	2255	2038
	4,5		408	396	638	619	3282	3096	2755	2229	1858	1610	1455	4103	3870	3444	2786	2323	2013	1819
	6-9		330	320	515	500	2028	1913	1703	1377	1148	995	899	2535	2391	2129	1721	1435	1244	1124
65,001 - 90,000	1	11	469	455	732	711	4381	4133	3678	2976	2480	2149	1943	5476	5166	4598	3720	3100	2686	2429
	2,3		460	447	719	698	4027	3799	3381	2735	2279	1975	1786	5034	4749	4226	3419	2849	2469	2233
	4,5		439	426	686	666	3593	3390	3017	2441	2034	1763	1593	4491	4238	3771	3051	2543	2204	1991
	6-9		354	344	553	537	2218	2092	1862	1506	1255	1088	983	2773	2615	2328	1883	1569	1360	1229
Charge per \$1000 over \$90,000	1	12	1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	2,3		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	4,5		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05
	6-9		1.51	1.46	2.36	2.29	37.98	35.83	31.89	25.80	21.50	18.63	16.84	47.48	44.79	39.86	32.25	26.87	23.29	21.05

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 37
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 74
\$2000 Deductible	\$112
\$3000 Deductible	\$139
\$4000 Deductible	\$155
\$5000 Deductible	\$168

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$37
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	59	97	92	197	186	166	134	112	97	87	246	233	208	168	140	121	109
	2,3		63	58	96	91	189	178	158	128	107	93	84	236	223	198	160	134	116	105
	4,5		62	57	94	89	178	168	150	121	101	87	79	223	210	188	151	126	109	99
	6-9		57	52	87	82	144	136	121	98	82	71	64	180	170	151	123	103	89	80
4,501 - 6,000	1	2	66	61	100	95	246	232	206	167	139	121	109	308	290	258	209	174	151	136
	2,3		65	60	99	94	233	220	196	158	132	114	103	291	275	245	198	165	143	129
	4,5		64	59	97	92	217	205	182	148	123	107	96	271	256	228	185	154	134	120
	6-9		59	54	89	84	167	158	141	114	95	82	74	209	198	176	143	119	103	93
6,001 - 8,000	1	3	75	70	115	110	288	272	242	196	163	141	128	360	340	303	245	204	176	160
	2,3		75	70	114	109	271	256	228	184	154	133	120	339	320	285	230	193	166	150
	4,5		73	68	111	106	252	238	212	171	143	124	112	315	298	265	214	179	155	140
	6-9		66	61	100	95	189	178	158	128	107	93	84	236	223	198	160	134	116	105
8,001 - 10,000	1	4	93	88	142	137	357	337	300	243	202	175	158	446	421	375	304	253	219	198
	2,3		92	87	141	136	335	316	281	228	190	164	149	419	395	351	285	238	205	186
	4,5		89	84	137	132	308	291	259	210	175	151	137	385	364	324	263	219	189	171
	6-9		79	74	120	115	223	210	187	151	126	109	99	279	263	234	189	158	136	124
10,001 - 15,000	1	5	109	104	167	162	455	429	382	309	257	223	202	569	536	478	386	321	279	253
	2,3		107	102	165	160	425	401	357	289	241	209	188	531	501	446	361	301	261	235
	4,5		104	99	160	155	389	367	327	264	220	191	172	486	459	409	330	275	239	215
	6-9		90	85	138	133	271	256	228	184	154	133	120	339	320	285	230	193	166	150
15,001 - 20,000	1	6	140	135	217	211	615	580	516	418	348	302	273	769	725	645	523	435	378	341
	2,3		138	133	214	208	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	4,5		134	129	207	201	519	490	436	353	294	255	230	649	613	545	441	368	319	288
	6-9		114	109	175	170	351	331	295	238	199	172	156	439	414	369	298	249	215	195
20,001 - 25,000	1	7	127	122	196	190	663	625	556	450	375	325	294	829	781	695	563	469	406	368
	2,3		125	120	193	187	615	580	516	418	348	302	273	769	725	645	523	435	378	341
	4,5		121	116	186	181	558	526	468	379	316	274	247	698	658	585	474	395	343	309
	6-9		104	99	159	154	374	353	314	254	212	184	166	468	441	393	318	265	230	208
25,001 - 40,000	1	8	130	125	201	195	746	704	627	507	422	366	331	933	880	784	634	528	458	414
	2,3		128	123	198	192	692	653	581	470	392	340	307	865	816	726	588	490	425	384
	4,5		123	118	191	185	626	591	526	426	355	307	278	783	739	658	533	444	384	348
	6-9		106	101	163	158	416	392	349	282	235	204	184	520	490	436	353	294	255	230
40,001 - 65,000	1	10	165	160	258	250	950	896	797	645	538	466	421	1188	1120	996	806	673	583	526
	2,3		162	157	253	246	879	829	738	597	497	431	390	1099	1036	923	746	621	539	488
	4,5		157	152	244	237	792	747	665	538	448	388	351	990	934	831	673	560	485	439
	6-9		132	127	204	198	516	487	433	351	292	253	229	645	609	541	439	365	316	286
65,001 - 90,000	1	11	175	170	274	266	1034	975	868	702	585	507	458	1293	1219	1085	878	731	634	573
	2,3		173	168	270	262	955	901	802	649	541	469	423	1194	1126	1003	811	676	586	529
	4,5		166	161	260	252	861	812	723	585	487	422	382	1076	1015	904	731	609	528	478
	6-9		139	134	216	210	559	527	469	379	316	274	248	699	659	586	474	395	343	310
Charge per \$1000 over \$90,000	1	12	0.49	0.47	0.76	0.74	8.34	7.86	7.00	5.66	4.72	4.09	3.70	10.42	9.83	8.75	7.08	5.90	5.11	4.62
	2,3		0.49	0.47	0.76	0.74	8.34	7.86	7.00	5.66	4.72	4.09	3.70	10.42	9.83	8.75	7.08	5.90	5.11	4.62
	4,5		0.49	0.47	0.76	0.74	8.34	7.86	7.00	5.66	4.72	4.09	3.70	10.42	9.83	8.75	7.08	5.90	5.11	4.62
	6-9		0.49	0.47	0.76	0.74	8.34	7.86	7.00	5.66	4.72	4.09	3.70	10.42	9.83	8.75	7.08	5.90	5.11	4.62

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 8
\$ 500 Deductible	\$ 9
\$1000 Deductible	\$ 16
\$2000 Deductible	\$ 25
\$3000 Deductible	\$ 31
\$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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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 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	65	60	99	94	214	202	180	145	121	105	95	268	253	225	181	151	131	119
	2,3		65	60	99	94	204	192	171	138	115	100	90	255	240	214	173	144	125	113
	4,5		64	59	97	92	192	181	161	130	109	94	85	240	226	201	163	136	118	106
	6-9		59	54	89	84	153	144	128	104	86	75	68	191	180	160	130	108	94	85
4,501 - 6,000	1	2	68	63	103	98	270	255	227	184	153	133	120	338	319	284	230	191	166	150
	2,3		67	62	102	97	255	241	214	174	145	125	113	319	301	268	218	181	156	141
	4,5		66	61	100	95	237	224	199	161	134	116	105	296	280	249	201	168	145	131
	6-9		60	55	91	86	180	170	151	122	102	88	80	225	213	189	153	128	110	100
6,001 - 8,000	1	3	78	73	119	114	319	301	268	217	181	157	141	399	376	335	271	226	196	176
	2,3		77	72	118	113	300	283	252	204	170	147	133	375	354	315	255	213	184	166
	4,5		75	70	115	110	278	262	233	189	157	136	123	348	328	291	236	196	170	154
	6-9		68	63	103	98	205	193	172	139	116	100	91	256	241	215	174	145	125	114
8,001 - 10,000	1	4	97	92	148	143	400	377	336	271	226	196	177	500	471	420	339	283	245	221
	2,3		95	90	146	141	374	353	314	254	212	184	166	468	441	393	318	265	230	208
	4,5		93	88	142	137	342	323	287	233	194	168	152	428	404	359	291	243	210	190
	6-9		81	76	124	119	244	230	205	166	138	120	108	305	288	256	208	173	150	135
10,001 - 15,000	1	5	113	108	174	169	513	484	431	348	290	252	227	641	605	539	435	363	315	284
	2,3		112	107	172	167	478	451	401	325	271	235	212	598	564	501	406	339	294	265
	4,5		108	103	166	161	436	411	366	296	247	214	193	545	514	458	370	309	268	241
	6-9		94	89	144	139	300	283	252	204	170	147	133	375	354	315	255	213	184	166
15,001 - 20,000	1	6	147	142	229	222	699	659	587	474	395	343	310	874	824	734	593	494	429	388
	2,3		145	140	226	219	648	611	544	440	367	318	287	810	764	680	550	459	398	359
	4,5		140	135	217	211	587	554	493	399	332	288	260	734	693	616	499	415	360	325
	6-9		119	114	183	178	392	370	329	266	222	192	174	490	463	411	333	278	240	218
20,001 - 25,000	1	7	132	127	205	199	753	710	632	511	426	369	334	941	888	790	639	533	461	418
	2,3		130	125	202	196	699	659	587	474	395	343	310	874	824	734	593	494	429	388
	4,5		126	121	195	189	632	596	530	429	358	310	280	790	745	663	536	448	388	350
	6-9		108	103	166	161	420	396	352	285	238	206	186	525	495	440	356	298	258	233
25,001 - 40,000	1	8	136	131	210	204	849	801	713	577	481	417	376	1061	1001	891	721	601	521	470
	2,3		134	129	208	202	787	742	660	534	445	386	349	984	928	825	668	556	483	436
	4,5		129	124	200	194	710	670	596	482	402	348	315	888	838	745	603	503	435	394
	6-9		111	106	170	165	467	441	392	318	265	229	207	584	551	490	398	331	286	259
40,001 - 65,000	1	10	174	169	272	264	1085	1024	911	737	614	532	481	1356	1280	1139	921	768	665	601
	2,3		171	166	268	260	1003	946	842	681	568	492	445	1254	1183	1053	851	710	615	556
	4,5		164	159	256	249	903	852	758	613	511	443	400	1129	1065	948	766	639	554	500
	6-9		138	133	214	208	584	551	490	397	331	287	259	730	689	613	496	414	359	324
65,001 - 90,000	1	11	185	180	289	281	1182	1115	992	803	669	580	524	1478	1394	1240	1004	836	725	655
	2,3		182	177	285	277	1092	1030	917	742	618	536	484	1365	1288	1146	928	773	670	605
	4,5		175	170	274	266	982	926	824	667	556	482	435	1228	1158	1030	834	695	603	544
	6-9		146	141	228	221	632	596	530	429	358	310	280	790	745	663	536	448	388	350
Charge per \$1000 over \$90,000	1	12	0.52	0.51	0.81	0.79	9.66	9.11	8.11	6.56	5.47	4.74	4.28	12.07	11.39	10.13	8.20	6.83	5.92	5.35
	2,3		0.52	0.51	0.81	0.79	9.66	9.11	8.11	6.56	5.47	4.74	4.28	12.07	11.39	10.13	8.20	6.83	5.92	5.35
	4,5		0.52	0.51	0.81	0.79	9.66	9.11	8.11	6.56	5.47	4.74	4.28	12.07	11.39	10.13	8.20	6.83	5.92	5.35
	6-9		0.52	0.51	0.81	0.79	9.66	9.11	8.11	6.56	5.47	4.74	4.28	12.07	11.39	10.13	8.20	6.83	5.92	5.35

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 9
\$ 500 Deductible	\$ 11
\$1000 Deductible	\$ 19
\$2000 Deductible	\$ 28
\$3000 Deductible	\$ 35
\$4000 Deductible	\$ 39
\$5000 Deductible	\$ 43

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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 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	66	61	100	95	210	198	176	143	119	103	93	263	248	220	179	149	129	116
	2,3		65	60	99	94	200	189	168	136	113	98	89	250	236	210	170	141	123	111
	4,5		64	59	97	92	189	178	158	128	107	93	84	236	223	198	160	134	116	105
	6-9		59	54	89	84	151	142	126	102	85	74	67	189	178	158	128	106	93	84
4,501 - 6,000	1	2	68	63	103	98	264	249	222	179	149	129	117	330	311	278	224	186	161	146
	2,3		67	62	102	97	250	236	210	170	142	123	111	313	295	263	213	178	154	139
	4,5		66	61	100	95	232	219	195	158	131	114	103	290	274	244	198	164	143	129
	6-9		61	56	92	87	177	167	149	120	100	87	78	221	209	186	150	125	109	98
6,001 - 8,000	1	3	79	74	120	115	313	295	263	212	177	153	139	391	369	329	265	221	191	174
	2,3		78	73	119	114	294	277	247	199	166	144	130	368	346	309	249	208	180	163
	4,5		76	71	116	111	272	257	229	185	154	134	121	340	321	286	231	193	168	151
	6-9		68	63	104	99	201	190	169	137	114	99	89	251	238	211	171	143	124	111
8,001 - 10,000	1	4	97	92	149	144	390	368	328	265	221	191	173	488	460	410	331	276	239	216
	2,3		96	91	147	142	366	345	307	248	207	179	162	458	431	384	310	259	224	203
	4,5		93	88	143	138	335	316	281	228	190	164	149	419	395	351	285	238	205	186
	6-9		82	77	125	120	240	226	201	163	136	118	106	300	283	251	204	170	148	133
10,001 - 15,000	1	5	114	109	176	171	500	472	420	340	283	245	222	625	590	525	425	354	306	278
	2,3		113	108	173	168	466	440	392	317	264	229	207	583	550	490	396	330	286	259
	4,5		109	104	168	163	425	401	357	289	241	209	188	531	501	446	361	301	261	235
	6-9		95	90	145	140	294	277	247	199	166	144	130	368	346	309	249	208	180	163
15,001 - 20,000	1	6	148	143	231	224	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	2,3		146	141	228	221	632	596	530	429	358	310	280	790	745	663	536	448	388	350
	4,5		141	136	219	213	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	6-9		120	115	184	179	384	362	322	261	217	188	170	480	453	403	326	271	235	213
20,001 - 25,000	1	7	134	129	207	201	732	691	615	498	415	359	325	915	864	769	623	519	449	406
	2,3		132	127	204	198	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	4,5		127	122	197	191	615	580	516	418	348	302	273	769	725	645	523	435	378	341
	6-9		109	104	167	162	409	386	344	278	232	201	181	511	483	430	348	290	251	226
25,001 - 40,000	1	8	137	132	212	206	827	780	694	562	468	406	367	1034	975	868	703	585	508	459
	2,3		135	130	209	203	766	723	643	521	434	376	340	958	904	804	651	543	470	425
	4,5		130	125	202	196	692	653	581	470	392	340	307	865	816	726	588	490	425	384
	6-9		111	106	171	166	456	430	383	310	258	224	202	570	538	479	388	323	280	253
40,001 - 65,000	1	10	175	170	274	266	1056	996	886	717	598	518	468	1320	1245	1108	896	748	648	585
	2,3		173	168	270	262	976	921	820	663	553	479	433	1220	1151	1025	829	691	599	541
	4,5		166	161	260	252	879	829	738	597	497	431	390	1099	1036	923	746	621	539	488
	6-9		139	134	216	210	569	537	478	387	322	279	252	711	671	598	484	403	349	315
65,001 - 90,000	1	11	187	182	293	284	1149	1084	965	780	650	564	509	1436	1355	1206	975	813	705	636
	2,3		184	179	287	279	1062	1002	892	721	601	521	471	1328	1253	1115	901	751	651	589
	4,5		177	172	276	268	955	901	802	649	541	469	423	1194	1126	1003	811	676	586	529
	6-9		148	143	230	223	616	581	517	418	349	302	273	770	726	646	523	436	378	341
Charge per \$1000 over \$90,000	1	12	0.53	0.51	0.82	0.80	9.37	8.84	7.86	6.36	5.30	4.59	4.15	11.71	11.05	9.83	7.95	6.63	5.74	5.19
	2,3		0.53	0.51	0.82	0.80	9.37	8.84	7.86	6.36	5.30	4.59	4.15	11.71	11.05	9.83	7.95	6.63	5.74	5.19
	4,5		0.53	0.51	0.82	0.80	9.37	8.84	7.86	6.36	5.30	4.59	4.15	11.71	11.05	9.83	7.95	6.63	5.74	5.19
	6-9		0.53	0.51	0.82	0.80	9.37	8.84	7.86	6.36	5.30	4.59	4.15	11.71	11.05	9.83	7.95	6.63	5.74	5.19

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 9
\$ 500 Deductible	\$ 11
\$1000 Deductible	\$ 18
\$2000 Deductible	\$ 28
\$3000 Deductible	\$ 34
\$4000 Deductible	\$ 38
\$5000 Deductible	\$ 41

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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 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	63	104	99	220	208	185	150	125	108	98	275	260	231	188	156	135	123
	2,3		68	63	103	98	210	198	176	143	119	103	93	263	248	220	179	149	129	116
	4,5		66	61	101	96	197	186	166	134	112	97	87	246	233	208	168	140	121	109
	6-9		61	56	92	87	156	147	131	106	88	76	69	195	184	164	133	110	95	86
4,501 - 6,000	1	2	71	66	108	103	279	263	234	189	158	137	124	349	329	293	236	198	171	155
	2,3		70	65	107	102	264	249	222	179	149	129	117	330	311	278	224	186	161	146
	4,5		68	63	104	99	245	231	206	166	139	120	109	306	289	258	208	174	150	136
	6-9		63	58	95	90	184	174	155	125	104	90	82	230	218	194	156	130	113	103
6,001 - 8,000	1	3	82	77	126	121	332	313	279	225	188	163	147	415	391	349	281	235	204	184
	2,3		82	77	125	120	312	294	262	212	176	153	138	390	368	328	265	220	191	173
	4,5		80	75	122	117	287	271	241	195	163	141	127	359	339	301	244	204	176	159
	6-9		71	66	108	103	211	199	177	143	119	103	94	264	249	221	179	149	129	118
8,001 - 10,000	1	4	103	98	158	153	416	392	349	282	235	204	184	520	490	436	353	294	255	230
	2,3		102	97	156	151	389	367	327	264	220	191	172	486	459	409	330	275	239	215
	4,5		99	94	152	147	356	336	299	242	202	175	158	445	420	374	303	253	219	198
	6-9		86	81	132	127	252	238	212	171	143	124	112	315	298	265	214	179	155	140
10,001 - 15,000	1	5	122	117	188	183	535	505	449	364	303	263	237	669	631	561	455	379	329	296
	2,3		120	115	185	180	498	470	418	338	282	244	221	623	588	523	423	353	305	276
	4,5		116	111	179	174	454	428	381	308	257	223	201	568	535	476	385	321	279	251
	6-9		100	95	154	149	312	294	262	212	176	153	138	390	368	328	265	220	191	173
15,001 - 20,000	1	6	160	155	249	242	730	689	613	496	413	358	324	913	861	766	620	516	448	405
	2,3		158	153	246	239	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	4,5		152	147	236	229	614	579	515	417	347	301	272	768	724	644	521	434	376	340
	6-9		128	123	198	192	408	385	343	277	231	200	181	510	481	429	346	289	250	226
20,001 - 25,000	1	7	143	138	222	216	788	743	661	535	446	386	349	985	929	826	669	558	483	436
	2,3		141	136	219	213	730	689	613	496	413	358	324	913	861	766	620	516	448	405
	4,5		136	131	211	205	660	623	554	449	374	324	293	825	779	693	561	468	405	366
	6-9		116	111	179	174	437	412	367	297	247	214	194	546	515	459	371	309	268	243
25,001 - 40,000	1	8	147	142	229	222	890	840	748	605	504	437	395	1113	1050	935	756	630	546	494
	2,3		145	140	226	219	824	777	692	559	466	404	365	1030	971	865	699	583	505	456
	4,5		140	135	217	211	743	701	624	505	421	365	329	929	876	780	631	526	456	411
	6-9		119	114	183	178	488	460	409	331	276	239	216	610	575	511	414	345	299	270
40,001 - 65,000	1	10	191	185	298	289	1138	1074	956	773	644	558	505	1423	1343	1195	966	805	698	631
	2,3		187	182	293	284	1052	992	883	714	595	516	466	1315	1240	1104	893	744	645	583
	4,5		180	175	281	273	947	893	795	643	536	464	420	1184	1116	994	804	670	580	525
	6-9		150	145	234	227	611	576	513	415	346	300	271	764	720	641	519	433	375	339
65,001 - 90,000	1	11	203	197	317	308	1240	1170	1041	842	702	608	550	1550	1463	1301	1053	878	760	688
	2,3		200	194	312	303	1146	1081	962	778	649	562	508	1433	1351	1203	973	811	703	635
	4,5		192	186	300	291	1029	971	864	699	583	505	456	1286	1214	1080	874	729	631	570
	6-9		159	154	248	241	661	624	555	449	374	324	293	826	780	694	561	468	405	366
Charge per \$1000 over \$90,000	1	12	0.58	0.57	0.91	0.88	10.17	9.60	8.54	6.91	5.76	4.99	4.51	12.71	11.99	10.68	8.64	7.20	6.24	5.64
	2,3		0.58	0.57	0.91	0.88	10.17	9.60	8.54	6.91	5.76	4.99	4.51	12.71	11.99	10.68	8.64	7.20	6.24	5.64
	4,5		0.58	0.57	0.91	0.88	10.17	9.60	8.54	6.91	5.76	4.99	4.51	12.71	11.99	10.68	8.64	7.20	6.24	5.64
	6-9		0.58	0.57	0.91	0.88	10.17	9.60	8.54	6.91	5.76	4.99	4.51	12.71	11.99	10.68	8.64	7.20	6.24	5.64

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 12
\$1000 Deductible	\$ 20
\$2000 Deductible	\$ 30
\$3000 Deductible	\$ 37
\$4000 Deductible	\$ 42
\$5000 Deductible	\$ 45

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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 15 - NON-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	70	65	106	101	225	212	189	153	127	110	100	281	265	236	191	159	138	125
	2,3		69	64	105	100	213	201	179	145	121	105	94	266	251	224	181	151	131	118
	4,5		67	62	102	97	200	189	168	136	113	98	89	250	236	210	170	141	123	111
	6-9		61	56	93	88	158	149	133	107	89	77	70	198	186	166	134	111	96	88
4,501 - 6,000	1	2	72	67	109	104	285	269	239	194	161	140	126	356	336	299	243	201	175	158
	2,3		71	66	108	103	269	254	226	183	152	132	119	336	318	283	229	190	165	149
	4,5		70	65	106	101	249	235	209	169	141	122	110	311	294	261	211	176	153	138
	6-9		63	58	96	91	188	177	158	127	106	92	83	235	221	198	159	133	115	104
6,001 - 8,000	1	3	84	79	128	123	339	320	285	230	192	166	150	424	400	356	288	240	208	188
	2,3		83	78	127	122	318	300	267	216	180	156	141	398	375	334	270	225	195	176
	4,5		81	76	123	118	294	277	247	199	166	144	130	368	346	309	249	208	180	163
	6-9		72	67	110	105	214	202	180	145	121	105	95	268	253	225	181	151	131	119
8,001 - 10,000	1	4	105	100	161	156	426	402	358	289	241	209	189	533	503	448	361	301	261	236
	2,3		104	99	159	154	399	376	335	271	226	196	177	499	470	419	339	283	245	221
	4,5		100	95	154	149	365	344	306	248	206	179	162	456	430	383	310	258	224	203
	6-9		88	83	134	129	258	243	216	175	146	126	114	323	304	270	219	183	158	143
10,001 - 15,000	1	5	125	120	193	187	549	518	461	373	311	269	243	686	648	576	466	389	336	304
	2,3		123	118	190	184	512	483	430	348	290	251	227	640	604	538	435	363	314	284
	4,5		119	114	183	178	465	439	391	316	263	228	206	581	549	489	395	329	285	258
	6-9		102	97	157	152	318	300	267	216	180	156	141	398	375	334	270	225	195	176
15,001 - 20,000	1	6	164	159	255	248	750	708	630	510	425	368	333	938	885	788	638	531	460	416
	2,3		161	156	251	244	696	657	585	473	394	342	309	870	821	731	591	493	428	386
	4,5		155	150	241	234	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	6-9		130	125	202	196	419	395	352	284	237	205	186	524	494	440	355	296	256	233
20,001 - 25,000	1	7	146	141	228	221	810	764	680	550	458	397	359	1013	955	850	688	573	496	449
	2,3		145	140	225	218	750	708	630	510	425	368	333	938	885	788	638	531	460	416
	4,5		139	134	216	210	678	640	570	461	384	333	301	848	800	713	576	480	416	376
	6-9		118	113	182	177	447	422	376	304	253	219	198	559	528	470	380	316	274	248
25,001 - 40,000	1	8	150	145	234	227	915	863	768	621	518	449	406	1144	1079	960	776	648	561	508
	2,3		148	143	231	224	847	799	711	575	479	415	376	1059	999	889	719	599	519	470
	4,5		143	138	221	215	764	721	642	519	433	375	339	955	901	803	649	541	469	424
	6-9		121	116	186	181	499	471	419	339	283	245	221	624	589	524	424	354	306	276
40,001 - 65,000	1	10	195	189	304	295	1171	1105	983	796	663	575	519	1464	1381	1229	995	829	719	649
	2,3		192	186	300	291	1082	1021	909	735	613	531	480	1353	1276	1136	919	766	664	600
	4,5		184	179	287	279	973	918	817	661	551	477	431	1216	1148	1021	826	689	596	539
	6-9		153	148	239	232	626	591	526	426	355	307	278	783	739	658	533	444	384	348
65,001 - 90,000	1	11	208	202	324	315	1276	1204	1072	867	722	626	566	1595	1505	1340	1084	903	783	708
	2,3		204	198	319	310	1179	1112	990	801	667	578	523	1474	1390	1238	1001	834	723	654
	4,5		196	190	306	297	1059	999	889	719	599	519	470	1324	1249	1111	899	749	649	588
	6-9		162	157	253	246	679	641	570	462	385	333	301	849	801	713	578	481	416	376
Charge per \$1000 over \$90,000	1	12	0.60	0.58	0.94	0.91	10.49	9.90	8.81	7.13	5.94	5.15	4.65	13.12	12.37	11.01	8.91	7.42	6.43	5.82
	2,3		0.60	0.58	0.94	0.91	10.49	9.90	8.81	7.13	5.94	5.15	4.65	13.12	12.37	11.01	8.91	7.42	6.43	5.82
	4,5		0.60	0.58	0.94	0.91	10.49	9.90	8.81	7.13	5.94	5.15	4.65	13.12	12.37	11.01	8.91	7.42	6.43	5.82
	6-9		0.60	0.58	0.94	0.91	10.49	9.90	8.81	7.13	5.94	5.15	4.65	13.12	12.37	11.01	8.91	7.42	6.43	5.82

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 Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 12
\$1000 Deductible	\$ 20
\$2000 Deductible	\$ 31
\$3000 Deductible	\$ 38
\$4000 Deductible	\$ 43
\$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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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 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	72	67	110	105	235	222	198	160	133	115	104	294	278	248	200	166	144	130
	2,3		72	67	109	104	224	211	188	152	127	110	99	280	264	235	190	159	138	124
	4,5		70	65	106	101	209	197	175	142	118	102	93	261	246	219	178	148	128	116
	6-9		64	59	97	92	163	154	137	111	92	80	72	204	193	171	139	115	100	90
4,501 - 6,000	1	2	75	70	114	109	301	284	253	204	170	148	133	376	355	316	255	213	185	166
	2,3		74	69	113	108	284	268	239	193	161	139	126	355	335	299	241	201	174	158
	4,5		72	67	110	105	263	248	221	179	149	129	117	329	310	276	224	186	161	146
	6-9		66	61	100	95	195	184	164	132	110	96	86	244	230	205	165	138	120	108
6,001 - 8,000	1	3	88	83	134	129	359	339	302	244	203	176	159	449	424	378	305	254	220	199
	2,3		87	82	133	128	337	318	283	229	191	165	149	421	398	354	286	239	206	186
	4,5		84	79	129	124	311	293	261	211	176	152	138	389	366	326	264	220	190	173
	6-9		75	70	115	110	225	212	189	153	127	110	100	281	265	236	191	159	138	125
8,001 - 10,000	1	4	111	106	171	166	454	428	381	308	257	223	201	568	535	476	385	321	279	251
	2,3		110	105	169	164	424	400	356	288	240	208	188	530	500	445	360	300	260	235
	4,5		106	101	163	158	387	365	325	263	219	190	172	484	456	406	329	274	238	215
	6-9		92	87	141	136	270	255	227	184	153	133	120	338	319	284	230	191	166	150
10,001 - 15,000	1	5	132	127	205	199	587	554	493	399	332	288	260	734	693	616	499	415	360	325
	2,3		130	125	202	196	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	4,5		126	121	195	189	496	468	417	337	281	243	220	620	585	521	421	351	304	275
	6-9		108	103	166	161	337	318	283	229	191	165	149	421	398	354	286	239	206	186
15,001 - 20,000	1	6	175	170	274	266	806	760	676	547	456	395	357	1008	950	845	684	570	494	446
	2,3		173	168	270	262	746	704	627	507	422	366	331	933	880	784	634	528	458	414
	4,5		166	161	259	251	674	636	566	458	382	331	299	843	795	708	573	478	414	374
	6-9		139	134	216	210	445	420	374	302	252	218	197	556	525	468	378	315	273	246
20,001 - 25,000	1	7	157	152	244	237	869	820	730	590	492	426	385	1086	1025	913	738	615	533	481
	2,3		154	149	240	233	806	760	676	547	456	395	357	1008	950	845	684	570	494	446
	4,5		148	143	231	224	727	686	611	494	412	357	322	909	858	764	618	515	446	403
	6-9		125	120	194	188	477	450	401	324	270	234	212	596	563	501	405	338	293	265
25,001 - 40,000	1	8	161	156	250	243	984	928	826	668	557	483	436	1230	1160	1033	835	696	604	545
	2,3		159	154	247	240	909	858	764	618	515	446	403	1136	1073	955	773	644	558	504
	4,5		152	147	237	230	819	773	688	557	464	402	363	1024	966	860	696	580	503	454
	6-9		129	124	199	193	533	503	448	362	302	262	236	666	629	560	453	378	328	295
40,001 - 65,000	1	10	210	204	328	318	1260	1189	1058	856	713	618	559	1575	1486	1323	1070	891	773	699
	2,3		206	200	322	313	1164	1098	977	791	659	571	516	1455	1373	1221	989	824	714	645
	4,5		198	192	309	300	1046	987	878	711	592	513	464	1308	1234	1098	889	740	641	580
	6-9		164	159	255	248	671	633	563	456	380	329	298	839	791	704	570	475	411	373
65,001 - 90,000	1	11	225	218	350	340	1375	1297	1154	934	778	674	610	1719	1621	1443	1168	973	843	763
	2,3		220	214	344	334	1269	1197	1065	862	718	622	563	1586	1496	1331	1078	898	778	704
	4,5		211	205	330	320	1140	1075	957	774	645	559	505	1425	1344	1196	968	806	699	631
	6-9		174	169	272	264	727	686	611	494	412	357	322	909	858	764	618	515	446	403
Charge per \$1000 over \$90,000	1	12	0.66	0.64	1.02	0.99	11.36	10.72	9.54	7.72	6.43	5.57	5.04	14.20	13.40	11.92	9.65	8.04	6.97	6.30
	2,3		0.66	0.64	1.02	0.99	11.36	10.72	9.54	7.72	6.43	5.57	5.04	14.20	13.40	11.92	9.65	8.04	6.97	6.30
	4,5		0.66	0.64	1.02	0.99	11.36	10.72	9.54	7.72	6.43	5.57	5.04	14.20	13.40	11.92	9.65	8.04	6.97	6.30
	6-9		0.66	0.64	1.02	0.99	11.36	10.72	9.54	7.72	6.43	5.57	5.04	14.20	13.40	11.92	9.65	8.04	6.97	6.30

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 11
\$ 500 Deductible	\$ 13
\$1000 Deductible	\$ 22
\$2000 Deductible	\$ 34
\$3000 Deductible	\$ 42
\$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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
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.

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	73	68	112	107	250	236	210	170	142	123	111	313	295	263	213	178	154	139
	2,3		73	68	111	106	237	224	199	161	134	116	105	296	280	249	201	168	145	131
	4,5		72	67	109	104	220	208	185	150	125	108	98	275	260	231	188	156	135	123
	6-9		65	60	98	93	171	161	143	116	97	84	76	214	201	179	145	121	105	95
4,501 - 6,000	1	2	77	72	117	112	322	304	271	219	182	158	143	403	380	339	274	228	198	179
	2,3		76	71	116	111	303	286	255	206	172	149	134	379	358	319	258	215	186	168
	4,5		74	69	113	108	280	264	235	190	158	137	124	350	330	294	238	198	171	155
	6-9		67	62	102	97	206	194	173	140	116	101	91	258	243	216	175	145	126	114
6,001 - 8,000	1	3	90	85	138	133	387	365	325	263	219	190	172	484	456	406	329	274	238	215
	2,3		89	84	137	132	363	342	304	246	205	178	161	454	428	380	308	256	223	201
	4,5		87	82	133	128	333	314	279	226	188	163	148	416	393	349	283	235	204	185
	6-9		77	72	117	112	239	225	200	162	135	117	106	299	281	250	203	169	146	133
8,001 - 10,000	1	4	114	109	176	171	491	463	412	333	278	241	218	614	579	515	416	348	301	273
	2,3		113	108	174	169	457	431	384	310	259	224	203	571	539	480	388	324	280	254
	4,5		110	105	169	164	418	394	351	284	236	205	185	523	493	439	355	295	256	231
	6-9		95	90	146	141	289	273	243	197	164	142	128	361	341	304	246	205	178	160
10,001 - 15,000	1	5	137	132	213	207	638	602	536	433	361	313	283	798	753	670	541	451	391	354
	2,3		136	131	210	204	593	559	498	402	335	291	263	741	699	623	503	419	364	329
	4,5		130	125	202	196	537	507	451	365	304	264	238	671	634	564	456	380	330	298
	6-9		111	106	171	166	363	342	304	246	205	178	161	454	428	380	308	256	223	201
15,001 - 20,000	1	6	182	177	285	277	878	828	737	596	497	431	389	1098	1035	921	745	621	539	486
	2,3		179	174	280	272	813	767	683	552	460	399	360	1016	959	854	690	575	499	450
	4,5		172	167	269	261	734	692	616	498	415	360	325	918	865	770	623	519	450	406
	6-9		145	140	225	218	481	454	404	327	272	236	213	601	568	505	409	340	295	266
20,001 - 25,000	1	7	162	157	253	246	949	895	797	644	537	465	421	1186	1119	996	805	671	581	526
	2,3		160	155	249	242	878	828	737	596	497	431	389	1098	1035	921	745	621	539	486
	4,5		154	149	240	233	792	747	665	538	448	388	351	990	934	831	673	560	485	439
	6-9		130	125	201	195	516	487	433	351	292	253	229	645	609	541	439	365	316	286
25,001 - 40,000	1	8	167	162	261	253	1075	1014	902	730	608	527	477	1344	1268	1128	913	760	659	596
	2,3		164	159	256	249	993	937	834	675	562	487	440	1241	1171	1043	844	703	609	550
	4,5		158	153	246	239	894	843	750	607	506	438	396	1118	1054	938	759	633	548	495
	6-9		133	128	206	200	579	546	486	393	328	284	257	724	683	608	491	410	355	321
40,001 - 65,000	1	10	218	212	341	331	1380	1302	1159	937	781	677	612	1725	1628	1449	1171	976	846	765
	2,3		215	209	336	326	1274	1202	1070	865	721	625	565	1593	1503	1338	1081	901	781	706
	4,5		206	200	321	312	1144	1079	960	777	647	561	507	1430	1349	1200	971	809	701	634
	6-9		170	165	266	258	729	688	612	495	413	358	323	911	860	765	619	516	448	404
65,001 - 90,000	1	11	234	227	365	354	1505	1420	1264	1022	852	738	667	1881	1775	1580	1278	1065	923	834
	2,3		230	223	358	348	1389	1310	1166	943	786	681	616	1736	1638	1458	1179	983	851	770
	4,5		220	214	344	334	1247	1176	1047	847	706	612	553	1559	1470	1309	1059	883	765	691
	6-9		181	176	283	275	793	748	666	539	449	389	352	991	935	833	674	561	486	440
Charge per \$1000 over \$90,000	1	12	0.69	0.67	1.08	1.05	12.52	11.81	10.51	8.50	7.09	6.14	5.55	15.65	14.77	13.14	10.63	8.86	7.68	6.94
	2,3		0.69	0.67	1.08	1.05	12.52	11.81	10.51	8.50	7.09	6.14	5.55	15.65	14.77	13.14	10.63	8.86	7.68	6.94
	4,5		0.69	0.67	1.08	1.05	12.52	11.81	10.51	8.50	7.09	6.14	5.55	15.65	14.77	13.14	10.63	8.86	7.68	6.94
	6-9		0.69	0.67	1.08	1.05	12.52	11.81	10.51	8.50	7.09	6.14	5.55	15.65	14.77	13.14	10.63	8.86	7.68	6.94

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 12
\$ 500 Deductible	\$ 14
\$1000 Deductible	\$ 24
\$2000 Deductible	\$ 37
\$3000 Deductible	\$ 46
\$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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$12
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	75	70	115	110	260	245	218	176	147	127	115	325	306	273	220	184	159	144
	2,3		75	70	114	109	246	232	206	167	139	121	109	308	290	258	209	174	151	136
	4,5		73	68	111	106	229	216	192	156	130	112	102	286	270	240	195	163	140	128
	6-9		66	61	100	95	175	165	147	119	99	86	78	219	206	184	149	124	108	98
4,501 - 6,000	1	2	78	73	119	114	337	318	283	229	191	165	149	421	398	354	286	239	206	186
	2,3		77	72	118	113	317	299	266	215	179	155	141	396	374	333	269	224	194	176
	4,5		75	70	115	110	292	275	245	198	165	143	129	365	344	306	248	206	179	161
	6-9		68	63	103	98	213	201	179	145	121	105	94	266	251	224	181	151	131	118
6,001 - 8,000	1	3	93	88	142	137	405	382	340	275	229	199	180	506	478	425	344	286	249	225
	2,3		91	86	140	135	378	357	318	257	214	186	168	473	446	398	321	268	233	210
	4,5		89	84	136	131	348	328	292	236	197	171	154	435	410	365	295	246	214	193
	6-9		79	74	120	115	247	233	207	168	140	121	110	309	291	259	210	175	151	138
8,001 - 10,000	1	4	118	113	181	176	515	486	433	350	292	253	228	644	608	541	438	365	316	285
	2,3		116	111	179	174	480	453	403	326	272	236	213	600	566	504	408	340	295	266
	4,5		113	108	173	168	438	413	368	297	248	215	194	548	516	460	371	310	269	243
	6-9		97	92	149	144	301	284	253	204	170	148	133	376	355	316	255	213	185	166
10,001 - 15,000	1	5	141	136	219	213	671	633	563	456	380	329	298	839	791	704	570	475	411	373
	2,3		139	134	216	210	623	588	523	423	353	306	276	779	735	654	529	441	383	345
	4,5		134	129	208	202	565	533	474	384	320	277	251	706	666	593	480	400	346	314
	6-9		114	109	176	171	378	357	318	257	214	186	168	473	446	398	321	268	233	210
15,001 - 20,000	1	6	188	183	295	286	926	874	778	629	524	454	411	1158	1093	973	786	655	568	514
	2,3		185	180	289	281	858	809	720	582	485	421	380	1073	1011	900	728	606	526	475
	4,5		178	173	278	270	774	730	650	526	438	380	343	968	913	813	658	548	475	429
	6-9		148	143	231	224	506	477	425	343	286	248	224	633	596	531	429	358	310	280
20,001 - 25,000	1	7	168	163	262	254	1002	945	841	680	567	491	444	1253	1181	1051	850	709	614	555
	2,3		165	160	258	250	926	874	778	629	524	454	411	1158	1093	973	786	655	568	514
	4,5		159	154	247	240	834	787	700	567	472	409	370	1043	984	875	709	590	511	463
	6-9		134	129	207	201	543	512	456	369	307	266	241	679	640	570	461	384	333	301
25,001 - 40,000	1	8	172	167	269	261	1135	1071	953	771	643	557	503	1419	1339	1191	964	804	696	629
	2,3		169	164	265	257	1048	989	880	712	593	514	465	1310	1236	1100	890	741	643	581
	4,5		163	158	254	247	943	890	792	641	534	463	418	1179	1113	990	801	668	579	523
	6-9		137	132	212	206	608	574	511	413	344	298	270	760	718	639	516	430	373	338
40,001 - 65,000	1	10	227	220	353	343	1460	1377	1226	991	826	716	647	1825	1721	1533	1239	1033	895	809
	2,3		222	216	347	337	1346	1270	1130	914	762	660	597	1683	1588	1413	1143	953	825	746
	4,5		213	207	333	323	1208	1140	1015	821	684	593	536	1510	1425	1269	1026	855	741	670
	6-9		175	170	274	266	770	726	646	523	436	378	341	963	908	808	654	545	473	426
65,001 - 90,000	1	11	241	234	377	366	1593	1503	1338	1082	902	782	706	1991	1879	1673	1353	1128	978	883
	2,3		237	230	371	360	1469	1386	1234	998	832	721	651	1836	1733	1543	1248	1040	901	814
	4,5		228	221	355	345	1318	1243	1106	895	746	646	584	1648	1554	1383	1119	933	808	730
	6-9		187	182	293	284	835	788	701	567	473	410	370	1044	985	876	709	591	513	463
Charge per \$1000 over \$90,000	1	12	0.72	0.70	1.12	1.09	13.29	12.54	11.16	9.03	7.52	6.52	5.89	16.62	15.68	13.95	11.29	9.41	8.15	7.37
	2,3		0.72	0.70	1.12	1.09	13.29	12.54	11.16	9.03	7.52	6.52	5.89	16.62	15.68	13.95	11.29	9.41	8.15	7.37
	4,5		0.72	0.70	1.12	1.09	13.29	12.54	11.16	9.03	7.52	6.52	5.89	16.62	15.68	13.95	11.29	9.41	8.15	7.37
	6-9		0.72	0.70	1.12	1.09	13.29	12.54	11.16	9.03	7.52	6.52	5.89	16.62	15.68	13.95	11.29	9.41	8.15	7.37

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 13
\$ 500 Deductible	\$ 15
\$1000 Deductible	\$ 26
\$2000 Deductible	\$ 39
\$3000 Deductible	\$ 49
\$4000 Deductible	\$ 54
\$5000 Deductible	\$ 59

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

No Deductible - Add \$13
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	74	69	113	108	272	257	229	185	154	134	121	340	321	286	231	193	168	151
	2,3		73	68	112	107	258	243	216	175	146	126	114	323	304	270	219	183	158	143
	4,5		72	67	110	105	240	226	201	163	136	118	106	300	283	251	204	170	148	133
	6-9		65	60	99	94	181	171	152	123	103	89	80	226	214	190	154	129	111	100
4,501 - 6,000	1	2	77	72	118	113	355	335	298	241	201	174	157	444	419	373	301	251	218	196
	2,3		77	72	117	112	334	315	280	227	189	164	148	418	394	350	284	236	205	185
	4,5		75	70	114	109	306	289	257	208	173	150	136	383	361	321	260	216	188	170
	6-9		67	62	102	97	223	210	187	151	126	109	99	279	263	234	189	158	136	124
6,001 - 8,000	1	3	91	86	140	135	428	404	360	291	242	210	190	535	505	450	364	303	263	238
	2,3		90	85	138	133	401	378	336	272	227	197	178	501	473	420	340	284	246	223
	4,5		88	83	134	129	367	346	308	249	208	180	163	459	433	385	311	260	225	204
	6-9		77	72	118	113	259	244	217	176	146	127	115	324	305	271	220	183	159	144
8,001 - 10,000	1	4	116	111	178	173	547	516	459	372	310	268	243	684	645	574	465	388	335	304
	2,3		114	109	176	171	509	480	427	346	288	250	226	636	600	534	433	360	313	283
	4,5		111	106	170	165	463	437	389	315	262	227	205	579	546	486	394	328	284	256
	6-9		96	91	147	142	317	299	266	215	179	155	141	396	374	333	269	224	194	176
10,001 - 15,000	1	5	139	134	215	209	714	674	600	485	404	350	317	893	843	750	606	505	438	396
	2,3		137	132	212	206	664	626	557	451	376	326	294	830	783	696	564	470	408	368
	4,5		132	127	204	198	601	567	505	408	340	295	266	751	709	631	510	425	369	333
	6-9		113	108	173	168	401	378	336	272	227	197	178	501	473	420	340	284	246	223
15,001 - 20,000	1	6	184	179	288	280	989	933	830	672	560	485	439	1236	1166	1038	840	700	606	549
	2,3		182	177	284	276	915	863	768	621	518	449	406	1144	1079	960	776	648	561	508
	4,5		175	170	273	265	825	778	692	560	467	405	366	1031	973	865	700	584	506	458
	6-9		146	141	227	220	536	506	450	364	304	263	238	670	633	563	455	380	329	298
20,001 - 25,000	1	7	164	159	256	249	1070	1009	898	726	605	525	474	1338	1261	1123	908	756	656	593
	2,3		162	157	252	245	989	933	830	672	560	485	439	1236	1166	1038	840	700	606	549
	4,5		156	151	243	236	890	840	748	605	504	437	395	1113	1050	935	756	630	546	494
	6-9		132	127	204	198	577	544	484	392	326	283	256	721	680	605	490	408	354	320
25,001 - 40,000	1	8	169	164	264	256	1214	1145	1019	824	687	595	538	1518	1431	1274	1030	859	744	673
	2,3		166	161	260	252	1120	1057	941	761	634	550	497	1400	1321	1176	951	793	688	621
	4,5		160	155	249	242	1007	950	846	684	570	494	447	1259	1188	1058	855	713	618	559
	6-9		135	130	209	203	648	611	544	440	367	318	287	810	764	680	550	459	398	359
40,001 - 65,000	1	10	221	215	346	336	1562	1474	1312	1061	884	766	693	1953	1843	1640	1326	1105	958	866
	2,3		217	211	340	330	1441	1359	1210	978	815	707	639	1801	1699	1513	1223	1019	884	799
	4,5		209	203	327	317	1292	1219	1085	878	731	634	573	1615	1524	1356	1098	914	793	716
	6-9		172	167	269	261	820	774	689	557	464	402	364	1025	968	861	696	580	503	455
65,001 - 90,000	1	11	237	230	370	359	1706	1609	1432	1158	965	837	756	2133	2011	1790	1448	1206	1046	945
	2,3		233	226	364	353	1572	1483	1320	1068	890	771	697	1965	1854	1650	1335	1113	964	871
	4,5		222	216	348	338	1410	1330	1184	958	798	692	625	1763	1663	1480	1198	998	865	781
	6-9		184	179	287	279	891	841	748	606	505	437	395	1114	1051	935	758	631	546	494
Charge per \$1000 over \$90,000	1	12	0.70	0.68	1.09	1.06	14.29	13.48	12.00	9.71	8.09	7.01	6.34	17.86	16.85	15.00	12.13	10.11	8.76	7.92
	2,3		0.70	0.68	1.09	1.06	14.29	13.48	12.00	9.71	8.09	7.01	6.34	17.86	16.85	15.00	12.13	10.11	8.76	7.92
	4,5		0.70	0.68	1.09	1.06	14.29	13.48	12.00	9.71	8.09	7.01	6.34	17.86	16.85	15.00	12.13	10.11	8.76	7.92
	6-9		0.70	0.68	1.09	1.06	14.29	13.48	12.00	9.71	8.09	7.01	6.34	17.86	16.85	15.00	12.13	10.11	8.76	7.92

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 16
\$1000 Deductible	\$ 28
\$2000 Deductible	\$ 42
\$3000 Deductible	\$ 52
\$4000 Deductible	\$ 58
\$5000 Deductible	\$ 63

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 20 - NON-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	79	74	121	116	277	261	232	188	157	136	123	346	326	290	235	196	170	154
	2,3		79	74	120	115	261	246	219	177	148	128	116	326	308	274	221	185	160	145
	4,5		77	72	117	112	243	229	204	165	137	119	108	304	286	255	206	171	149	135
	6-9		69	64	105	100	183	173	154	125	104	90	81	229	216	193	156	130	113	101
4,501 - 6,000	1	2	82	77	126	121	361	341	303	246	205	177	160	451	426	379	308	256	221	200
	2,3		81	76	124	119	339	320	285	230	192	166	150	424	400	356	288	240	208	188
	4,5		79	74	121	116	312	294	262	212	176	153	138	390	368	328	265	220	191	173
	6-9		71	66	108	103	225	212	189	153	127	110	100	281	265	236	191	159	138	125
6,001 - 8,000	1	3	98	93	151	146	436	411	366	296	247	214	193	545	514	458	370	309	268	241
	2,3		97	92	149	144	407	384	342	276	230	200	180	509	480	428	345	288	250	225
	4,5		94	89	144	139	373	352	313	253	211	183	165	466	440	391	316	264	229	206
	6-9		82	77	126	121	263	248	221	179	149	129	117	329	310	276	224	186	161	146
8,001 - 10,000	1	4	127	122	196	190	557	525	467	378	315	273	247	696	656	584	473	394	341	309
	2,3		125	120	193	187	518	489	435	352	293	254	230	648	611	544	440	366	318	288
	4,5		120	115	185	180	472	445	396	320	267	231	209	590	556	495	400	334	289	261
	6-9		104	99	159	154	322	304	271	219	182	158	143	403	380	339	274	228	198	179
10,001 - 15,000	1	5	152	147	237	230	729	688	612	495	413	358	323	911	860	765	619	516	448	404
	2,3		150	145	234	227	676	638	568	459	383	332	300	845	798	710	574	479	415	375
	4,5		145	140	225	218	612	577	514	415	346	300	271	765	721	643	519	433	375	339
	6-9		123	118	190	184	407	384	342	276	230	200	180	509	480	428	345	288	250	225
15,001 - 20,000	1	6	205	199	320	311	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559
	2,3		202	196	315	306	934	881	784	634	529	458	414	1168	1101	980	793	661	573	518
	4,5		194	188	302	293	841	793	706	571	476	412	373	1051	991	883	714	595	515	466
	6-9		161	156	250	243	547	516	459	372	310	268	243	684	645	574	465	388	335	304
20,001 - 25,000	1	7	182	177	284	276	1092	1030	917	742	618	536	484	1365	1288	1146	928	773	670	605
	2,3		178	173	279	271	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559
	4,5		172	167	269	261	908	857	763	617	514	446	403	1135	1071	954	771	643	558	504
	6-9		144	139	224	217	587	554	493	399	332	288	260	734	693	616	499	415	360	325
25,001 - 40,000	1	8	187	182	293	284	1238	1168	1040	841	701	607	549	1548	1460	1300	1051	876	759	686
	2,3		184	179	287	279	1144	1079	960	777	647	561	507	1430	1349	1200	971	809	701	634
	4,5		177	172	276	268	1028	970	863	698	582	504	456	1285	1213	1079	873	728	630	570
	6-9		148	143	230	223	660	623	554	449	374	324	293	825	779	693	561	468	405	366
40,001 - 65,000	1	10	246	239	385	374	1595	1505	1339	1084	903	783	707	1994	1881	1674	1355	1129	979	884
	2,3		243	236	379	368	1471	1388	1235	999	833	722	652	1839	1735	1544	1249	1041	903	815
	4,5		232	225	363	352	1320	1245	1108	896	747	647	585	1650	1556	1385	1120	934	809	731
	6-9		192	186	299	290	836	789	702	568	473	410	371	1045	986	878	710	591	513	464
65,001 - 90,000	1	11	265	257	413	401	1742	1643	1462	1183	986	854	772	2178	2054	1828	1479	1233	1068	965
	2,3		260	252	406	394	1606	1515	1348	1091	909	788	712	2008	1894	1685	1364	1136	985	890
	4,5		248	241	388	377	1439	1358	1209	978	815	706	638	1799	1698	1511	1223	1019	883	798
	6-9		204	198	318	309	909	858	764	618	515	446	403	1136	1073	955	773	644	558	504
Charge per \$1000 over \$90,000	1	12	0.80	0.77	1.24	1.21	14.61	13.79	12.27	9.93	8.27	7.17	6.48	18.27	17.23	15.34	12.41	10.34	8.96	8.10
	2,3		0.80	0.77	1.24	1.21	14.61	13.79	12.27	9.93	8.27	7.17	6.48	18.27	17.23	15.34	12.41	10.34	8.96	8.10
	4,5		0.80	0.77	1.24	1.21	14.61	13.79	12.27	9.93	8.27	7.17	6.48	18.27	17.23	15.34	12.41	10.34	8.96	8.10
	6-9		0.80	0.77	1.24	1.21	14.61	13.79	12.27	9.93	8.27	7.17	6.48	18.27	17.23	15.34	12.41	10.34	8.96	8.10

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.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 17
\$1000 Deductible	\$ 28
\$2000 Deductible	\$ 43
\$3000 Deductible	\$ 54
\$4000 Deductible	\$ 60
\$5000 Deductible	\$ 65

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:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$6 minimum.

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

Commercial Automobile Insurance Manual

ZONE RATING TABLES

For liability the following tables include the zone or combination zone base premiums, and for physical damage they include the zone or combination zone factors to be applied to the Physical Damage Base Premium Table.

KEY TO ZONE RATING TABLES			
The liability premiums are displayed as follows:			The physical damage factors are displayed as follows:
Bodily Injury (\$20,000/40,000)	\$1,890	1.82	Comprehensive
Property Damage (\$5,000)	858	1.13	Fire, Theft and CAC (incl. MM&V)
		4.00	Collision (All Deductibles)
12345			
Zone Combination Code			

Medical Payments premiums use the TTT Rates.

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

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
	4.00			3.75			3.38			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
	3.32			3.16			3.32			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
	3.32			3.90			3.39			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
	3.32			3.16			3.16			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
	3.71			4.00			3.55			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
	3.16			3.55			3.32			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
	3.16			3.16			3.32			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
	3.16			3.37			3.55			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
	3.80			3.90			3.17			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
	3.16			3.16			3.16			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
	3.46			3.16			3.55			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			
	3.32			3.37			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
	4.00			3.70			3.38			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
	3.32			3.16			3.32			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
	3.32			3.90			3.39			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
	3.32			3.16			3.16			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
	3.71			4.00			3.55			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
	3.16			3.55			3.32			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
	3.16			3.16			3.55			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
	3.16			3.37			3.55			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
	3.70			3.90			3.17			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
	3.16			3.16			3.16			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
	3.46			3.16			3.55			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			
	3.32			3.37			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	72	62	42	23
	4	9	8	41	34	24	14	62	51	36	21
	5	8	5	36	28	20	12	54	42	30	18
	6-9	5	4	29	24	17	9	44	36	26	14
\$4501 - 6,000	1,2,3	17	17	62	54	44	30	93	81	66	45
	4	16	15	53	48	38	27	80	72	57	41
	5	14	14	48	42	34	23	72	63	51	35
	6-9	12	10	42	36	28	20	63	54	42	30
\$6001 - 8,000	1,2,3	26	24	80	72	60	48	120	108	90	72
	4	21	20	66	61	51	42	99	92	77	63
	5	18	17	59	53	47	36	89	80	71	54
	6-9	17	16	51	48	41	30	77	72	62	45
\$8001 - 10,000	1,2,3	35	34	99	90	80	66	149	135	120	99
	4	28	28	85	78	66	56	128	117	99	84
	5	26	24	74	68	59	50	111	102	89	75
	6-9	21	21	62	59	51	44	93	89	77	66
\$10,001 - 15,000	1,2,3	50	49	131	124	113	100	197	186	170	150
	4	43	42	112	105	94	86	168	158	141	129
	5	40	36	99	92	86	74	149	138	129	111
	6-9	31	31	86	80	73	64	129	120	110	96
\$15,001 - 20,000	1,2,3	74	73	179	170	158	147	269	255	237	221
	4	62	60	152	146	136	124	228	219	204	186
	5	54	53	133	129	119	108	200	194	179	162
	6-9	48	47	116	110	104	94	174	165	156	141
\$20,001 - 25,000	1,2,3	94	93	224	217	205	193	336	326	308	290
	4	81	80	192	187	175	163	288	281	263	245
	5	70	70	168	162	155	145	252	243	233	218
	6-9	61	60	147	143	134	124	221	215	201	186
\$25,001 - 40,000	1,2,3	139	138	318	311	300	286	477	467	450	429
	4	119	117	269	263	255	244	404	395	383	366
	5	105	104	239	233	224	216	359	350	336	324
	6-9	90	90	206	202	195	187	309	303	293	281
\$40,001 - 65,000	1,2,3	228	227	506	500	488	474	759	750	732	711
	4	195	194	430	424	414	403	645	636	621	605
	5	172	170	379	373	366	356	569	560	549	534
	6-9	150	149	329	324	316	308	494	486	474	462
\$65,001 - 90,000	1,2,3	341	339	742	733	721	709	1113	1100	1082	1064
	4	291	288	629	621	614	605	944	932	921	908
	5	256	255	555	549	543	531	833	824	815	797
	6-9	221	221	479	476	468	461	719	714	702	692
Over 90,000	1,2,3	452	451	975	966	955	943	1463	1449	1433	1415
	4	386	385	827	822	813	802	1241	1233	1220	1203
	5	339	339	729	724	718	707	1094	1086	1077	1061
	6-9	294	293	633	629	620	613	950	944	930	920

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 CAR
 04/1/2013

COMMONWEALTH AUTOMOBILE REINSURERS
 Massachusetts Commercial Automobile
 LEGAL LIABILITY RATES FOR PHYSICAL DAMAGE
 TO TRAILERS UNDER A TRAILER INTERCHANGE AGREEMENT
 Daily Per Trailer Rates

Limit of Liability	Local						Intermediate						Long Distance					
	Comp or Specified Perils Deductibles		Collision Deductibles				Comp or Specified Perils Deductibles		Collision Deductibles				Comp or Specified Perils Deductibles		Collision Deductibles			
	\$300 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)	\$300 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)	\$300 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)
\$1000	0.003	0.003	0.027	0.024	0.016	0.012	0.005	0.005	0.044	0.041	0.024	0.018	0.009	0.009	0.066	0.061	0.036	0.027
\$2000	0.005	0.005	0.031	0.029	0.017	0.015	0.009	0.009	0.053	0.049	0.029	0.023	0.016	0.016	0.081	0.074	0.048	0.036
\$3000	0.008	0.008	0.040	0.036	0.021	0.017	0.014	0.014	0.060	0.054	0.036	0.027	0.020	0.018	0.094	0.088	0.054	0.043
\$4000	0.009	0.009	0.044	0.041	0.026	0.018	0.016	0.016	0.070	0.065	0.043	0.031	0.026	0.024	0.108	0.101	0.065	0.050
\$5000	0.012	0.012	0.050	0.047	0.029	0.023	0.020	0.018	0.081	0.074	0.049	0.038	0.029	0.028	0.123	0.113	0.074	0.056
\$6000	0.015	0.015	0.056	0.051	0.034	0.026	0.023	0.021	0.090	0.083	0.054	0.043	0.035	0.034	0.138	0.127	0.085	0.064
\$7000	0.016	0.016	0.060	0.054	0.036	0.027	0.027	0.026	0.099	0.090	0.059	0.046	0.041	0.040	0.153	0.139	0.092	0.070
\$8000	0.018	0.017	0.065	0.060	0.041	0.030	0.029	0.028	0.106	0.099	0.066	0.051	0.046	0.044	0.163	0.152	0.102	0.079
\$9000	0.020	0.018	0.073	0.066	0.044	0.034	0.034	0.031	0.117	0.107	0.072	0.054	0.051	0.049	0.180	0.165	0.110	0.086
\$10000	0.023	0.021	0.078	0.070	0.049	0.038	0.036	0.035	0.127	0.117	0.079	0.060	0.054	0.053	0.194	0.179	0.121	0.092
\$11000	0.024	0.023	0.085	0.078	0.051	0.041	0.040	0.038	0.136	0.124	0.086	0.065	0.060	0.057	0.208	0.192	0.130	0.100
\$12000	0.027	0.026	0.090	0.083	0.054	0.043	0.044	0.043	0.145	0.132	0.090	0.069	0.065	0.062	0.222	0.204	0.138	0.106
\$13000	0.028	0.027	0.094	0.088	0.059	0.046	0.047	0.046	0.154	0.143	0.095	0.073	0.070	0.068	0.236	0.217	0.149	0.113
\$14000	0.029	0.028	0.101	0.092	0.062	0.049	0.049	0.048	0.160	0.150	0.102	0.079	0.075	0.073	0.250	0.231	0.158	0.121
\$15000	0.031	0.030	0.106	0.099	0.066	0.051	0.053	0.050	0.173	0.158	0.108	0.085	0.081	0.079	0.263	0.242	0.167	0.129
\$16000	0.035	0.034	0.112	0.103	0.070	0.053	0.054	0.053	0.181	0.167	0.114	0.088	0.087	0.083	0.280	0.257	0.176	0.134
\$17000	0.036	0.035	0.118	0.108	0.074	0.056	0.059	0.056	0.192	0.176	0.121	0.092	0.091	0.088	0.293	0.269	0.184	0.143
\$18000	0.040	0.038	0.123	0.113	0.078	0.059	0.062	0.060	0.201	0.183	0.127	0.099	0.095	0.092	0.307	0.283	0.194	0.150
\$19000	0.041	0.040	0.127	0.117	0.081	0.061	0.065	0.062	0.208	0.192	0.132	0.102	0.102	0.099	0.322	0.297	0.203	0.155
\$20000	0.043	0.042	0.133	0.123	0.087	0.065	0.069	0.066	0.219	0.201	0.138	0.106	0.105	0.102	0.335	0.308	0.211	0.160

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

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

**PRIVATE PASSENGER TYPES
Rating Procedures**

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

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

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

where

B, incr denotes the Optional Bodily Injury Liability rate,
A-1 denotes the Compulsory Bodily Injury rate,
B, basic denotes the basic limits (20/40) Optional Bodily Injury Liability rate,
ILF denotes the appropriate Increased Limits Factor.

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

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

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

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

**PRIVATE PASSENGER TYPES
Rating Procedures
(Continued)**

COLLISION

Collision Deductible: \$500
Refer to rate pages.

Collision Deductible: \$300
Add the following buyback charges to the \$500 deductible rate:

	Territory 1	Territory 2	Territory 3	Territory 4
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$101	\$101	\$101	\$101
\$300 Ded. - Non-Fleet	137	137	137	137
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$101	\$101	\$101	\$101
\$300 Ded. - Non-Fleet	137	137	137	137
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$101	\$101	\$25	\$29
\$300 Ded. - Non-Fleet	137	137	34	39
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$28	\$30	\$29	\$33
\$300 Ded. - Non-Fleet	38	41	40	45
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$38	\$44	\$43	\$49
\$300 Ded. - Non-Fleet	51	59	59	66

Collision Deductibles:

- \$1,000 Ded. - Charge 89% of \$500 Ded. premium.
- \$2,000 Ded. - Charge 72% of \$500 Ded. premium.
- \$3,000 Ded. - Charge 60% of \$500 Ded. premium.
- \$4,000 Ded. - Charge 52% of \$500 Ded. premium.
- \$5,000 Ded. - Charge 47% of \$500 Ded. premium.

Collision Waiver of Deductible Charges—

	<u>Fleet</u>	<u>Non-Fleet</u>
\$ 300 Ded. -	\$12	\$16
\$ 500 Ded. -	16	22
\$1,000 Ded. -	27	37
\$2,000 Ded. -	44	60
\$3,000 Ded. -	54	73
\$4,000 Ded. -	61	83
\$5,000 Ded. -	67	91

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

Limited Collision Deductibles:

\$1,000 Ded. - Charge 89% of \$500 Ded. premium.

\$2,000 Ded. - Charge 72% of \$500 Ded. premium.

\$3,000 Ded. - Charge 60% of \$500 Ded. premium.

\$4,000 Ded. - Charge 52% of \$500 Ded. premium.

\$5,000 Ded. - Charge 47% 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	\$ 14	\$ 14	\$ 14	\$ 14
\$300 Ded. – Non-Fleet	20	20	20	20
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 14	\$ 14	\$ 14	\$ 14
\$300 Ded. – Non-Fleet	20	20	20	20
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 14	\$ 14	\$ 4	\$ 4
\$300 Ded. - Non-Fleet	20	20	6	7
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 5	\$ 5	\$ 5	\$ 5
\$300 Ded. - Non-Fleet	7	7	7	7
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 5	\$ 5	\$ 6	\$ 6
\$300 Ded. - Non-Fleet	7	8	8	9

Comprehensive Deductibles:

- \$1,000 Ded. - Charge 93% 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 76% of \$500 Ded. premium.

For Comprehensive Stated Amount Rating—Refer to Rule 42.

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

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

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 1

A-1
928

A-2
205

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	114	100/300	927	5000	948
20/50	156	250/500	1385	10000	1119
25/50	249	500/500	1760	25000	1204
35/80	416	500/1000	1781	50000	1223
50/100	583	1000/1000	2042	100000	1232
				500000	1261

<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		1261	1261	1239	1239	1151	1151	1129	1053	800
4,501 - 6,000	02		1489	1489	1463	1463	1356	1356	1330	1237	932
6,001 - 8,000	03		1661	1661	1632	1632	1511	1511	1482	1377	1032
8,001 - 10,000	04		1730	1730	1699	1699	1573	1573	1542	1432	1072
10,001 - 15,000	05		1885	1885	1850	1850	1713	1713	1678	1558	1161
15,001 - 20,000	06		1885	1885	1850	1850	1713	1713	1678	1558	1161
20,001 - 25,000	07		2143	2143	2104	2104	1945	1945	1905	1768	1311
25,001 - 40,000	08		2315	2315	2272	2272	2100	2100	2057	1907	1411
40,001 - 65,000	10		2534	2534	2486	2486	2296	2296	2250	2083	1539
65,001 - 90,000	11		3400	3400	3335	3335	3077	3077	3011	2786	2040
Charge Per \$1K > \$90K	12		17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22

<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		88	88	87	87	80	80	79	74	56
4,501 - 6,000	02		104	104	102	102	95	95	93	86	65
6,001 - 8,000	03		116	116	114	114	106	106	103	96	72
8,001 - 10,000	04		121	121	119	119	110	110	108	100	75
10,001 - 15,000	05		132	132	129	129	120	120	117	109	81
15,001 - 20,000	06		132	132	129	129	120	120	117	109	81
20,001 - 25,000	07		150	150	147	147	136	136	133	123	92
25,001 - 40,000	08		162	162	159	159	147	147	144	133	99
40,001 - 65,000	10		177	177	174	174	160	160	157	145	107
65,001 - 90,000	11		237	237	233	233	215	215	210	195	142
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

<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		298	298	298	276	276	276	276	261	237
4,501 - 6,000	02		302	302	302	280	280	280	280	265	240
6,001 - 8,000	03		300	300	300	278	278	278	278	264	239
8,001 - 10,000	04		395	395	395	365	365	365	365	344	310
10,001 - 15,000	05		406	406	406	374	374	374	374	353	318
15,001 - 20,000	06		427	427	427	393	393	393	393	371	334
20,001 - 25,000	07		427	427	427	393	393	393	393	371	334
25,001 - 40,000	08		434	434	434	400	400	400	400	377	339
40,001 - 65,000	10		578	578	578	531	531	531	531	499	447
65,001 - 90,000	11		929	929	929	850	850	850	850	798	710
Charge Per \$1K > \$90K	12		7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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

A-1
928

A-2
205

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	114	100/300	927	5000	948
20/50	156	250/500	1385	10000	1119
25/50	249	500/500	1760	25000	1204
35/80	416	500/1000	1781	50000	1223
50/100	583	1000/1000	2042	100000	1232
				500000	1261

<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		1261	1261	1239	1239	1151	1151	1129	1053	800
4,501 - 6,000	02		1489	1489	1463	1463	1356	1356	1330	1237	932
6,001 - 8,000	03		1661	1661	1632	1632	1511	1511	1482	1377	1032
8,001 - 10,000	04		1730	1730	1699	1699	1573	1573	1542	1432	1072
10,001 - 15,000	05		1885	1885	1850	1850	1713	1713	1678	1558	1161
15,001 - 20,000	06		1885	1885	1850	1850	1713	1713	1678	1558	1161
20,001 - 25,000	07		2143	2143	2104	2104	1945	1945	1905	1768	1311
25,001 - 40,000	08		2315	2315	2272	2272	2100	2100	2057	1907	1411
40,001 - 65,000	10		2534	2534	2486	2486	2296	2296	2250	2083	1539
65,001 - 90,000	11		3400	3400	3335	3335	3077	3077	3011	2786	2040
Charge Per \$1K > \$90K	12		17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22

<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		88	88	87	87	80	80	79	74	56
4,501 - 6,000	02		104	104	102	102	95	95	93	86	65
6,001 - 8,000	03		116	116	114	114	106	106	103	96	72
8,001 - 10,000	04		121	121	119	119	110	110	108	100	75
10,001 - 15,000	05		132	132	129	129	120	120	117	109	81
15,001 - 20,000	06		132	132	129	129	120	120	117	109	81
20,001 - 25,000	07		150	150	147	147	136	136	133	123	92
25,001 - 40,000	08		162	162	159	159	147	147	144	133	99
40,001 - 65,000	10		177	177	174	174	160	160	157	145	107
65,001 - 90,000	11		237	237	233	233	215	215	210	195	142
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

<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		298	298	298	276	276	276	276	261	237
4,501 - 6,000	02		302	302	302	280	280	280	280	265	240
6,001 - 8,000	03		300	300	300	278	278	278	278	264	239
8,001 - 10,000	04		395	395	395	365	365	365	365	344	310
10,001 - 15,000	05		406	406	406	374	374	374	374	353	318
15,001 - 20,000	06		427	427	427	393	393	393	393	371	334
20,001 - 25,000	07		427	427	427	393	393	393	393	371	334
25,001 - 40,000	08		434	434	434	400	400	400	400	377	339
40,001 - 65,000	10		578	578	578	531	531	531	531	499	447
65,001 - 90,000	11		929	929	929	850	850	850	850	798	710
Charge Per \$1K > \$90K	12		7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279

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
928

A-2
205

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	114	100/300	927	5000	948
20/50	156	250/500	1385	10000	1119
25/50	249	500/500	1760	25000	1204
35/80	416	500/1000	1781	50000	1223
50/100	583	1000/1000	2042	100000	1232
				500000	1261

<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		1261	1261	1239	1239	1151	1151	1129	1053	800
4,501 - 6,000	02		1489	1489	1463	1463	1356	1356	1330	1237	932
6,001 - 8,000	03		1661	1661	1632	1632	1511	1511	1482	1377	1032
8,001 - 10,000	04		1730	1730	1699	1699	1573	1573	1542	1432	1072
10,001 - 15,000	05		1885	1885	1850	1850	1713	1713	1678	1558	1161
15,001 - 20,000	06		1885	1885	1850	1850	1713	1713	1678	1558	1161
20,001 - 25,000	07		2143	2143	2104	2104	1945	1945	1905	1768	1311
25,001 - 40,000	08		2315	2315	2272	2272	2100	2100	2057	1907	1411
40,001 - 65,000	10		2534	2534	2486	2486	2296	2296	2250	2083	1539
65,001 - 90,000	11		3400	3400	3335	3335	3077	3077	3011	2786	2040
Charge Per \$1K > \$90K	12		17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22

<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		88	88	87	87	80	80	79	74	56
4,501 - 6,000	02		104	104	102	102	95	95	93	86	65
6,001 - 8,000	03		116	116	114	114	106	106	103	96	72
8,001 - 10,000	04		121	121	119	119	110	110	108	100	75
10,001 - 15,000	05		132	132	129	129	120	120	117	109	81
15,001 - 20,000	06		132	132	129	129	120	120	117	109	81
20,001 - 25,000	07		150	150	147	147	136	136	133	123	92
25,001 - 40,000	08		162	162	159	159	147	147	144	133	99
40,001 - 65,000	10		177	177	174	174	160	160	157	145	107
65,001 - 90,000	11		237	237	233	233	215	215	210	195	142
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

<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		298	298	298	276	276	276	276	261	237
4,501 - 6,000	02		302	302	302	280	280	280	280	265	240
6,001 - 8,000	03		300	300	300	278	278	278	278	264	239
8,001 - 10,000	04		395	395	395	365	365	365	365	344	310
10,001 - 15,000	05		406	406	406	374	374	374	374	353	318
15,001 - 20,000	06		427	427	427	393	393	393	393	371	334
20,001 - 25,000	07		427	427	427	393	393	393	393	371	334
25,001 - 40,000	08		434	434	434	400	400	400	400	377	339
40,001 - 65,000	10		578	578	578	531	531	531	531	499	447
65,001 - 90,000	11		929	929	929	850	850	850	850	798	710
Charge Per \$1K > \$90K	12		7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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
928

A-2
205

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	114	100/300	927	5000	948
20/50	156	250/500	1385	10000	1119
25/50	249	500/500	1760	25000	1204
35/80	416	500/1000	1781	50000	1223
50/100	583	1000/1000	2042	100000	1232
				500000	1261

<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		1261	1261	1239	1239	1151	1151	1129	1053	800
4,501 - 6,000	02		1489	1489	1463	1463	1356	1356	1330	1237	932
6,001 - 8,000	03		1661	1661	1632	1632	1511	1511	1482	1377	1032
8,001 - 10,000	04		1730	1730	1699	1699	1573	1573	1542	1432	1072
10,001 - 15,000	05		1885	1885	1850	1850	1713	1713	1678	1558	1161
15,001 - 20,000	06		1885	1885	1850	1850	1713	1713	1678	1558	1161
20,001 - 25,000	07		2143	2143	2104	2104	1945	1945	1905	1768	1311
25,001 - 40,000	08		2315	2315	2272	2272	2100	2100	2057	1907	1411
40,001 - 65,000	10		2534	2534	2486	2486	2296	2296	2250	2083	1539
65,001 - 90,000	11		3400	3400	3335	3335	3077	3077	3011	2786	2040
Charge Per \$1K > \$90K	12		17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22

<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		88	88	87	87	80	80	79	74	56
4,501 - 6,000	02		104	104	102	102	95	95	93	86	65
6,001 - 8,000	03		116	116	114	114	106	106	103	96	72
8,001 - 10,000	04		121	121	119	119	110	110	108	100	75
10,001 - 15,000	05		132	132	129	129	120	120	117	109	81
15,001 - 20,000	06		132	132	129	129	120	120	117	109	81
20,001 - 25,000	07		150	150	147	147	136	136	133	123	92
25,001 - 40,000	08		162	162	159	159	147	147	144	133	99
40,001 - 65,000	10		177	177	174	174	160	160	157	145	107
65,001 - 90,000	11		237	237	233	233	215	215	210	195	142
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

<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		298	298	298	276	276	276	276	261	237
4,501 - 6,000	02		302	302	302	280	280	280	280	265	240
6,001 - 8,000	03		300	300	300	278	278	278	278	264	239
8,001 - 10,000	04		395	395	395	365	365	365	365	344	310
10,001 - 15,000	05		406	406	406	374	374	374	374	353	318
15,001 - 20,000	06		427	427	427	393	393	393	393	371	334
20,001 - 25,000	07		427	427	427	393	393	393	393	371	334
25,001 - 40,000	08		434	434	434	400	400	400	400	377	339
40,001 - 65,000	10		578	578	578	531	531	531	531	499	447
65,001 - 90,000	11		929	929	929	850	850	850	850	798	710
Charge Per \$1K > \$90K	12		7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279

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 5

A-1
928

A-2
205

B, Increased Limits

Property Damage Liability

20/40	114	100/300	927	5000	948
20/50	156	250/500	1385	10000	1119
25/50	249	500/500	1760	25000	1204
35/80	416	500/1000	1781	50000	1223
50/100	583	1000/1000	2042	100000	1232
				500000	1261

Symbol COLLISION \$500 DEDUCTIBLE

<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		1261	1261	1239	1239	1151	1151	1129	1053	800
4,501 - 6,000	02		1489	1489	1463	1463	1356	1356	1330	1237	932
6,001 - 8,000	03		1661	1661	1632	1632	1511	1511	1482	1377	1032
8,001 - 10,000	04		1730	1730	1699	1699	1573	1573	1542	1432	1072
10,001 - 15,000	05		1885	1885	1850	1850	1713	1713	1678	1558	1161
15,001 - 20,000	06		1885	1885	1850	1850	1713	1713	1678	1558	1161
20,001 - 25,000	07		2143	2143	2104	2104	1945	1945	1905	1768	1311
25,001 - 40,000	08		2315	2315	2272	2272	2100	2100	2057	1907	1411
40,001 - 65,000	10		2534	2534	2486	2486	2296	2296	2250	2083	1539
65,001 - 90,000	11		3400	3400	3335	3335	3077	3077	3011	2786	2040
Charge Per \$1K > \$90K	12		17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22

Symbol LIMITED COLLISION \$500 DEDUCTIBLE

<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		88	88	87	87	80	80	79	74	56
4,501 - 6,000	02		104	104	102	102	95	95	93	86	65
6,001 - 8,000	03		116	116	114	114	106	106	103	96	72
8,001 - 10,000	04		121	121	119	119	110	110	108	100	75
10,001 - 15,000	05		132	132	129	129	120	120	117	109	81
15,001 - 20,000	06		132	132	129	129	120	120	117	109	81
20,001 - 25,000	07		150	150	147	147	136	136	133	123	92
25,001 - 40,000	08		162	162	159	159	147	147	144	133	99
40,001 - 65,000	10		177	177	174	174	160	160	157	145	107
65,001 - 90,000	11		237	237	233	233	215	215	210	195	142
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

Symbol COMPREHENSIVE \$500 DEDUCTIBLE

<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		298	298	298	276	276	276	276	261	237
4,501 - 6,000	02		302	302	302	280	280	280	280	265	240
6,001 - 8,000	03		300	300	300	278	278	278	278	264	239
8,001 - 10,000	04		395	395	395	365	365	365	365	344	310
10,001 - 15,000	05		406	406	406	374	374	374	374	353	318
15,001 - 20,000	06		427	427	427	393	393	393	393	371	334
20,001 - 25,000	07		427	427	427	393	393	393	393	371	334
25,001 - 40,000	08		434	434	434	400	400	400	400	377	339
40,001 - 65,000	10		578	578	578	531	531	531	531	499	447
65,001 - 90,000	11		929	929	929	850	850	850	850	798	710
Charge Per \$1K > \$90K	12		7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02

Medical Payments

5000	13
10000	15
15000	17
20000	18
25000	20

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	11

U2, Underinsured

20/40	0
20/50	0
25/50	2
35/80	8
50/100	14
100/300	34
250/500	114
500/500	279

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
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205

B, Increased Limits				Property Damage Liability	
20/40	114	100/300	927	5000	948
20/50	156	250/500	1385	10000	1119
25/50	249	500/500	1760	25000	1204
35/80	416	500/1000	1781	50000	1223
50/100	583	1000/1000	2042	100000	1232
				500000	1261

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1261	1261	1239	1239	1151	1151	1129	1053	800
4,501 - 6,000	02		1489	1489	1463	1463	1356	1356	1330	1237	932
6,001 - 8,000	03		1661	1661	1632	1632	1511	1511	1482	1377	1032
8,001 - 10,000	04		1730	1730	1699	1699	1573	1573	1542	1432	1072
10,001 - 15,000	05		1885	1885	1850	1850	1713	1713	1678	1558	1161
15,001 - 20,000	06		1885	1885	1850	1850	1713	1713	1678	1558	1161
20,001 - 25,000	07		2143	2143	2104	2104	1945	1945	1905	1768	1311
25,001 - 40,000	08		2315	2315	2272	2272	2100	2100	2057	1907	1411
40,001 - 65,000	10		2534	2534	2486	2486	2296	2296	2250	2083	1539
65,001 - 90,000	11		3400	3400	3335	3335	3077	3077	3011	2786	2040
Charge Per \$1K > \$90K	12		17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		88	88	87	87	80	80	79	74	56
4,501 - 6,000	02		104	104	102	102	95	95	93	86	65
6,001 - 8,000	03		116	116	114	114	106	106	103	96	72
8,001 - 10,000	04		121	121	119	119	110	110	108	100	75
10,001 - 15,000	05		132	132	129	129	120	120	117	109	81
15,001 - 20,000	06		132	132	129	129	120	120	117	109	81
20,001 - 25,000	07		150	150	147	147	136	136	133	123	92
25,001 - 40,000	08		162	162	159	159	147	147	144	133	99
40,001 - 65,000	10		177	177	174	174	160	160	157	145	107
65,001 - 90,000	11		237	237	233	233	215	215	210	195	142
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		298	298	298	276	276	276	276	261	237
4,501 - 6,000	02		302	302	302	280	280	280	280	265	240
6,001 - 8,000	03		300	300	300	278	278	278	278	264	239
8,001 - 10,000	04		395	395	395	365	365	365	365	344	310
10,001 - 15,000	05		406	406	406	374	374	374	374	353	318
15,001 - 20,000	06		427	427	427	393	393	393	393	371	334
20,001 - 25,000	07		427	427	427	393	393	393	393	371	334
25,001 - 40,000	08		434	434	434	400	400	400	400	377	339
40,001 - 65,000	10		578	578	578	531	531	531	531	499	447
65,001 - 90,000	11		929	929	929	850	850	850	850	798	710
Charge Per \$1K > \$90K	12		7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
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 7

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205

B, Increased Limits				Property Damage Liability	
20/40	114	100/300	927	5000	948
20/50	156	250/500	1385	10000	1119
25/50	249	500/500	1760	25000	1204
35/80	416	500/1000	1781	50000	1223
50/100	583	1000/1000	2042	100000	1232
				500000	1261

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1261	1261	1239	1239	1151	1151	1129	1053	800
4,501 - 6,000	02		1489	1489	1463	1463	1356	1356	1330	1237	932
6,001 - 8,000	03		1661	1661	1632	1632	1511	1511	1482	1377	1032
8,001 - 10,000	04		1730	1730	1699	1699	1573	1573	1542	1432	1072
10,001 - 15,000	05		1885	1885	1850	1850	1713	1713	1678	1558	1161
15,001 - 20,000	06		1885	1885	1850	1850	1713	1713	1678	1558	1161
20,001 - 25,000	07		2143	2143	2104	2104	1945	1945	1905	1768	1311
25,001 - 40,000	08		2315	2315	2272	2272	2100	2100	2057	1907	1411
40,001 - 65,000	10		2534	2534	2486	2486	2296	2296	2250	2083	1539
65,001 - 90,000	11		3400	3400	3335	3335	3077	3077	3011	2786	2040
Charge Per \$1K > \$90K	12		17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		88	88	87	87	80	80	79	74	56
4,501 - 6,000	02		104	104	102	102	95	95	93	86	65
6,001 - 8,000	03		116	116	114	114	106	106	103	96	72
8,001 - 10,000	04		121	121	119	119	110	110	108	100	75
10,001 - 15,000	05		132	132	129	129	120	120	117	109	81
15,001 - 20,000	06		132	132	129	129	120	120	117	109	81
20,001 - 25,000	07		150	150	147	147	136	136	133	123	92
25,001 - 40,000	08		162	162	159	159	147	147	144	133	99
40,001 - 65,000	10		177	177	174	174	160	160	157	145	107
65,001 - 90,000	11		237	237	233	233	215	215	210	195	142
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		298	298	298	276	276	276	276	261	237
4,501 - 6,000	02		302	302	302	280	280	280	280	265	240
6,001 - 8,000	03		300	300	300	278	278	278	278	264	239
8,001 - 10,000	04		395	395	395	365	365	365	365	344	310
10,001 - 15,000	05		406	406	406	374	374	374	374	353	318
15,001 - 20,000	06		427	427	427	393	393	393	393	371	334
20,001 - 25,000	07		427	427	427	393	393	393	393	371	334
25,001 - 40,000	08		434	434	434	400	400	400	400	377	339
40,001 - 65,000	10		578	578	578	531	531	531	531	499	447
65,001 - 90,000	11		929	929	929	850	850	850	850	798	710
Charge Per \$1K > \$90K	12		7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
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 8

A-1
928

A-2
205

B, Increased Limits				Property Damage Liability	
20/40	114	100/300	927	5000	948
20/50	156	250/500	1385	10000	1119
25/50	249	500/500	1760	25000	1204
35/80	416	500/1000	1781	50000	1223
50/100	583	1000/1000	2042	100000	1232
				500000	1261

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1261	1261	1239	1239	1151	1151	1129	1053	800
4,501 - 6,000	02		1489	1489	1463	1463	1356	1356	1330	1237	932
6,001 - 8,000	03		1661	1661	1632	1632	1511	1511	1482	1377	1032
8,001 - 10,000	04		1730	1730	1699	1699	1573	1573	1542	1432	1072
10,001 - 15,000	05		1885	1885	1850	1850	1713	1713	1678	1558	1161
15,001 - 20,000	06		1885	1885	1850	1850	1713	1713	1678	1558	1161
20,001 - 25,000	07		2143	2143	2104	2104	1945	1945	1905	1768	1311
25,001 - 40,000	08		2315	2315	2272	2272	2100	2100	2057	1907	1411
40,001 - 65,000	10		2534	2534	2486	2486	2296	2296	2250	2083	1539
65,001 - 90,000	11		3400	3400	3335	3335	3077	3077	3011	2786	2040
Charge Per \$1K > \$90K	12		17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		88	88	87	87	80	80	79	74	56
4,501 - 6,000	02		104	104	102	102	95	95	93	86	65
6,001 - 8,000	03		116	116	114	114	106	106	103	96	72
8,001 - 10,000	04		121	121	119	119	110	110	108	100	75
10,001 - 15,000	05		132	132	129	129	120	120	117	109	81
15,001 - 20,000	06		132	132	129	129	120	120	117	109	81
20,001 - 25,000	07		150	150	147	147	136	136	133	123	92
25,001 - 40,000	08		162	162	159	159	147	147	144	133	99
40,001 - 65,000	10		177	177	174	174	160	160	157	145	107
65,001 - 90,000	11		237	237	233	233	215	215	210	195	142
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		298	298	298	276	276	276	276	261	237
4,501 - 6,000	02		302	302	302	280	280	280	280	265	240
6,001 - 8,000	03		300	300	300	278	278	278	278	264	239
8,001 - 10,000	04		395	395	395	365	365	365	365	344	310
10,001 - 15,000	05		406	406	406	374	374	374	374	353	318
15,001 - 20,000	06		427	427	427	393	393	393	393	371	334
20,001 - 25,000	07		427	427	427	393	393	393	393	371	334
25,001 - 40,000	08		434	434	434	400	400	400	400	377	339
40,001 - 65,000	10		578	578	578	531	531	531	531	499	447
65,001 - 90,000	11		929	929	929	850	850	850	850	798	710
Charge Per \$1K > \$90K	12		7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
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 9

A-1
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A-2
205

B, Increased Limits				Property Damage Liability	
20/40	114	100/300	927	5000	948
20/50	156	250/500	1385	10000	1119
25/50	249	500/500	1760	25000	1204
35/80	416	500/1000	1781	50000	1223
50/100	583	1000/1000	2042	100000	1232
				500000	1261

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1261	1261	1239	1239	1151	1151	1129	1053	800
4,501 - 6,000	02		1489	1489	1463	1463	1356	1356	1330	1237	932
6,001 - 8,000	03		1661	1661	1632	1632	1511	1511	1482	1377	1032
8,001 - 10,000	04		1730	1730	1699	1699	1573	1573	1542	1432	1072
10,001 - 15,000	05		1885	1885	1850	1850	1713	1713	1678	1558	1161
15,001 - 20,000	06		1885	1885	1850	1850	1713	1713	1678	1558	1161
20,001 - 25,000	07		2143	2143	2104	2104	1945	1945	1905	1768	1311
25,001 - 40,000	08		2315	2315	2272	2272	2100	2100	2057	1907	1411
40,001 - 65,000	10		2534	2534	2486	2486	2296	2296	2250	2083	1539
65,001 - 90,000	11		3400	3400	3335	3335	3077	3077	3011	2786	2040
Charge Per \$1K > \$90K	12		17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		88	88	87	87	80	80	79	74	56
4,501 - 6,000	02		104	104	102	102	95	95	93	86	65
6,001 - 8,000	03		116	116	114	114	106	106	103	96	72
8,001 - 10,000	04		121	121	119	119	110	110	108	100	75
10,001 - 15,000	05		132	132	129	129	120	120	117	109	81
15,001 - 20,000	06		132	132	129	129	120	120	117	109	81
20,001 - 25,000	07		150	150	147	147	136	136	133	123	92
25,001 - 40,000	08		162	162	159	159	147	147	144	133	99
40,001 - 65,000	10		177	177	174	174	160	160	157	145	107
65,001 - 90,000	11		237	237	233	233	215	215	210	195	142
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		298	298	298	276	276	276	276	261	237
4,501 - 6,000	02		302	302	302	280	280	280	280	265	240
6,001 - 8,000	03		300	300	300	278	278	278	278	264	239
8,001 - 10,000	04		395	395	395	365	365	365	365	344	310
10,001 - 15,000	05		406	406	406	374	374	374	374	353	318
15,001 - 20,000	06		427	427	427	393	393	393	393	371	334
20,001 - 25,000	07		427	427	427	393	393	393	393	371	334
25,001 - 40,000	08		434	434	434	400	400	400	400	377	339
40,001 - 65,000	10		578	578	578	531	531	531	531	499	447
65,001 - 90,000	11		929	929	929	850	850	850	850	798	710
Charge Per \$1K > \$90K	12		7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
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 10

A-1
928

A-2
205

B, Increased Limits				Property Damage Liability	
20/40	114	100/300	927	5000	948
20/50	156	250/500	1385	10000	1119
25/50	249	500/500	1760	25000	1204
35/80	416	500/1000	1781	50000	1223
50/100	583	1000/1000	2042	100000	1232
				500000	1261

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1261	1261	1239	1239	1151	1151	1129	1053	800
4,501 - 6,000	02		1489	1489	1463	1463	1356	1356	1330	1237	932
6,001 - 8,000	03		1661	1661	1632	1632	1511	1511	1482	1377	1032
8,001 - 10,000	04		1730	1730	1699	1699	1573	1573	1542	1432	1072
10,001 - 15,000	05		1885	1885	1850	1850	1713	1713	1678	1558	1161
15,001 - 20,000	06		1885	1885	1850	1850	1713	1713	1678	1558	1161
20,001 - 25,000	07		2143	2143	2104	2104	1945	1945	1905	1768	1311
25,001 - 40,000	08		2315	2315	2272	2272	2100	2100	2057	1907	1411
40,001 - 65,000	10		2534	2534	2486	2486	2296	2296	2250	2083	1539
65,001 - 90,000	11		3400	3400	3335	3335	3077	3077	3011	2786	2040
Charge Per \$1K > \$90K	12		17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		88	88	87	87	80	80	79	74	56
4,501 - 6,000	02		104	104	102	102	95	95	93	86	65
6,001 - 8,000	03		116	116	114	114	106	106	103	96	72
8,001 - 10,000	04		121	121	119	119	110	110	108	100	75
10,001 - 15,000	05		132	132	129	129	120	120	117	109	81
15,001 - 20,000	06		132	132	129	129	120	120	117	109	81
20,001 - 25,000	07		150	150	147	147	136	136	133	123	92
25,001 - 40,000	08		162	162	159	159	147	147	144	133	99
40,001 - 65,000	10		177	177	174	174	160	160	157	145	107
65,001 - 90,000	11		237	237	233	233	215	215	210	195	142
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		298	298	298	276	276	276	276	261	237
4,501 - 6,000	02		302	302	302	280	280	280	280	265	240
6,001 - 8,000	03		300	300	300	278	278	278	278	264	239
8,001 - 10,000	04		395	395	395	365	365	365	365	344	310
10,001 - 15,000	05		406	406	406	374	374	374	374	353	318
15,001 - 20,000	06		427	427	427	393	393	393	393	371	334
20,001 - 25,000	07		427	427	427	393	393	393	393	371	334
25,001 - 40,000	08		434	434	434	400	400	400	400	377	339
40,001 - 65,000	10		578	578	578	531	531	531	531	499	447
65,001 - 90,000	11		929	929	929	850	850	850	850	798	710
Charge Per \$1K > \$90K	12		7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
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 11

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B, Increased Limits				Property Damage Liability	
20/40	30	100/300	246	5000	256
20/50	41	250/500	368	10000	302
25/50	66	500/500	468	25000	325
35/80	110	500/1000	473	50000	330
50/100	155	1000/1000	542	100000	333
				500000	340

Symbol	Code	Age:	COLLISION \$500 DEDUCTIBLE								
Cost New			1	2	3	4	5	6	7	8	9
0 - 4,500	01		439	439	433	433	411	411	406	387	323
4,501 - 6,000	02		496	496	490	490	463	463	456	433	356
6,001 - 8,000	03		540	540	532	532	502	502	495	468	381
8,001 - 10,000	04		557	557	549	549	518	518	510	482	391
10,001 - 15,000	05		596	596	587	587	553	553	544	514	414
15,001 - 20,000	06		596	596	587	587	553	553	544	514	414
20,001 - 25,000	07		661	661	651	651	611	611	601	567	452
25,001 - 40,000	08		704	704	694	694	650	650	639	602	477
40,001 - 65,000	10		760	760	747	747	700	700	688	646	509
65,001 - 90,000	11		978	978	961	961	896	896	880	823	635
Charge Per \$1K > \$90K	12		4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34

Symbol	Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New			1	2	3	4	5	6	7	8	9
0 - 4,500	01		31	31	30	30	29	29	28	27	23
4,501 - 6,000	02		35	35	34	34	32	32	32	30	25
6,001 - 8,000	03		38	38	37	37	35	35	35	33	27
8,001 - 10,000	04		39	39	38	38	36	36	36	34	27
10,001 - 15,000	05		42	42	41	41	39	39	38	36	29
15,001 - 20,000	06		42	42	41	41	39	39	38	36	29
20,001 - 25,000	07		46	46	46	46	43	43	42	40	32
25,001 - 40,000	08		49	49	49	49	46	46	45	42	33
40,001 - 65,000	10		53	53	52	52	49	49	48	45	36
65,001 - 90,000	11		68	68	67	67	63	63	62	58	44
Charge Per \$1K > \$90K	12		0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30

Symbol	Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New			1	2	3	4	5	6	7	8	9
0 - 4,500	01		133	133	133	126	126	126	126	121	113
4,501 - 6,000	02		134	134	134	127	127	127	127	122	114
6,001 - 8,000	03		133	133	133	126	126	126	126	122	114
8,001 - 10,000	04		164	164	164	154	154	154	154	148	137
10,001 - 15,000	05		167	167	167	157	157	157	157	150	139
15,001 - 20,000	06		174	174	174	163	163	163	163	156	144
20,001 - 25,000	07		174	174	174	163	163	163	163	156	144
25,001 - 40,000	08		176	176	176	165	165	165	165	158	146
40,001 - 65,000	10		222	222	222	207	207	207	207	197	180
65,001 - 90,000	11		335	335	335	310	310	310	310	293	265
Charge Per \$1K > \$90K	12		2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 12

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	32	100/300	258	5000	268
20/50	44	250/500	386	10000	316
25/50	70	500/500	490	25000	340
35/80	116	500/1000	496	50000	346
50/100	163	1000/1000	569	100000	348
				500000	356

<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		474	474	468	468	443	443	436	415	343
4,501 - 6,000	02		538	538	531	531	501	501	494	467	381
6,001 - 8,000	03		587	587	579	579	545	545	536	507	409
8,001 - 10,000	04		607	607	598	598	562	562	554	522	420
10,001 - 15,000	05		651	651	641	641	602	602	592	558	446
15,001 - 20,000	06		651	651	641	641	602	602	592	558	446
20,001 - 25,000	07		724	724	713	713	668	668	657	618	488
25,001 - 40,000	08		773	773	761	761	712	712	700	657	516
40,001 - 65,000	10		835	835	821	821	767	767	754	707	553
65,001 - 90,000	11		1080	1080	1062	1062	989	989	970	906	695
Charge Per \$1K > \$90K	12		4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		33	33	33	33	31	31	30	29	24
4,501 - 6,000	02		38	38	37	37	35	35	34	33	27
6,001 - 8,000	03		41	41	40	40	38	38	37	35	29
8,001 - 10,000	04		42	42	42	42	39	39	39	36	29
10,001 - 15,000	05		45	45	45	45	42	42	41	39	31
15,001 - 20,000	06		45	45	45	45	42	42	41	39	31
20,001 - 25,000	07		50	50	50	50	47	47	46	43	34
25,001 - 40,000	08		54	54	53	53	50	50	49	46	36
40,001 - 65,000	10		58	58	57	57	54	54	53	49	39
65,001 - 90,000	11		75	75	74	74	69	69	68	63	48
Charge Per \$1K > \$90K	12		0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34

<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		134	134	134	127	127	127	127	122	114
4,501 - 6,000	02		135	135	135	128	128	128	128	123	115
6,001 - 8,000	03		135	135	135	127	127	127	127	123	115
8,001 - 10,000	04		165	165	165	155	155	155	155	149	138
10,001 - 15,000	05		169	169	169	158	158	158	158	152	140
15,001 - 20,000	06		176	176	176	165	165	165	165	157	145
20,001 - 25,000	07		176	176	176	165	165	165	165	157	145
25,001 - 40,000	08		178	178	178	167	167	167	167	159	147
40,001 - 65,000	10		225	225	225	209	209	209	209	199	182
65,001 - 90,000	11		339	339	339	313	313	313	313	296	268
Charge Per \$1K > \$90K	12		2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 13

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	33	100/300	265	5000	275
20/50	45	250/500	397	10000	325
25/50	72	500/500	504	25000	349
35/80	119	500/1000	510	50000	355
50/100	167	1000/1000	584	100000	358
				500000	366

<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		465	465	459	459	434	434	428	407	338
4,501 - 6,000	02		527	527	520	520	491	491	484	458	374
6,001 - 8,000	03		575	575	567	567	533	533	525	496	402
8,001 - 10,000	04		594	594	585	585	550	550	542	512	413
10,001 - 15,000	05		636	636	627	627	589	589	579	546	437
15,001 - 20,000	06		636	636	627	627	589	589	579	546	437
20,001 - 25,000	07		707	707	696	696	653	653	642	604	478
25,001 - 40,000	08		755	755	743	743	695	695	684	642	506
40,001 - 65,000	10		815	815	801	801	749	749	737	691	541
65,001 - 90,000	11		1053	1053	1035	1035	964	964	946	884	679
Charge Per \$1K > \$90K	12		4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		32	32	32	32	30	30	30	28	24
4,501 - 6,000	02		37	37	36	36	34	34	34	32	26
6,001 - 8,000	03		40	40	39	39	37	37	36	34	28
8,001 - 10,000	04		41	41	41	41	38	38	38	36	29
10,001 - 15,000	05		44	44	44	44	41	41	40	38	30
15,001 - 20,000	06		44	44	44	44	41	41	40	38	30
20,001 - 25,000	07		49	49	48	48	45	45	45	42	33
25,001 - 40,000	08		52	52	52	52	48	48	47	45	35
40,001 - 65,000	10		57	57	56	56	52	52	51	48	38
65,001 - 90,000	11		73	73	72	72	67	67	66	61	47
Charge Per \$1K > \$90K	12		0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33

<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	129	129	129	129	124	116
4,501 - 6,000	02		137	137	137	130	130	130	130	125	117
6,001 - 8,000	03		137	137	137	129	129	129	129	124	116
8,001 - 10,000	04		168	168	168	158	158	158	158	151	140
10,001 - 15,000	05		172	172	172	161	161	161	161	154	142
15,001 - 20,000	06		179	179	179	168	168	168	168	160	148
20,001 - 25,000	07		179	179	179	168	168	168	168	160	148
25,001 - 40,000	08		181	181	181	170	170	170	170	162	150
40,001 - 65,000	10		229	229	229	213	213	213	213	203	186
65,001 - 90,000	11		346	346	346	320	320	320	320	302	273
Charge Per \$1K > \$90K	12		2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 14

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B, Increased Limits				Property Damage Liability	
20/40	32	100/300	262	5000	272
20/50	44	250/500	392	10000	321
25/50	70	500/500	498	25000	345
35/80	118	500/1000	504	50000	351
50/100	165	1000/1000	578	100000	354
				500000	362

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		491	491	484	484	458	458	451	429	353
4,501 - 6,000	02		559	559	551	551	519	519	512	484	393
6,001 - 8,000	03		611	611	602	602	566	566	557	526	423
8,001 - 10,000	04		631	631	622	622	584	584	575	542	434
10,001 - 15,000	05		677	677	667	667	626	626	616	580	461
15,001 - 20,000	06		677	677	667	667	626	626	616	580	461
20,001 - 25,000	07		755	755	743	743	695	695	684	642	506
25,001 - 40,000	08		806	806	793	793	742	742	729	684	536
40,001 - 65,000	10		872	872	857	857	801	801	787	737	574
65,001 - 90,000	11		1131	1131	1111	1111	1034	1034	1014	947	724
Charge Per \$1K > \$90K	12		5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		35	35	34	34	32	32	32	30	25
4,501 - 6,000	02		39	39	39	39	37	37	36	34	28
6,001 - 8,000	03		43	43	42	42	40	40	39	37	30
8,001 - 10,000	04		45	45	44	44	41	41	41	38	31
10,001 - 15,000	05		48	48	47	47	44	44	43	41	33
15,001 - 20,000	06		48	48	47	47	44	44	43	41	33
20,001 - 25,000	07		53	53	52	52	49	49	48	45	36
25,001 - 40,000	08		57	57	56	56	52	52	51	48	38
40,001 - 65,000	10		62	62	61	61	57	57	56	52	40
65,001 - 90,000	11		80	80	78	78	73	73	72	67	51
Charge Per \$1K > \$90K	12		0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		137	137	137	130	130	130	130	125	116
4,501 - 6,000	02		138	138	138	131	131	131	131	126	117
6,001 - 8,000	03		138	138	138	130	130	130	130	125	117
8,001 - 10,000	04		170	170	170	159	159	159	159	153	141
10,001 - 15,000	05		173	173	173	163	163	163	163	155	144
15,001 - 20,000	06		180	180	180	169	169	169	169	162	149
20,001 - 25,000	07		180	180	180	169	169	169	169	162	149
25,001 - 40,000	08		183	183	183	171	171	171	171	164	151
40,001 - 65,000	10		231	231	231	215	215	215	215	205	187
65,001 - 90,000	11		350	350	350	323	323	323	323	306	276
Charge Per \$1K > \$90K	12		2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 15

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	33	100/300	268	5000	278
20/50	45	250/500	400	10000	328
25/50	72	500/500	509	25000	353
35/80	120	500/1000	515	50000	359
50/100	168	1000/1000	590	100000	361
				500000	370

<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		483	483	476	476	450	450	444	422	348
4,501 - 6,000	02		549	549	541	541	510	510	503	475	387
6,001 - 8,000	03		599	599	590	590	555	555	547	516	416
8,001 - 10,000	04		619	619	610	610	573	573	564	532	427
10,001 - 15,000	05		664	664	654	654	614	614	604	569	453
15,001 - 20,000	06		664	664	654	654	614	614	604	569	453
20,001 - 25,000	07		739	739	728	728	682	682	670	630	497
25,001 - 40,000	08		790	790	777	777	727	727	714	671	526
40,001 - 65,000	10		853	853	839	839	784	784	770	722	563
65,001 - 90,000	11		1106	1106	1086	1086	1011	1011	992	926	709
Charge Per \$1K > \$90K	12		5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02

<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		34	34	33	33	32	32	31	30	24
4,501 - 6,000	02		38	38	38	38	36	36	35	33	27
6,001 - 8,000	03		42	42	41	41	39	39	38	36	29
8,001 - 10,000	04		43	43	43	43	40	40	40	37	30
10,001 - 15,000	05		47	47	46	46	43	43	42	40	32
15,001 - 20,000	06		47	47	46	46	43	43	42	40	32
20,001 - 25,000	07		52	52	51	51	48	48	47	44	35
25,001 - 40,000	08		55	55	55	55	51	51	50	47	37
40,001 - 65,000	10		60	60	59	59	55	55	54	51	40
65,001 - 90,000	11		78	78	76	76	71	71	70	65	50
Charge Per \$1K > \$90K	12		0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35

<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		137	137	137	130	130	130	130	125	116
4,501 - 6,000	02		138	138	138	131	131	131	131	126	117
6,001 - 8,000	03		138	138	138	130	130	130	130	125	117
8,001 - 10,000	04		170	170	170	159	159	159	159	153	141
10,001 - 15,000	05		173	173	173	163	163	163	163	155	144
15,001 - 20,000	06		180	180	180	169	169	169	169	162	149
20,001 - 25,000	07		180	180	180	169	169	169	169	162	149
25,001 - 40,000	08		183	183	183	171	171	171	171	164	151
40,001 - 65,000	10		231	231	231	215	215	215	215	205	187
65,001 - 90,000	11		350	350	350	323	323	323	323	306	276
Charge Per \$1K > \$90K	12		2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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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B, Increased Limits				Property Damage Liability	
20/40	36	100/300	293	5000	304
20/50	49	250/500	439	10000	359
25/50	79	500/500	557	25000	386
35/80	132	500/1000	564	50000	392
50/100	185	1000/1000	647	100000	395
				500000	404

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		526	526	519	519	489	489	482	457	373
4,501 - 6,000	02		601	601	593	593	557	557	549	518	417
6,001 - 8,000	03		658	658	648	648	609	609	599	564	450
8,001 - 10,000	04		681	681	671	671	629	629	619	582	463
10,001 - 15,000	05		732	732	721	721	675	675	664	624	493
15,001 - 20,000	06		732	732	721	721	675	675	664	624	493
20,001 - 25,000	07		818	818	804	804	752	752	739	693	542
25,001 - 40,000	08		875	875	860	860	803	803	789	740	575
40,001 - 65,000	10		947	947	931	931	868	868	853	798	618
65,001 - 90,000	11		1233	1233	1212	1212	1126	1126	1105	1030	783
Charge Per \$1K > \$90K	12		5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		37	37	36	36	34	34	34	32	26
4,501 - 6,000	02		42	42	42	42	39	39	39	36	29
6,001 - 8,000	03		46	46	46	46	43	43	42	40	32
8,001 - 10,000	04		48	48	47	47	44	44	43	41	33
10,001 - 15,000	05		51	51	51	51	47	47	47	44	35
15,001 - 20,000	06		51	51	51	51	47	47	47	44	35
20,001 - 25,000	07		57	57	57	57	53	53	52	49	38
25,001 - 40,000	08		61	61	60	60	56	56	55	52	40
40,001 - 65,000	10		67	67	65	65	61	61	60	56	43
65,001 - 90,000	11		87	87	85	85	79	79	78	72	55
Charge Per \$1K > \$90K	12		0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		142	142	142	134	134	134	134	129	120
4,501 - 6,000	02		144	144	144	136	136	136	136	130	121
6,001 - 8,000	03		143	143	143	135	135	135	135	130	121
8,001 - 10,000	04		177	177	177	166	166	166	166	159	147
10,001 - 15,000	05		181	181	181	170	170	170	170	162	149
15,001 - 20,000	06		188	188	188	176	176	176	176	168	155
20,001 - 25,000	07		188	188	188	176	176	176	176	168	155
25,001 - 40,000	08		191	191	191	179	179	179	179	171	157
40,001 - 65,000	10		243	243	243	226	226	226	226	215	196
65,001 - 90,000	11		369	369	369	341	341	341	341	322	290
Charge Per \$1K > \$90K	12		2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	41	100/300	333	5000	344
20/50	56	250/500	497	10000	406
25/50	90	500/500	632	25000	437
35/80	149	500/1000	639	50000	444
50/100	209	1000/1000	733	100000	447
				500000	458

<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		573	573	565	565	532	532	524	495	401
4,501 - 6,000	02		658	658	648	648	609	609	599	564	450
6,001 - 8,000	03		723	723	712	712	667	667	656	616	488
8,001 - 10,000	04		748	748	737	737	690	690	678	637	502
10,001 - 15,000	05		806	806	793	793	742	742	729	684	536
15,001 - 20,000	06		806	806	793	793	742	742	729	684	536
20,001 - 25,000	07		903	903	888	888	829	829	814	762	592
25,001 - 40,000	08		967	967	951	951	887	887	871	815	629
40,001 - 65,000	10		1049	1049	1031	1031	960	960	943	880	677
65,001 - 90,000	11		1373	1373	1348	1348	1252	1252	1227	1143	864
Charge Per \$1K > \$90K	12		6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44

<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		40	40	39	39	37	37	37	35	28
4,501 - 6,000	02		46	46	45	45	43	43	42	39	31
6,001 - 8,000	03		50	50	50	50	47	47	46	43	34
8,001 - 10,000	04		52	52	51	51	48	48	47	44	35
10,001 - 15,000	05		56	56	55	55	52	52	51	48	37
15,001 - 20,000	06		56	56	55	55	52	52	51	48	37
20,001 - 25,000	07		63	63	62	62	58	58	57	53	41
25,001 - 40,000	08		68	68	66	66	62	62	61	57	44
40,001 - 65,000	10		73	73	72	72	67	67	66	61	47
65,001 - 90,000	11		96	96	94	94	87	87	86	80	60
Charge Per \$1K > \$90K	12		0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45

<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		142	142	142	134	134	134	134	129	120
4,501 - 6,000	02		144	144	144	136	136	136	136	130	121
6,001 - 8,000	03		143	143	143	135	135	135	135	130	121
8,001 - 10,000	04		177	177	177	166	166	166	166	159	147
10,001 - 15,000	05		181	181	181	170	170	170	170	162	149
15,001 - 20,000	06		188	188	188	176	176	176	176	168	155
20,001 - 25,000	07		188	188	188	176	176	176	176	168	155
25,001 - 40,000	08		191	191	191	179	179	179	179	171	157
40,001 - 65,000	10		243	243	243	226	226	226	226	215	196
65,001 - 90,000	11		369	369	369	341	341	341	341	322	290
Charge Per \$1K > \$90K	12		2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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	45	100/300	366	5000	378
20/50	61	250/500	548	10000	446
25/50	99	500/500	696	25000	480
35/80	164	500/1000	704	50000	488
50/100	230	1000/1000	807	100000	491
				500000	503

<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		638	638	628	628	590	590	580	547	438
4,501 - 6,000	02		736	736	725	725	678	678	667	627	495
6,001 - 8,000	03		810	810	798	798	745	745	733	687	538
8,001 - 10,000	04		840	840	827	827	772	772	759	711	556
10,001 - 15,000	05		907	907	892	892	833	833	818	766	594
15,001 - 20,000	06		907	907	892	892	833	833	818	766	594
20,001 - 25,000	07		1019	1019	1002	1002	933	933	916	856	659
25,001 - 40,000	08		1093	1093	1075	1075	1000	1000	981	917	702
40,001 - 65,000	10		1188	1188	1167	1167	1085	1085	1065	993	757
65,001 - 90,000	11		1562	1562	1534	1534	1422	1422	1394	1296	974
Charge Per \$1K > \$90K	12		7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45

<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		45	45	44	44	41	41	41	38	31
4,501 - 6,000	02		52	52	51	51	48	48	47	44	35
6,001 - 8,000	03		57	57	56	56	52	52	51	48	38
8,001 - 10,000	04		59	59	58	58	54	54	53	50	39
10,001 - 15,000	05		64	64	63	63	58	58	57	54	42
15,001 - 20,000	06		64	64	63	63	58	58	57	54	42
20,001 - 25,000	07		71	71	70	70	65	65	64	60	46
25,001 - 40,000	08		77	77	75	75	70	70	69	64	49
40,001 - 65,000	10		83	83	82	82	76	76	75	70	53
65,001 - 90,000	11		110	110	108	108	100	100	98	91	68
Charge Per \$1K > \$90K	12		0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52

<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	139	139	139	139	133	124
4,501 - 6,000	02		149	149	149	140	140	140	140	135	125
6,001 - 8,000	03		148	148	148	140	140	140	140	134	125
8,001 - 10,000	04		184	184	184	173	173	173	173	165	152
10,001 - 15,000	05		188	188	188	176	176	176	176	168	155
15,001 - 20,000	06		196	196	196	184	184	184	184	175	161
20,001 - 25,000	07		196	196	196	184	184	184	184	175	161
25,001 - 40,000	08		199	199	199	186	186	186	186	177	163
40,001 - 65,000	10		254	254	254	236	236	236	236	224	204
65,001 - 90,000	11		388	388	388	358	358	358	358	338	305
Charge Per \$1K > \$90K	12		2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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	51	100/300	413	5000	425
20/50	70	250/500	617	10000	502
25/50	111	500/500	784	25000	540
35/80	186	500/1000	793	50000	548
50/100	260	1000/1000	909	100000	553
				500000	565

<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		637	637	627	627	589	589	579	547	438
4,501 - 6,000	02		735	735	724	724	678	678	666	626	495
6,001 - 8,000	03		809	809	797	797	745	745	732	687	538
8,001 - 10,000	04		839	839	826	826	771	771	758	710	555
10,001 - 15,000	05		906	906	891	891	831	831	817	765	594
15,001 - 20,000	06		906	906	891	891	831	831	817	765	594
20,001 - 25,000	07		1017	1017	1000	1000	932	932	915	855	658
25,001 - 40,000	08		1092	1092	1073	1073	999	999	980	915	701
40,001 - 65,000	10		1186	1186	1165	1165	1083	1083	1063	991	756
65,001 - 90,000	11		1560	1560	1532	1532	1420	1420	1392	1295	973
Charge Per \$1K > \$90K	12		7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43

<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		45	45	44	44	41	41	41	38	31
4,501 - 6,000	02		52	52	51	51	48	48	47	44	35
6,001 - 8,000	03		57	57	56	56	52	52	51	48	38
8,001 - 10,000	04		59	59	58	58	54	54	53	50	39
10,001 - 15,000	05		64	64	63	63	58	58	57	54	42
15,001 - 20,000	06		64	64	63	63	58	58	57	54	42
20,001 - 25,000	07		71	71	70	70	65	65	64	60	46
25,001 - 40,000	08		77	77	75	75	70	70	69	64	49
40,001 - 65,000	10		83	83	82	82	76	76	75	70	53
65,001 - 90,000	11		110	110	108	108	100	100	98	91	68
Charge Per \$1K > \$90K	12		0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52

<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		153	153	153	144	144	144	144	138	128
4,501 - 6,000	02		154	154	154	145	145	145	145	139	129
6,001 - 8,000	03		154	154	154	145	145	145	145	139	129
8,001 - 10,000	04		192	192	192	180	180	180	180	171	158
10,001 - 15,000	05		196	196	196	183	183	183	183	175	161
15,001 - 20,000	06		205	205	205	191	191	191	191	182	167
20,001 - 25,000	07		205	205	205	191	191	191	191	182	167
25,001 - 40,000	08		207	207	207	194	194	194	194	184	169
40,001 - 65,000	10		265	265	265	246	246	246	246	234	213
65,001 - 90,000	11		407	407	407	375	375	375	375	354	319
Charge Per \$1K > \$90K	12		2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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

A-1
444

A-2
99

B, Increased Limits				Property Damage Liability	
20/40	55	100/300	444	5000	457
20/50	75	250/500	664	10000	539
25/50	120	500/500	843	25000	580
35/80	200	500/1000	853	50000	590
50/100	280	1000/1000	978	100000	594
				500000	608

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		696	696	685	685	642	642	631	595	472
4,501 - 6,000	02		806	806	793	793	742	742	729	684	536
6,001 - 8,000	03		889	889	875	875	817	817	803	752	584
8,001 - 10,000	04		923	923	908	908	847	847	832	778	604
10,001 - 15,000	05		998	998	981	981	915	915	898	839	647
15,001 - 20,000	06		998	998	981	981	915	915	898	839	647
20,001 - 25,000	07		1123	1123	1104	1104	1027	1027	1008	941	720
25,001 - 40,000	08		1207	1207	1186	1186	1103	1103	1082	1009	768
40,001 - 65,000	10		1313	1313	1290	1290	1198	1198	1175	1094	830
65,001 - 90,000	11		1734	1734	1702	1702	1576	1576	1545	1435	1073
Charge Per \$1K > \$90K	12		8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		49	49	48	48	45	45	44	42	33
4,501 - 6,000	02		56	56	55	55	52	52	51	48	37
6,001 - 8,000	03		62	62	61	61	57	57	56	52	41
8,001 - 10,000	04		64	64	63	63	59	59	58	54	42
10,001 - 15,000	05		70	70	69	69	64	64	63	59	45
15,001 - 20,000	06		70	70	69	69	64	64	63	59	45
20,001 - 25,000	07		78	78	77	77	72	72	70	66	50
25,001 - 40,000	08		84	84	83	83	77	77	76	70	54
40,001 - 65,000	10		92	92	90	90	84	84	82	76	58
65,001 - 90,000	11		121	121	119	119	110	110	108	100	75
Charge Per \$1K > \$90K	12		0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		160	160	160	151	151	151	151	144	134
4,501 - 6,000	02		162	162	162	152	152	152	152	146	135
6,001 - 8,000	03		161	161	161	152	152	152	152	145	135
8,001 - 10,000	04		202	202	202	189	189	189	189	180	165
10,001 - 15,000	05		207	207	207	193	193	193	193	184	169
15,001 - 20,000	06		216	216	216	201	201	201	201	192	176
20,001 - 25,000	07		216	216	216	201	201	201	201	192	176
25,001 - 40,000	08		219	219	219	204	204	204	204	194	178
40,001 - 65,000	10		281	281	281	261	261	261	261	247	225
65,001 - 90,000	11		433	433	433	399	399	399	399	376	339
Charge Per \$1K > \$90K	12		3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
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 1**

A-1
1324

A-2
281

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	163	100/300	1323	5000	1199
20/50	222	250/500	1977	10000	1415
25/50	356	500/500	2512	25000	1523
35/80	594	500/1000	2542	50000	1547
50/100	832	1000/1000	2914	100000	1559
				500000	1595

<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		1555	1555	1527	1527	1415	1415	1387	1291	970
4,501 - 6,000	02		1843	1843	1810	1810	1675	1675	1642	1524	1138
6,001 - 8,000	03		2061	2061	2024	2024	1872	1872	1834	1701	1265
8,001 - 10,000	04		2149	2149	2109	2109	1950	1950	1911	1771	1315
10,001 - 15,000	05		2345	2345	2301	2301	2127	2127	2083	1930	1428
15,001 - 20,000	06		2345	2345	2301	2301	2127	2127	2083	1930	1428
20,001 - 25,000	07		2673	2673	2622	2622	2422	2422	2371	2197	1618
25,001 - 40,000	08		2891	2891	2836	2836	2618	2618	2563	2374	1745
40,001 - 65,000	10		3168	3168	3107	3107	2867	2867	2808	2596	1906
65,001 - 90,000	11		4266	4266	4183	4183	3856	3856	3773	3487	2542
Charge Per \$1K > \$90K	12		21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83

<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		109	109	107	107	99	99	97	90	68
4,501 - 6,000	02		129	129	127	127	117	117	115	107	80
6,001 - 8,000	03		145	145	142	142	131	131	129	119	89
8,001 - 10,000	04		151	151	148	148	137	137	134	124	92
10,001 - 15,000	05		164	164	161	161	149	149	146	135	100
15,001 - 20,000	06		164	164	161	161	149	149	146	135	100
20,001 - 25,000	07		187	187	184	184	170	170	166	154	113
25,001 - 40,000	08		203	203	199	199	184	184	180	166	122
40,001 - 65,000	10		222	222	218	218	201	201	197	182	134
65,001 - 90,000	11		299	299	293	293	270	270	265	244	178
Charge Per \$1K > \$90K	12		1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53

<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		387	387	387	356	356	356	356	336	301
4,501 - 6,000	02		393	393	393	361	361	361	361	340	305
6,001 - 8,000	03		391	391	391	359	359	359	359	339	304
8,001 - 10,000	04		524	524	524	481	481	481	481	453	405
10,001 - 15,000	05		539	539	539	495	495	495	495	465	415
15,001 - 20,000	06		569	569	569	522	522	522	522	490	438
20,001 - 25,000	07		569	569	569	522	522	522	522	490	438
25,001 - 40,000	08		579	579	579	531	531	531	531	499	445
40,001 - 65,000	10		782	782	782	716	716	716	716	672	598
65,001 - 90,000	11		1278	1278	1278	1167	1167	1167	1167	1093	969
Charge Per \$1K > \$90K	12		9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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
1324

A-2
281

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	163	100/300	1323	5000	1199
20/50	222	250/500	1977	10000	1415
25/50	356	500/500	2512	25000	1523
35/80	594	500/1000	2542	50000	1547
50/100	832	1000/1000	2914	100000	1559
				500000	1595

<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		1555	1555	1527	1527	1415	1415	1387	1291	970
4,501 - 6,000	02		1843	1843	1810	1810	1675	1675	1642	1524	1138
6,001 - 8,000	03		2061	2061	2024	2024	1872	1872	1834	1701	1265
8,001 - 10,000	04		2149	2149	2109	2109	1950	1950	1911	1771	1315
10,001 - 15,000	05		2345	2345	2301	2301	2127	2127	2083	1930	1428
15,001 - 20,000	06		2345	2345	2301	2301	2127	2127	2083	1930	1428
20,001 - 25,000	07		2673	2673	2622	2622	2422	2422	2371	2197	1618
25,001 - 40,000	08		2891	2891	2836	2836	2618	2618	2563	2374	1745
40,001 - 65,000	10		3168	3168	3107	3107	2867	2867	2808	2596	1906
65,001 - 90,000	11		4266	4266	4183	4183	3856	3856	3773	3487	2542
Charge Per \$1K > \$90K	12		21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83

<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		109	109	107	107	99	99	97	90	68
4,501 - 6,000	02		129	129	127	127	117	117	115	107	80
6,001 - 8,000	03		145	145	142	142	131	131	129	119	89
8,001 - 10,000	04		151	151	148	148	137	137	134	124	92
10,001 - 15,000	05		164	164	161	161	149	149	146	135	100
15,001 - 20,000	06		164	164	161	161	149	149	146	135	100
20,001 - 25,000	07		187	187	184	184	170	170	166	154	113
25,001 - 40,000	08		203	203	199	199	184	184	180	166	122
40,001 - 65,000	10		222	222	218	218	201	201	197	182	134
65,001 - 90,000	11		299	299	293	293	270	270	265	244	178
Charge Per \$1K > \$90K	12		1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53

<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		387	387	387	356	356	356	356	336	301
4,501 - 6,000	02		393	393	393	361	361	361	361	340	305
6,001 - 8,000	03		391	391	391	359	359	359	359	339	304
8,001 - 10,000	04		524	524	524	481	481	481	481	453	405
10,001 - 15,000	05		539	539	539	495	495	495	495	465	415
15,001 - 20,000	06		569	569	569	522	522	522	522	490	438
20,001 - 25,000	07		569	569	569	522	522	522	522	490	438
25,001 - 40,000	08		579	579	579	531	531	531	531	499	445
40,001 - 65,000	10		782	782	782	716	716	716	716	672	598
65,001 - 90,000	11		1278	1278	1278	1167	1167	1167	1167	1093	969
Charge Per \$1K > \$90K	12		9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91

<u>Medical Payments</u>	
5000	13
10000	15
15000	17
20000	18
25000	20

<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	11

<u>U2, Underinsured</u>	
20/40	0
20/50	0
25/50	2
35/80	8
50/100	14
100/300	34
250/500	114
500/500	279

<u>Towing & 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
1324

A-2
281

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	163	100/300	1323	5000	1199
20/50	222	250/500	1977	10000	1415
25/50	356	500/500	2512	25000	1523
35/80	594	500/1000	2542	50000	1547
50/100	832	1000/1000	2914	100000	1559
				500000	1595

<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		1555	1555	1527	1527	1415	1415	1387	1291	970
4,501 - 6,000	02		1843	1843	1810	1810	1675	1675	1642	1524	1138
6,001 - 8,000	03		2061	2061	2024	2024	1872	1872	1834	1701	1265
8,001 - 10,000	04		2149	2149	2109	2109	1950	1950	1911	1771	1315
10,001 - 15,000	05		2345	2345	2301	2301	2127	2127	2083	1930	1428
15,001 - 20,000	06		2345	2345	2301	2301	2127	2127	2083	1930	1428
20,001 - 25,000	07		2673	2673	2622	2622	2422	2422	2371	2197	1618
25,001 - 40,000	08		2891	2891	2836	2836	2618	2618	2563	2374	1745
40,001 - 65,000	10		3168	3168	3107	3107	2867	2867	2808	2596	1906
65,001 - 90,000	11		4266	4266	4183	4183	3856	3856	3773	3487	2542
Charge Per \$1K > \$90K	12		21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83

<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		109	109	107	107	99	99	97	90	68
4,501 - 6,000	02		129	129	127	127	117	117	115	107	80
6,001 - 8,000	03		145	145	142	142	131	131	129	119	89
8,001 - 10,000	04		151	151	148	148	137	137	134	124	92
10,001 - 15,000	05		164	164	161	161	149	149	146	135	100
15,001 - 20,000	06		164	164	161	161	149	149	146	135	100
20,001 - 25,000	07		187	187	184	184	170	170	166	154	113
25,001 - 40,000	08		203	203	199	199	184	184	180	166	122
40,001 - 65,000	10		222	222	218	218	201	201	197	182	134
65,001 - 90,000	11		299	299	293	293	270	270	265	244	178
Charge Per \$1K > \$90K	12		1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53

<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		387	387	387	356	356	356	356	336	301
4,501 - 6,000	02		393	393	393	361	361	361	361	340	305
6,001 - 8,000	03		391	391	391	359	359	359	359	339	304
8,001 - 10,000	04		524	524	524	481	481	481	481	453	405
10,001 - 15,000	05		539	539	539	495	495	495	495	465	415
15,001 - 20,000	06		569	569	569	522	522	522	522	490	438
20,001 - 25,000	07		569	569	569	522	522	522	522	490	438
25,001 - 40,000	08		579	579	579	531	531	531	531	499	445
40,001 - 65,000	10		782	782	782	716	716	716	716	672	598
65,001 - 90,000	11		1278	1278	1278	1167	1167	1167	1167	1093	969
Charge Per \$1K > \$90K	12		9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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
1324

A-2
281

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	163	100/300	1323	5000	1199
20/50	222	250/500	1977	10000	1415
25/50	356	500/500	2512	25000	1523
35/80	594	500/1000	2542	50000	1547
50/100	832	1000/1000	2914	100000	1559
				500000	1595

<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		1555	1555	1527	1527	1415	1415	1387	1291	970
4,501 - 6,000	02		1843	1843	1810	1810	1675	1675	1642	1524	1138
6,001 - 8,000	03		2061	2061	2024	2024	1872	1872	1834	1701	1265
8,001 - 10,000	04		2149	2149	2109	2109	1950	1950	1911	1771	1315
10,001 - 15,000	05		2345	2345	2301	2301	2127	2127	2083	1930	1428
15,001 - 20,000	06		2345	2345	2301	2301	2127	2127	2083	1930	1428
20,001 - 25,000	07		2673	2673	2622	2622	2422	2422	2371	2197	1618
25,001 - 40,000	08		2891	2891	2836	2836	2618	2618	2563	2374	1745
40,001 - 65,000	10		3168	3168	3107	3107	2867	2867	2808	2596	1906
65,001 - 90,000	11		4266	4266	4183	4183	3856	3856	3773	3487	2542
Charge Per \$1K > \$90K	12		21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83

<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		109	109	107	107	99	99	97	90	68
4,501 - 6,000	02		129	129	127	127	117	117	115	107	80
6,001 - 8,000	03		145	145	142	142	131	131	129	119	89
8,001 - 10,000	04		151	151	148	148	137	137	134	124	92
10,001 - 15,000	05		164	164	161	161	149	149	146	135	100
15,001 - 20,000	06		164	164	161	161	149	149	146	135	100
20,001 - 25,000	07		187	187	184	184	170	170	166	154	113
25,001 - 40,000	08		203	203	199	199	184	184	180	166	122
40,001 - 65,000	10		222	222	218	218	201	201	197	182	134
65,001 - 90,000	11		299	299	293	293	270	270	265	244	178
Charge Per \$1K > \$90K	12		1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53

<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		387	387	387	356	356	356	356	336	301
4,501 - 6,000	02		393	393	393	361	361	361	361	340	305
6,001 - 8,000	03		391	391	391	359	359	359	359	339	304
8,001 - 10,000	04		524	524	524	481	481	481	481	453	405
10,001 - 15,000	05		539	539	539	495	495	495	495	465	415
15,001 - 20,000	06		569	569	569	522	522	522	522	490	438
20,001 - 25,000	07		569	569	569	522	522	522	522	490	438
25,001 - 40,000	08		579	579	579	531	531	531	531	499	445
40,001 - 65,000	10		782	782	782	716	716	716	716	672	598
65,001 - 90,000	11		1278	1278	1278	1167	1167	1167	1167	1093	969
Charge Per \$1K > \$90K	12		9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91

<u>Medical Payments</u>	
5000	13
10000	15
15000	17
20000	18
25000	20

<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	11

<u>U2, Underinsured</u>	
20/40	0
20/50	0
25/50	2
35/80	8
50/100	14
100/300	34
250/500	114
500/500	279

<u>Towing & 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

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	163	100/300	1323	5000	1199
20/50	222	250/500	1977	10000	1415
25/50	356	500/500	2512	25000	1523
35/80	594	500/1000	2542	50000	1547
50/100	832	1000/1000	2914	100000	1559
				500000	1595

<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		1555	1555	1527	1527	1415	1415	1387	1291	970
4,501 - 6,000	02		1843	1843	1810	1810	1675	1675	1642	1524	1138
6,001 - 8,000	03		2061	2061	2024	2024	1872	1872	1834	1701	1265
8,001 - 10,000	04		2149	2149	2109	2109	1950	1950	1911	1771	1315
10,001 - 15,000	05		2345	2345	2301	2301	2127	2127	2083	1930	1428
15,001 - 20,000	06		2345	2345	2301	2301	2127	2127	2083	1930	1428
20,001 - 25,000	07		2673	2673	2622	2622	2422	2422	2371	2197	1618
25,001 - 40,000	08		2891	2891	2836	2836	2618	2618	2563	2374	1745
40,001 - 65,000	10		3168	3168	3107	3107	2867	2867	2808	2596	1906
65,001 - 90,000	11		4266	4266	4183	4183	3856	3856	3773	3487	2542
Charge Per \$1K > \$90K	12		21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83

<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		109	109	107	107	99	99	97	90	68
4,501 - 6,000	02		129	129	127	127	117	117	115	107	80
6,001 - 8,000	03		145	145	142	142	131	131	129	119	89
8,001 - 10,000	04		151	151	148	148	137	137	134	124	92
10,001 - 15,000	05		164	164	161	161	149	149	146	135	100
15,001 - 20,000	06		164	164	161	161	149	149	146	135	100
20,001 - 25,000	07		187	187	184	184	170	170	166	154	113
25,001 - 40,000	08		203	203	199	199	184	184	180	166	122
40,001 - 65,000	10		222	222	218	218	201	201	197	182	134
65,001 - 90,000	11		299	299	293	293	270	270	265	244	178
Charge Per \$1K > \$90K	12		1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53

<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		387	387	387	356	356	356	356	336	301
4,501 - 6,000	02		393	393	393	361	361	361	361	340	305
6,001 - 8,000	03		391	391	391	359	359	359	359	339	304
8,001 - 10,000	04		524	524	524	481	481	481	481	453	405
10,001 - 15,000	05		539	539	539	495	495	495	495	465	415
15,001 - 20,000	06		569	569	569	522	522	522	522	490	438
20,001 - 25,000	07		569	569	569	522	522	522	522	490	438
25,001 - 40,000	08		579	579	579	531	531	531	531	499	445
40,001 - 65,000	10		782	782	782	716	716	716	716	672	598
65,001 - 90,000	11		1278	1278	1278	1167	1167	1167	1167	1093	969
Charge Per \$1K > \$90K	12		9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 6**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	163	100/300	1323	5000	1199
20/50	222	250/500	1977	10000	1415
25/50	356	500/500	2512	25000	1523
35/80	594	500/1000	2542	50000	1547
50/100	832	1000/1000	2914	100000	1559
				500000	1595

<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		1555	1555	1527	1527	1415	1415	1387	1291	970
4,501 - 6,000	02		1843	1843	1810	1810	1675	1675	1642	1524	1138
6,001 - 8,000	03		2061	2061	2024	2024	1872	1872	1834	1701	1265
8,001 - 10,000	04		2149	2149	2109	2109	1950	1950	1911	1771	1315
10,001 - 15,000	05		2345	2345	2301	2301	2127	2127	2083	1930	1428
15,001 - 20,000	06		2345	2345	2301	2301	2127	2127	2083	1930	1428
20,001 - 25,000	07		2673	2673	2622	2622	2422	2422	2371	2197	1618
25,001 - 40,000	08		2891	2891	2836	2836	2618	2618	2563	2374	1745
40,001 - 65,000	10		3168	3168	3107	3107	2867	2867	2808	2596	1906
65,001 - 90,000	11		4266	4266	4183	4183	3856	3856	3773	3487	2542
Charge Per \$1K > \$90K	12		21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83

<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		109	109	107	107	99	99	97	90	68
4,501 - 6,000	02		129	129	127	127	117	117	115	107	80
6,001 - 8,000	03		145	145	142	142	131	131	129	119	89
8,001 - 10,000	04		151	151	148	148	137	137	134	124	92
10,001 - 15,000	05		164	164	161	161	149	149	146	135	100
15,001 - 20,000	06		164	164	161	161	149	149	146	135	100
20,001 - 25,000	07		187	187	184	184	170	170	166	154	113
25,001 - 40,000	08		203	203	199	199	184	184	180	166	122
40,001 - 65,000	10		222	222	218	218	201	201	197	182	134
65,001 - 90,000	11		299	299	293	293	270	270	265	244	178
Charge Per \$1K > \$90K	12		1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53

<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		387	387	387	356	356	356	356	336	301
4,501 - 6,000	02		393	393	393	361	361	361	361	340	305
6,001 - 8,000	03		391	391	391	359	359	359	359	339	304
8,001 - 10,000	04		524	524	524	481	481	481	481	453	405
10,001 - 15,000	05		539	539	539	495	495	495	495	465	415
15,001 - 20,000	06		569	569	569	522	522	522	522	490	438
20,001 - 25,000	07		569	569	569	522	522	522	522	490	438
25,001 - 40,000	08		579	579	579	531	531	531	531	499	445
40,001 - 65,000	10		782	782	782	716	716	716	716	672	598
65,001 - 90,000	11		1278	1278	1278	1167	1167	1167	1167	1093	969
Charge Per \$1K > \$90K	12		9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 7**

A-1
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A-2
281

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	163	100/300	1323	5000	1199
20/50	222	250/500	1977	10000	1415
25/50	356	500/500	2512	25000	1523
35/80	594	500/1000	2542	50000	1547
50/100	832	1000/1000	2914	100000	1559
				500000	1595

<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		1555	1555	1527	1527	1415	1415	1387	1291	970
4,501 - 6,000	02		1843	1843	1810	1810	1675	1675	1642	1524	1138
6,001 - 8,000	03		2061	2061	2024	2024	1872	1872	1834	1701	1265
8,001 - 10,000	04		2149	2149	2109	2109	1950	1950	1911	1771	1315
10,001 - 15,000	05		2345	2345	2301	2301	2127	2127	2083	1930	1428
15,001 - 20,000	06		2345	2345	2301	2301	2127	2127	2083	1930	1428
20,001 - 25,000	07		2673	2673	2622	2622	2422	2422	2371	2197	1618
25,001 - 40,000	08		2891	2891	2836	2836	2618	2618	2563	2374	1745
40,001 - 65,000	10		3168	3168	3107	3107	2867	2867	2808	2596	1906
65,001 - 90,000	11		4266	4266	4183	4183	3856	3856	3773	3487	2542
Charge Per \$1K > \$90K	12		21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83

<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		109	109	107	107	99	99	97	90	68
4,501 - 6,000	02		129	129	127	127	117	117	115	107	80
6,001 - 8,000	03		145	145	142	142	131	131	129	119	89
8,001 - 10,000	04		151	151	148	148	137	137	134	124	92
10,001 - 15,000	05		164	164	161	161	149	149	146	135	100
15,001 - 20,000	06		164	164	161	161	149	149	146	135	100
20,001 - 25,000	07		187	187	184	184	170	170	166	154	113
25,001 - 40,000	08		203	203	199	199	184	184	180	166	122
40,001 - 65,000	10		222	222	218	218	201	201	197	182	134
65,001 - 90,000	11		299	299	293	293	270	270	265	244	178
Charge Per \$1K > \$90K	12		1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53

<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		387	387	387	356	356	356	356	336	301
4,501 - 6,000	02		393	393	393	361	361	361	361	340	305
6,001 - 8,000	03		391	391	391	359	359	359	359	339	304
8,001 - 10,000	04		524	524	524	481	481	481	481	453	405
10,001 - 15,000	05		539	539	539	495	495	495	495	465	415
15,001 - 20,000	06		569	569	569	522	522	522	522	490	438
20,001 - 25,000	07		569	569	569	522	522	522	522	490	438
25,001 - 40,000	08		579	579	579	531	531	531	531	499	445
40,001 - 65,000	10		782	782	782	716	716	716	716	672	598
65,001 - 90,000	11		1278	1278	1278	1167	1167	1167	1167	1093	969
Charge Per \$1K > \$90K	12		9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 8**

A-1
1324

A-2
281

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	163	100/300	1323	5000	1199
20/50	222	250/500	1977	10000	1415
25/50	356	500/500	2512	25000	1523
35/80	594	500/1000	2542	50000	1547
50/100	832	1000/1000	2914	100000	1559
				500000	1595

<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		1555	1555	1527	1527	1415	1415	1387	1291	970
4,501 - 6,000	02		1843	1843	1810	1810	1675	1675	1642	1524	1138
6,001 - 8,000	03		2061	2061	2024	2024	1872	1872	1834	1701	1265
8,001 - 10,000	04		2149	2149	2109	2109	1950	1950	1911	1771	1315
10,001 - 15,000	05		2345	2345	2301	2301	2127	2127	2083	1930	1428
15,001 - 20,000	06		2345	2345	2301	2301	2127	2127	2083	1930	1428
20,001 - 25,000	07		2673	2673	2622	2622	2422	2422	2371	2197	1618
25,001 - 40,000	08		2891	2891	2836	2836	2618	2618	2563	2374	1745
40,001 - 65,000	10		3168	3168	3107	3107	2867	2867	2808	2596	1906
65,001 - 90,000	11		4266	4266	4183	4183	3856	3856	3773	3487	2542
Charge Per \$1K > \$90K	12		21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83

<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		109	109	107	107	99	99	97	90	68
4,501 - 6,000	02		129	129	127	127	117	117	115	107	80
6,001 - 8,000	03		145	145	142	142	131	131	129	119	89
8,001 - 10,000	04		151	151	148	148	137	137	134	124	92
10,001 - 15,000	05		164	164	161	161	149	149	146	135	100
15,001 - 20,000	06		164	164	161	161	149	149	146	135	100
20,001 - 25,000	07		187	187	184	184	170	170	166	154	113
25,001 - 40,000	08		203	203	199	199	184	184	180	166	122
40,001 - 65,000	10		222	222	218	218	201	201	197	182	134
65,001 - 90,000	11		299	299	293	293	270	270	265	244	178
Charge Per \$1K > \$90K	12		1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53

<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		387	387	387	356	356	356	356	336	301
4,501 - 6,000	02		393	393	393	361	361	361	361	340	305
6,001 - 8,000	03		391	391	391	359	359	359	359	339	304
8,001 - 10,000	04		524	524	524	481	481	481	481	453	405
10,001 - 15,000	05		539	539	539	495	495	495	495	465	415
15,001 - 20,000	06		569	569	569	522	522	522	522	490	438
20,001 - 25,000	07		569	569	569	522	522	522	522	490	438
25,001 - 40,000	08		579	579	579	531	531	531	531	499	445
40,001 - 65,000	10		782	782	782	716	716	716	716	672	598
65,001 - 90,000	11		1278	1278	1278	1167	1167	1167	1167	1093	969
Charge Per \$1K > \$90K	12		9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 9

A-1
1324

A-2
281

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	163	100/300	1323	5000	1199
20/50	222	250/500	1977	10000	1415
25/50	356	500/500	2512	25000	1523
35/80	594	500/1000	2542	50000	1547
50/100	832	1000/1000	2914	100000	1559
				500000	1595

<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		1555	1555	1527	1527	1415	1415	1387	1291	970
4,501 - 6,000	02		1843	1843	1810	1810	1675	1675	1642	1524	1138
6,001 - 8,000	03		2061	2061	2024	2024	1872	1872	1834	1701	1265
8,001 - 10,000	04		2149	2149	2109	2109	1950	1950	1911	1771	1315
10,001 - 15,000	05		2345	2345	2301	2301	2127	2127	2083	1930	1428
15,001 - 20,000	06		2345	2345	2301	2301	2127	2127	2083	1930	1428
20,001 - 25,000	07		2673	2673	2622	2622	2422	2422	2371	2197	1618
25,001 - 40,000	08		2891	2891	2836	2836	2618	2618	2563	2374	1745
40,001 - 65,000	10		3168	3168	3107	3107	2867	2867	2808	2596	1906
65,001 - 90,000	11		4266	4266	4183	4183	3856	3856	3773	3487	2542
Charge Per \$1K > \$90K	12		21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83

<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		109	109	107	107	99	99	97	90	68
4,501 - 6,000	02		129	129	127	127	117	117	115	107	80
6,001 - 8,000	03		145	145	142	142	131	131	129	119	89
8,001 - 10,000	04		151	151	148	148	137	137	134	124	92
10,001 - 15,000	05		164	164	161	161	149	149	146	135	100
15,001 - 20,000	06		164	164	161	161	149	149	146	135	100
20,001 - 25,000	07		187	187	184	184	170	170	166	154	113
25,001 - 40,000	08		203	203	199	199	184	184	180	166	122
40,001 - 65,000	10		222	222	218	218	201	201	197	182	134
65,001 - 90,000	11		299	299	293	293	270	270	265	244	178
Charge Per \$1K > \$90K	12		1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53

<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		387	387	387	356	356	356	356	336	301
4,501 - 6,000	02		393	393	393	361	361	361	361	340	305
6,001 - 8,000	03		391	391	391	359	359	359	359	339	304
8,001 - 10,000	04		524	524	524	481	481	481	481	453	405
10,001 - 15,000	05		539	539	539	495	495	495	495	465	415
15,001 - 20,000	06		569	569	569	522	522	522	522	490	438
20,001 - 25,000	07		569	569	569	522	522	522	522	490	438
25,001 - 40,000	08		579	579	579	531	531	531	531	499	445
40,001 - 65,000	10		782	782	782	716	716	716	716	672	598
65,001 - 90,000	11		1278	1278	1278	1167	1167	1167	1167	1093	969
Charge Per \$1K > \$90K	12		9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 10**

A-1
1324

A-2
281

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	163	100/300	1323	5000	1199
20/50	222	250/500	1977	10000	1415
25/50	356	500/500	2512	25000	1523
35/80	594	500/1000	2542	50000	1547
50/100	832	1000/1000	2914	100000	1559
				500000	1595

<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		1555	1555	1527	1527	1415	1415	1387	1291	970
4,501 - 6,000	02		1843	1843	1810	1810	1675	1675	1642	1524	1138
6,001 - 8,000	03		2061	2061	2024	2024	1872	1872	1834	1701	1265
8,001 - 10,000	04		2149	2149	2109	2109	1950	1950	1911	1771	1315
10,001 - 15,000	05		2345	2345	2301	2301	2127	2127	2083	1930	1428
15,001 - 20,000	06		2345	2345	2301	2301	2127	2127	2083	1930	1428
20,001 - 25,000	07		2673	2673	2622	2622	2422	2422	2371	2197	1618
25,001 - 40,000	08		2891	2891	2836	2836	2618	2618	2563	2374	1745
40,001 - 65,000	10		3168	3168	3107	3107	2867	2867	2808	2596	1906
65,001 - 90,000	11		4266	4266	4183	4183	3856	3856	3773	3487	2542
Charge Per \$1K > \$90K	12		21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83	21.83

<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		109	109	107	107	99	99	97	90	68
4,501 - 6,000	02		129	129	127	127	117	117	115	107	80
6,001 - 8,000	03		145	145	142	142	131	131	129	119	89
8,001 - 10,000	04		151	151	148	148	137	137	134	124	92
10,001 - 15,000	05		164	164	161	161	149	149	146	135	100
15,001 - 20,000	06		164	164	161	161	149	149	146	135	100
20,001 - 25,000	07		187	187	184	184	170	170	166	154	113
25,001 - 40,000	08		203	203	199	199	184	184	180	166	122
40,001 - 65,000	10		222	222	218	218	201	201	197	182	134
65,001 - 90,000	11		299	299	293	293	270	270	265	244	178
Charge Per \$1K > \$90K	12		1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53

<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		387	387	387	356	356	356	356	336	301
4,501 - 6,000	02		393	393	393	361	361	361	361	340	305
6,001 - 8,000	03		391	391	391	359	359	359	359	339	304
8,001 - 10,000	04		524	524	524	481	481	481	481	453	405
10,001 - 15,000	05		539	539	539	495	495	495	495	465	415
15,001 - 20,000	06		569	569	569	522	522	522	522	490	438
20,001 - 25,000	07		569	569	569	522	522	522	522	490	438
25,001 - 40,000	08		579	579	579	531	531	531	531	499	445
40,001 - 65,000	10		782	782	782	716	716	716	716	672	598
65,001 - 90,000	11		1278	1278	1278	1167	1167	1167	1167	1093	969
Charge Per \$1K > \$90K	12		9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 11**

A-1
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A-2
71

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	40	100/300	328	5000	308
20/50	55	250/500	490	10000	363
25/50	88	500/500	623	25000	391
35/80	147	500/1000	630	50000	397
50/100	206	1000/1000	723	100000	400
				500000	410

<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		514	514	506	506	478	478	471	447	366
4,501 - 6,000	02		586	586	578	578	544	544	536	506	408
6,001 - 8,000	03		641	641	632	632	593	593	584	550	440
8,001 - 10,000	04		663	663	653	653	613	613	603	568	453
10,001 - 15,000	05		713	713	702	702	658	658	647	608	482
15,001 - 20,000	06		713	713	702	702	658	658	647	608	482
20,001 - 25,000	07		795	795	783	783	732	732	719	675	529
25,001 - 40,000	08		850	850	836	836	781	781	768	720	561
40,001 - 65,000	10		920	920	905	905	844	844	829	776	602
65,001 - 90,000	11		1197	1197	1176	1176	1093	1093	1073	1000	762
Charge Per \$1K > \$90K	12		5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		36	36	36	36	34	34	33	31	26
4,501 - 6,000	02		41	41	41	41	38	38	38	36	29
6,001 - 8,000	03		45	45	45	45	42	42	41	39	31
8,001 - 10,000	04		47	47	46	46	43	43	43	40	32
10,001 - 15,000	05		50	50	49	49	46	46	46	43	34
15,001 - 20,000	06		50	50	49	49	46	46	46	43	34
20,001 - 25,000	07		56	56	55	55	52	52	51	48	37
25,001 - 40,000	08		60	60	59	59	55	55	54	51	40
40,001 - 65,000	10		65	65	64	64	60	60	58	55	42
65,001 - 90,000	11		84	84	83	83	77	77	76	71	54
Charge Per \$1K > \$90K	12		0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39

<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		153	153	153	143	143	143	143	137	126
4,501 - 6,000	02		155	155	155	145	145	145	145	138	127
6,001 - 8,000	03		154	154	154	144	144	144	144	138	127
8,001 - 10,000	04		197	197	197	183	183	183	183	174	159
10,001 - 15,000	05		202	202	202	187	187	187	187	178	162
15,001 - 20,000	06		211	211	211	196	196	196	196	186	169
20,001 - 25,000	07		211	211	211	196	196	196	196	186	169
25,001 - 40,000	08		214	214	214	199	199	199	199	189	172
40,001 - 65,000	10		279	279	279	258	258	258	258	244	220
65,001 - 90,000	11		437	437	437	402	402	402	402	378	339
Charge Per \$1K > \$90K	12		3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 12**

A-1
346

A-2
75

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	42	100/300	345	5000	323
20/50	58	250/500	515	10000	381
25/50	92	500/500	655	25000	410
35/80	155	500/1000	663	50000	417
50/100	217	1000/1000	760	100000	420
				500000	430

<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		558	558	550	550	518	518	510	483	392
4,501 - 6,000	02		639	639	630	630	592	592	582	549	439
6,001 - 8,000	03		701	701	691	691	648	648	637	599	475
8,001 - 10,000	04		726	726	715	715	670	670	659	619	490
10,001 - 15,000	05		782	782	770	770	720	720	708	664	522
15,001 - 20,000	06		782	782	770	770	720	720	708	664	522
20,001 - 25,000	07		875	875	861	861	804	804	789	740	576
25,001 - 40,000	08		937	937	921	921	859	859	844	790	612
40,001 - 65,000	10		1015	1015	998	998	930	930	913	853	657
65,001 - 90,000	11		1327	1327	1304	1304	1211	1211	1187	1106	838
Charge Per \$1K > \$90K	12		6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19

<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		39	39	39	39	36	36	36	34	28
4,501 - 6,000	02		45	45	44	44	42	42	41	39	31
6,001 - 8,000	03		49	49	49	49	46	46	45	42	33
8,001 - 10,000	04		51	51	50	50	47	47	46	44	34
10,001 - 15,000	05		55	55	54	54	51	51	50	47	37
15,001 - 20,000	06		55	55	54	54	51	51	50	47	37
20,001 - 25,000	07		62	62	61	61	57	57	56	52	41
25,001 - 40,000	08		66	66	65	65	61	61	59	56	43
40,001 - 65,000	10		72	72	70	70	66	66	64	60	46
65,001 - 90,000	11		94	94	92	92	85	85	84	78	59
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		156	156	156	146	146	146	146	139	128
4,501 - 6,000	02		157	157	157	147	147	147	147	140	129
6,001 - 8,000	03		157	157	157	147	147	147	147	140	129
8,001 - 10,000	04		200	200	200	186	186	186	186	177	161
10,001 - 15,000	05		205	205	205	191	191	191	191	181	165
15,001 - 20,000	06		215	215	215	200	200	200	200	189	172
20,001 - 25,000	07		215	215	215	200	200	200	200	189	172
25,001 - 40,000	08		218	218	218	203	203	203	203	192	175
40,001 - 65,000	10		284	284	284	263	263	263	263	248	224
65,001 - 90,000	11		446	446	446	410	410	410	410	386	346
Charge Per \$1K > \$90K	12		3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	44	100/300	355	5000	332
20/50	60	250/500	531	10000	392
25/50	96	500/500	674	25000	422
35/80	160	500/1000	682	50000	428
50/100	224	1000/1000	782	100000	432
				500000	442

<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		545	545	537	537	507	507	499	473	384
4,501 - 6,000	02		624	624	615	615	578	578	569	537	431
6,001 - 8,000	03		684	684	674	674	632	632	622	585	465
8,001 - 10,000	04		708	708	698	698	654	654	643	605	479
10,001 - 15,000	05		762	762	750	750	702	702	690	648	510
15,001 - 20,000	06		762	762	750	750	702	702	690	648	510
20,001 - 25,000	07		852	852	839	839	783	783	770	722	563
25,001 - 40,000	08		912	912	897	897	837	837	822	770	597
40,001 - 65,000	10		989	989	972	972	906	906	890	831	642
65,001 - 90,000	11		1291	1291	1268	1268	1178	1178	1155	1076	816
Charge Per \$1K > \$90K	12		6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		38	38	38	38	36	36	35	33	27
4,501 - 6,000	02		44	44	43	43	41	41	40	38	30
6,001 - 8,000	03		48	48	48	48	45	45	44	41	33
8,001 - 10,000	04		50	50	49	49	46	46	45	43	34
10,001 - 15,000	05		54	54	53	53	50	50	49	46	36
15,001 - 20,000	06		54	54	53	53	50	50	49	46	36
20,001 - 25,000	07		60	60	59	59	55	55	54	51	40
25,001 - 40,000	08		65	65	63	63	59	59	58	54	42
40,001 - 65,000	10		70	70	69	69	64	64	63	59	45
65,001 - 90,000	11		91	91	90	90	83	83	82	76	58
Charge Per \$1K > \$90K	12		0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		158	158	158	148	148	148	148	141	130
4,501 - 6,000	02		160	160	160	150	150	150	150	143	131
6,001 - 8,000	03		159	159	159	149	149	149	149	142	130
8,001 - 10,000	04		204	204	204	190	190	190	190	180	164
10,001 - 15,000	05		209	209	209	194	194	194	194	184	168
15,001 - 20,000	06		219	219	219	203	203	203	203	193	175
20,001 - 25,000	07		219	219	219	203	203	203	203	193	175
25,001 - 40,000	08		222	222	222	206	206	206	206	195	178
40,001 - 65,000	10		290	290	290	268	268	268	268	253	228
65,001 - 90,000	11		455	455	455	418	418	418	418	393	352
Charge Per \$1K > \$90K	12		3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	43	100/300	351	5000	329
20/50	59	250/500	525	10000	388
25/50	94	500/500	667	25000	418
35/80	158	500/1000	675	50000	424
50/100	221	1000/1000	774	100000	428
				500000	438

<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		579	579	571	571	538	538	529	500	404
4,501 - 6,000	02		666	666	656	656	615	615	606	570	455
6,001 - 8,000	03		731	731	720	720	674	674	663	623	492
8,001 - 10,000	04		757	757	745	745	698	698	686	644	507
10,001 - 15,000	05		816	816	803	803	751	751	738	692	541
15,001 - 20,000	06		816	816	803	803	751	751	738	692	541
20,001 - 25,000	07		914	914	899	899	839	839	824	772	598
25,001 - 40,000	08		979	979	963	963	898	898	881	824	636
40,001 - 65,000	10		1062	1062	1044	1044	972	972	954	891	685
65,001 - 90,000	11		1391	1391	1366	1366	1268	1268	1243	1158	875
Charge Per \$1K > \$90K	12		6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53

<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	40	40	38	38	37	35	28
4,501 - 6,000	02		47	47	46	46	43	43	43	40	32
6,001 - 8,000	03		52	52	51	51	48	48	47	44	35
8,001 - 10,000	04		53	53	53	53	49	49	48	45	36
10,001 - 15,000	05		58	58	57	57	53	53	52	49	38
15,001 - 20,000	06		58	58	57	57	53	53	52	49	38
20,001 - 25,000	07		64	64	63	63	59	59	58	54	42
25,001 - 40,000	08		69	69	68	68	63	63	62	58	45
40,001 - 65,000	10		75	75	74	74	69	69	67	63	48
65,001 - 90,000	11		98	98	96	96	89	89	88	82	62
Charge Per \$1K > \$90K	12		0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46

<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		160	160	160	150	150	150	150	142	131
4,501 - 6,000	02		162	162	162	151	151	151	151	144	132
6,001 - 8,000	03		161	161	161	151	151	151	151	143	132
8,001 - 10,000	04		206	206	206	192	192	192	192	182	166
10,001 - 15,000	05		211	211	211	196	196	196	196	186	169
15,001 - 20,000	06		221	221	221	206	206	206	206	195	177
20,001 - 25,000	07		221	221	221	206	206	206	206	195	177
25,001 - 40,000	08		225	225	225	209	209	209	209	198	180
40,001 - 65,000	10		294	294	294	271	271	271	271	256	231
65,001 - 90,000	11		461	461	461	424	424	424	424	399	357
Charge Per \$1K > \$90K	12		3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 15

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	44	100/300	358	5000	335
20/50	60	250/500	536	10000	395
25/50	96	500/500	681	25000	425
35/80	161	500/1000	689	50000	432
50/100	225	1000/1000	790	100000	436
				500000	446

<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		568	568	559	559	527	527	519	491	398
4,501 - 6,000	02		652	652	642	642	603	603	593	559	446
6,001 - 8,000	03		715	715	704	704	660	660	649	610	483
8,001 - 10,000	04		741	741	729	729	683	683	671	631	498
10,001 - 15,000	05		798	798	785	785	734	734	721	677	531
15,001 - 20,000	06		798	798	785	785	734	734	721	677	531
20,001 - 25,000	07		893	893	878	878	820	820	805	755	586
25,001 - 40,000	08		957	957	941	941	877	877	861	806	623
40,001 - 65,000	10		1037	1037	1019	1019	950	950	932	871	670
65,001 - 90,000	11		1357	1357	1333	1333	1237	1237	1213	1130	855
Charge Per \$1K > \$90K	12		6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35

<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		40	40	39	39	37	37	37	35	28
4,501 - 6,000	02		46	46	45	45	43	43	42	39	31
6,001 - 8,000	03		50	50	50	50	47	47	46	43	34
8,001 - 10,000	04		52	52	51	51	48	48	47	44	35
10,001 - 15,000	05		56	56	55	55	52	52	51	48	37
15,001 - 20,000	06		56	56	55	55	52	52	51	48	37
20,001 - 25,000	07		63	63	62	62	58	58	57	53	41
25,001 - 40,000	08		68	68	66	66	62	62	61	57	44
40,001 - 65,000	10		73	73	72	72	67	67	66	61	47
65,001 - 90,000	11		96	96	94	94	87	87	86	80	60
Charge Per \$1K > \$90K	12		0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45

<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		159	159	159	149	149	149	149	142	130
4,501 - 6,000	02		161	161	161	150	150	150	150	143	132
6,001 - 8,000	03		160	160	160	150	150	150	150	143	131
8,001 - 10,000	04		205	205	205	191	191	191	191	181	165
10,001 - 15,000	05		210	210	210	195	195	195	195	185	169
15,001 - 20,000	06		220	220	220	204	204	204	204	194	176
20,001 - 25,000	07		220	220	220	204	204	204	204	194	176
25,001 - 40,000	08		223	223	223	207	207	207	207	197	179
40,001 - 65,000	10		292	292	292	269	269	269	269	255	230
65,001 - 90,000	11		458	458	458	421	421	421	421	396	355
Charge Per \$1K > \$90K	12		3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 16**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	49	100/300	397	5000	370
20/50	67	250/500	593	10000	437
25/50	107	500/500	754	25000	470
35/80	178	500/1000	763	50000	477
50/100	250	1000/1000	874	100000	481
				500000	492

<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		624	624	614	614	577	577	568	536	430
4,501 - 6,000	02		719	719	708	708	663	663	652	613	486
6,001 - 8,000	03		791	791	779	779	728	728	716	672	527
8,001 - 10,000	04		820	820	807	807	754	754	741	695	544
10,001 - 15,000	05		885	885	871	871	813	813	798	748	582
15,001 - 20,000	06		885	885	871	871	813	813	798	748	582
20,001 - 25,000	07		994	994	977	977	910	910	894	836	645
25,001 - 40,000	08		1066	1066	1048	1048	976	976	957	895	686
40,001 - 65,000	10		1158	1158	1137	1137	1058	1058	1038	968	740
65,001 - 90,000	11		1521	1521	1494	1494	1385	1385	1358	1263	950
Charge Per \$1K > \$90K	12		7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23

<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		44	44	43	43	41	41	40	38	30
4,501 - 6,000	02		51	51	50	50	47	47	46	43	34
6,001 - 8,000	03		56	56	55	55	51	51	50	47	37
8,001 - 10,000	04		58	58	57	57	53	53	52	49	38
10,001 - 15,000	05		62	62	61	61	57	57	56	53	41
15,001 - 20,000	06		62	62	61	61	57	57	56	53	41
20,001 - 25,000	07		70	70	69	69	64	64	63	59	45
25,001 - 40,000	08		75	75	74	74	69	69	67	63	48
40,001 - 65,000	10		82	82	80	80	75	75	73	68	52
65,001 - 90,000	11		107	107	105	105	98	98	96	89	67
Charge Per \$1K > \$90K	12		0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51

<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		167	167	167	156	156	156	156	149	137
4,501 - 6,000	02		169	169	169	158	158	158	158	151	138
6,001 - 8,000	03		169	169	169	157	157	157	157	150	137
8,001 - 10,000	04		217	217	217	201	201	201	201	191	174
10,001 - 15,000	05		222	222	222	206	206	206	206	196	178
15,001 - 20,000	06		233	233	233	216	216	216	216	205	186
20,001 - 25,000	07		233	233	233	216	216	216	216	205	186
25,001 - 40,000	08		237	237	237	219	219	219	219	208	188
40,001 - 65,000	10		310	310	310	286	286	286	286	270	243
65,001 - 90,000	11		488	488	488	448	448	448	448	422	377
Charge Per \$1K > \$90K	12		3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 17**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	56	100/300	454	5000	421
20/50	76	250/500	678	10000	497
25/50	122	500/500	862	25000	535
35/80	204	500/1000	872	50000	543
50/100	286	1000/1000	1000	100000	547
				500000	560

<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		683	683	673	673	631	631	620	584	464
4,501 - 6,000	02		791	791	779	779	728	728	716	672	527
6,001 - 8,000	03		873	873	859	859	802	802	788	738	575
8,001 - 10,000	04		905	905	891	891	831	831	816	764	593
10,001 - 15,000	05		979	979	962	962	897	897	881	824	636
15,001 - 20,000	06		979	979	962	962	897	897	881	824	636
20,001 - 25,000	07		1101	1101	1082	1082	1007	1007	988	923	707
25,001 - 40,000	08		1183	1183	1162	1162	1081	1081	1060	989	754
40,001 - 65,000	10		1286	1286	1264	1264	1174	1174	1152	1073	815
65,001 - 90,000	11		1697	1697	1666	1666	1544	1544	1513	1406	1052
Charge Per \$1K > \$90K	12		8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16

<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		48	48	47	47	44	44	43	41	32
4,501 - 6,000	02		55	55	54	54	51	51	50	47	37
6,001 - 8,000	03		61	61	60	60	56	56	55	52	40
8,001 - 10,000	04		63	63	62	62	58	58	57	53	42
10,001 - 15,000	05		68	68	67	67	63	63	62	58	44
15,001 - 20,000	06		68	68	67	67	63	63	62	58	44
20,001 - 25,000	07		77	77	76	76	70	70	69	65	49
25,001 - 40,000	08		83	83	81	81	76	76	74	69	53
40,001 - 65,000	10		90	90	88	88	82	82	81	75	57
65,001 - 90,000	11		119	119	117	117	108	108	106	98	74
Charge Per \$1K > \$90K	12		0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		167	167	167	156	156	156	156	149	137
4,501 - 6,000	02		169	169	169	158	158	158	158	151	138
6,001 - 8,000	03		169	169	169	157	157	157	157	150	137
8,001 - 10,000	04		217	217	217	201	201	201	201	191	174
10,001 - 15,000	05		222	222	222	206	206	206	206	196	178
15,001 - 20,000	06		233	233	233	216	216	216	216	205	186
20,001 - 25,000	07		233	233	233	216	216	216	216	205	186
25,001 - 40,000	08		237	237	237	219	219	219	219	208	188
40,001 - 65,000	10		310	310	310	286	286	286	286	270	243
65,001 - 90,000	11		488	488	488	448	448	448	448	422	377
Charge Per \$1K > \$90K	12		3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 18**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	62	100/300	503	5000	465
20/50	85	250/500	751	10000	549
25/50	135	500/500	955	25000	591
35/80	226	500/1000	966	50000	600
50/100	316	1000/1000	1107	100000	605
				500000	618

<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		765	765	753	753	705	705	693	651	512
4,501 - 6,000	02		890	890	876	876	817	817	803	752	585
6,001 - 8,000	03		985	985	969	969	902	902	886	829	640
8,001 - 10,000	04		1022	1022	1005	1005	936	936	919	859	661
10,001 - 15,000	05		1107	1107	1089	1089	1013	1013	994	928	711
15,001 - 20,000	06		1107	1107	1089	1089	1013	1013	994	928	711
20,001 - 25,000	07		1249	1249	1227	1227	1141	1141	1119	1043	793
25,001 - 40,000	08		1344	1344	1320	1320	1226	1226	1202	1120	848
40,001 - 65,000	10		1464	1464	1437	1437	1333	1333	1308	1216	918
65,001 - 90,000	11		1939	1939	1903	1903	1761	1761	1725	1602	1192
Charge Per \$1K > \$90K	12		9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45

<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		53	53	52	52	49	49	48	45	36
4,501 - 6,000	02		62	62	61	61	57	57	56	52	41
6,001 - 8,000	03		68	68	67	67	63	63	62	58	44
8,001 - 10,000	04		71	71	70	70	65	65	64	60	46
10,001 - 15,000	05		77	77	76	76	70	70	69	64	49
15,001 - 20,000	06		77	77	76	76	70	70	69	64	49
20,001 - 25,000	07		87	87	85	85	79	79	78	72	55
25,001 - 40,000	08		93	93	92	92	85	85	84	78	59
40,001 - 65,000	10		102	102	100	100	93	93	91	85	64
65,001 - 90,000	11		135	135	132	132	122	122	120	111	83
Charge Per \$1K > \$90K	12		0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66

<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		174	174	174	163	163	163	163	155	142
4,501 - 6,000	02		176	176	176	164	164	164	164	156	143
6,001 - 8,000	03		176	176	176	164	164	164	164	156	143
8,001 - 10,000	04		226	226	226	210	210	210	210	199	181
10,001 - 15,000	05		232	232	232	215	215	215	215	204	185
15,001 - 20,000	06		243	243	243	225	225	225	225	213	193
20,001 - 25,000	07		243	243	243	225	225	225	225	213	193
25,001 - 40,000	08		247	247	247	229	229	229	229	217	196
40,001 - 65,000	10		324	324	324	299	299	299	299	282	254
65,001 - 90,000	11		513	513	513	470	470	470	470	442	395
Charge Per \$1K > \$90K	12		3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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	70	100/300	570	5000	525
20/50	96	250/500	852	10000	620
25/50	153	500/500	1083	25000	667
35/80	256	500/1000	1096	50000	677
50/100	358	1000/1000	1256	100000	683
				500000	698

<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		764	764	752	752	703	703	691	650	511
4,501 - 6,000	02		888	888	874	874	816	816	802	751	584
6,001 - 8,000	03		982	982	966	966	900	900	884	827	638
8,001 - 10,000	04		1020	1020	1003	1003	934	934	917	857	660
10,001 - 15,000	05		1105	1105	1086	1086	1011	1011	992	926	709
15,001 - 20,000	06		1105	1105	1086	1086	1011	1011	992	926	709
20,001 - 25,000	07		1246	1246	1225	1225	1138	1138	1116	1041	791
25,001 - 40,000	08		1341	1341	1317	1317	1223	1223	1199	1117	846
40,001 - 65,000	10		1460	1460	1434	1434	1330	1330	1305	1213	916
65,001 - 90,000	11		1934	1934	1899	1899	1757	1757	1721	1598	1190
Charge Per \$1K > \$90K	12		9.43	9.43	9.43	9.43	9.43	9.43	9.43	9.43	9.43

<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		53	53	52	52	49	49	48	45	36
4,501 - 6,000	02		62	62	61	61	57	57	56	52	41
6,001 - 8,000	03		68	68	67	67	63	63	62	58	44
8,001 - 10,000	04		71	71	70	70	65	65	64	60	46
10,001 - 15,000	05		77	77	76	76	70	70	69	64	49
15,001 - 20,000	06		77	77	76	76	70	70	69	64	49
20,001 - 25,000	07		87	87	85	85	79	79	78	72	55
25,001 - 40,000	08		93	93	92	92	85	85	84	78	59
40,001 - 65,000	10		102	102	100	100	93	93	91	85	64
65,001 - 90,000	11		135	135	132	132	122	122	120	111	83
Charge Per \$1K > \$90K	12		0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66

<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		183	183	183	170	170	170	170	162	148
4,501 - 6,000	02		185	185	185	172	172	172	172	164	150
6,001 - 8,000	03		184	184	184	171	171	171	171	163	149
8,001 - 10,000	04		238	238	238	221	221	221	221	209	190
10,001 - 15,000	05		244	244	244	226	226	226	226	214	194
15,001 - 20,000	06		256	256	256	237	237	237	237	224	203
20,001 - 25,000	07		256	256	256	237	237	237	237	224	203
25,001 - 40,000	08		260	260	260	241	241	241	241	228	206
40,001 - 65,000	10		342	342	342	316	316	316	316	298	268
65,001 - 90,000	11		543	543	543	498	498	498	498	468	418
Charge Per \$1K > \$90K	12		4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & 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 20**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	76	100/300	616	5000	566
20/50	104	250/500	920	10000	668
25/50	166	500/500	1169	25000	719
35/80	277	500/1000	1183	50000	730
50/100	387	1000/1000	1356	100000	736
				500000	753

<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		838	838	824	824	770	770	757	710	554
4,501 - 6,000	02		978	978	962	962	896	896	881	823	636
6,001 - 8,000	03		1084	1084	1066	1066	992	992	974	909	697
8,001 - 10,000	04		1126	1126	1107	1107	1030	1030	1011	943	722
10,001 - 15,000	05		1222	1222	1200	1200	1116	1116	1095	1020	777
15,001 - 20,000	06		1222	1222	1200	1200	1116	1116	1095	1020	777
20,001 - 25,000	07		1380	1380	1356	1356	1259	1259	1234	1150	869
25,001 - 40,000	08		1486	1486	1460	1460	1354	1354	1328	1235	930
40,001 - 65,000	10		1621	1621	1591	1591	1475	1475	1446	1343	1009
65,001 - 90,000	11		2154	2154	2113	2113	1955	1955	1914	1776	1317
Charge Per \$1K > \$90K	12		10.59	10.59	10.59	10.59	10.59	10.59	10.59	10.59	10.59

<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		59	59	58	58	54	54	53	50	39
4,501 - 6,000	02		68	68	67	67	63	63	62	58	44
6,001 - 8,000	03		76	76	75	75	69	69	68	64	49
8,001 - 10,000	04		79	79	77	77	72	72	71	66	50
10,001 - 15,000	05		85	85	84	84	78	78	77	71	54
15,001 - 20,000	06		85	85	84	84	78	78	77	71	54
20,001 - 25,000	07		97	97	95	95	88	88	86	80	61
25,001 - 40,000	08		104	104	102	102	95	95	93	86	65
40,001 - 65,000	10		113	113	111	111	103	103	101	94	71
65,001 - 90,000	11		151	151	148	148	137	137	134	124	92
Charge Per \$1K > \$90K	12		0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74

<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		193	193	193	179	179	179	179	170	156
4,501 - 6,000	02		195	195	195	182	182	182	182	172	157
6,001 - 8,000	03		194	194	194	181	181	181	181	172	157
8,001 - 10,000	04		252	252	252	234	234	234	234	221	200
10,001 - 15,000	05		259	259	259	239	239	239	239	226	205
15,001 - 20,000	06		272	272	272	251	251	251	251	237	215
20,001 - 25,000	07		272	272	272	251	251	251	251	237	215
25,001 - 40,000	08		276	276	276	255	255	255	255	241	218
40,001 - 65,000	10		364	364	364	335	335	335	335	316	284
65,001 - 90,000	11		579	579	579	531	531	531	531	499	445
Charge Per \$1K > \$90K	12		4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	13	20/40	4	20/40	0
10000	15	20/50	5	20/50	0
15000	17	25/50	6	25/50	2
20000	18	35/80	7	35/80	8
25000	20	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<u>Towing & Labor (Rule 64)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

Commercial Automobile Insurance Manual

**PUBLIC VEHICLES
Rating Procedures**

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

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

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

where

B, incr denotes the Optional Bodily Injury Liability rate,

A-1 denotes the Compulsory Bodily Injury rate,

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

ILF denotes the appropriate Increased Limits Factor.

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

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

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

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

Commercial Automobile Insurance Manual

**PUBLIC VEHICLES
Rating Procedures
(Continued)**

Collision, Limited Collision, Comprehensive

VAN POOLS

Refer to rate pages.

\$3,000 Ded. Collision - charge 83% of the \$2,000 Ded. Collision rate.

\$4,000 Ded. Collision - charge 72% of the \$2,000 Ded. Collision rate.

\$5,000 Ded. Collision - charge 65% 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

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

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

PUBLIC
TRANSPORTATION
FLEET CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

TAXICABS AND LIMOUSINES		RADIUS					
		Local Up to 50 miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liability	Phys Dam	Liability	Phys Dam	Liability	Phys Dam
Taxicab or Similar Passenger Carrying Service Driven Exclusively by Owner	Factor Code	.800 4187	.800 4187	.800 4197	.800 4197	.800 4107	.800 4107
Rented to Others	Factor Code	1.00 4188	1.00 4188	1.00 4198	1.00 4198	1.00 4108	1.00 4108
All Other	Factor Code	1.00 4189	1.00 4189	1.00 4199	1.00 4199	1.00 4109	1.00 4109
Limousine	Factor Code	1.00 4289	1.00 4289	1.00 4299	1.00 4299	1.00 4209	1.00 4209
Car Service	Factor Code	1.00 4389	1.00 4389	1.00 4399	1.00 4399	1.00 4309	1.00 4309

VAN POOLS		SEATING CAPACITY							
		1 to 8		9 to 20		21 to 60		Over 60	
		Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage
Employer Furnished	Factor Code	1.00 4111	1.00 4111	1.05 4112	1.00 4112	1.40 4113	1.00 4113	1.90 4114	1.00 4114
All Other	Factor Code	1.10 4121	1.00 4121	1.25 4122	1.00 4122	1.80 4123	1.00 4123	2.30 4124	1.00 4124

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

PUBLIC
TRANSPORTATION
NON-FLEET CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

TAXICABS AND LIMOUSINES		RADIUS					
		Local Up to 50 miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liability	Phys Dam	Liability	Phys Dam	Liability	Phys Dam
Taxicab or Similar Passenger Carrying Service Driven Exclusively by Owner	Factor Code	.800 4157	.800 4157	.800 4167	.800 4167	.800 4177	.800 4177
Rented to Others	Factor Code	1.00 4158	1.00 4158	1.00 4168	1.00 4168	1.00 4178	1.00 4178
All Other	Factor Code	1.00 4159	1.00 4159	1.00 4169	1.00 4169	1.00 4179	1.00 4179
Limousine	Factor Code	1.00 4259	1.00 4259	1.00 4269	1.00 4269	1.00 4279	1.00 4279
Car Service	Factor Code	1.00 4359	1.00 4359	1.00 4369	1.00 4369	1.00 4379	1.00 4379

VAN POOLS		SEATING CAPACITY							
		1 to 8		9 to 20		21 to 60		Over 60	
		Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage
Employer Furnished	Factor Code	1.00 4111	1.00 4111	1.05 4112	1.00 4112	1.40 4113	1.00 4113	1.90 4114	1.00 4114
All Other	Factor Code	1.10 4121	1.00 4121	1.25 4122	1.00 4122	1.80 4123	1.00 4123	2.30 4124	1.00 4124

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

**FLEET PUBLIC TRANSPORTATION CLASSIFICATION CODES
AND PRIMARY RATING FACTORS**

DESCRIPTION		RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
OTHER BUSES							
						Zone Rated	
Airport Bus or Airport Limousine	Factor Code	1.05 528-00	1.25 528-00	1.05 529-00	1.25 529-00	1.00 520900	1.00 520900
Inter-City Bus	Factor Code	1.05 538-00	1.25 538-00	1.05 539-00	1.25 539-00	1.00 530900	1.00 530900
Charter Bus	Factor Code	1.00 548-00	1.25 548-00	1.00 549-00	1.25 549-00	1.00 540900	1.00 540900
Sightseeing Bus	Factor Code	1.00 558-00	1.25 558-00	1.00 559-00	1.25 559-00	1.00 550900	1.00 550900
Trans of Athletes and Entertainers	Factor Code	1.00 568-00	1.25 568-00	1.00 569-00	1.25 569-00	1.00 560900	1.00 560900
Social Services Automobile (Employee Operated)	Factor Code	1.00 648-00	1.00 648-00	1.00 649-00	1.00 649-00	1.00 640900	1.00 640900
Social Services Automobile (All Other)	Factor Code	1.00 658-00	1.00 658-00	1.00 659-00	1.00 659-00	1.00 650900	1.00 650900
Bus N.O. C.	Factor Code	1.15 588-00	1.00 588-00	1.15 589-00	1.00 589-00	1.00 580900	1.00 580900
Urban Bus	Factor Code	0.96 518-00	1.25 518-00	0.96 519-00	1.25 519-00	--	--

SCHOOL & CHURCH BUSES							
School Bus owned by Political Subdivision or School District	Factor Code	1.15 618-00	0.30 618-00	1.15 619-00	0.30 619-00	1.15 610-00	0.30 610-00
Other School Bus	Factor Code	1.15 628-00	0.30 628-00	1.15 629-00	0.30 629-00	1.15 620-00	0.30 620-00
Church Bus	Factor Code	1.00 638-00	1.00 638-00	1.00 639-00	1.00 639-00	1.00 630-00	1.00 630-00

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

**NON-FLEET PUBLIC TRANSPORTATION CLASSIFICATION CODES
AND PRIMARY RATING FACTORS**

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

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

Commercial Automobile Insurance Manual

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

DESCRIPTION	4 th Posn Class Code	RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
OTHER BUSES							
		Zone Rated					
Airport Bus or Airport Limousine	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Inter-City Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Charter Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Sightseeing Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Trans of Athletes and Entertainers	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Social Services Automobile (Employee Operated)	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Social Services Automobile (All Other)	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Bus N.O. C.	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Urban Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00

Commercial Automobile Insurance Manual

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

DESCRIPTION	4 th Posn Class Code	RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
SCHOOL & CHURCH BUSES	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	4068	1066	49	214	543	1161	1737	2890	4537	1491	1744	1894	1923
2	4068	1066	49	214	543	1161	1737	2890	4537	1491	1744	1894	1923
3	4068	1066	49	214	543	1161	1737	2890	4537	1491	1744	1894	1923
4	4068	1066	49	214	543	1161	1737	2890	4537	1491	1744	1894	1923
5	4068	1066	49	214	543	1161	1737	2890	4537	1491	1744	1894	1923
6	4068	1066	49	214	543	1161	1737	2890	4537	1491	1744	1894	1923
7	4068	1066	49	214	543	1161	1737	2890	4537	1491	1744	1894	1923
8	4068	1066	49	214	543	1161	1737	2890	4537	1491	1744	1894	1923
9	4068	1066	49	214	543	1161	1737	2890	4537	1491	1744	1894	1923
10	4068	1066	49	214	543	1161	1737	2890	4537	1491	1744	1894	1923
11	2805	743	34	148	375	801	1198	1993	3129	1012	1184	1285	1305
12	3198	844	39	168	427	913	1366	2273	3567	1161	1358	1474	1498
13	3198	844	39	168	427	913	1366	2273	3567	1161	1358	1474	1498
14	2805	743	34	148	375	801	1198	1993	3129	1012	1184	1285	1305
15	3198	844	39	168	427	913	1366	2273	3567	1161	1358	1474	1498
16	3198	844	39	168	427	913	1366	2273	3567	1161	1358	1474	1498
17	2805	743	34	148	375	801	1198	1993	3129	1012	1184	1285	1305
18	4144	1086	50	218	553	1182	1770	2944	4621	1520	1778	1930	1961
19	4386	1148	53	231	586	1252	1873	3116	4892	1611	1885	2046	2078
20	4882	1275	59	257	652	1393	2085	3468	5445	1799	2105	2285	2321

All Territories				
Medical Payments		Limit	U-1	U-2
			Uninsured	Underinsured
5000	\$13	20/40	38	0
		20/50	39	0
		25/50	41	2
		35/80	46	8
		50/100	50	14
		100/300	59	34
		250/500	67	114

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	1182	326	14	62	158	337	504	839	1318	1664	1676	1940	636	744	808	820	827	846
2	1182	326	14	62	158	337	504	839	1318	1664	1676	1940	636	744	808	820	827	846
3	1182	326	14	62	158	337	504	839	1318	1664	1676	1940	636	744	808	820	827	846
4	1182	326	14	62	158	337	504	839	1318	1664	1676	1940	636	744	808	820	827	846
5	1182	326	14	62	158	337	504	839	1318	1664	1676	1940	636	744	808	820	827	846
6	1182	326	14	62	158	337	504	839	1318	1664	1676	1940	636	744	808	820	827	846
7	1182	326	14	62	158	337	504	839	1318	1664	1676	1940	636	744	808	820	827	846
8	1182	326	14	62	158	337	504	839	1318	1664	1676	1940	636	744	808	820	827	846
9	1182	326	14	62	158	337	504	839	1318	1664	1676	1940	636	744	808	820	827	846
10	1182	326	14	62	158	337	504	839	1318	1664	1676	1940	636	744	808	820	827	846
11	540	149	7	29	73	155	231	384	603	762	767	888	314	367	399	405	408	418
12	540	149	7	29	73	155	231	384	603	762	767	888	314	367	399	405	408	418
13	540	149	7	29	73	155	231	384	603	762	767	888	314	367	399	405	408	418
14	540	149	7	29	73	155	231	384	603	762	767	888	314	367	399	405	408	418
15	540	149	7	29	73	155	231	384	603	762	767	888	314	367	399	405	408	418
16	682	188	8	36	91	194	291	484	760	960	967	1119	385	450	489	497	501	512
17	675	187	8	35	90	192	288	479	752	951	957	1108	381	446	484	491	495	507
18	832	230	10	44	111	237	355	591	928	1172	1180	1366	460	538	584	593	598	612
19	931	257	11	49	124	265	397	661	1038	1311	1320	1528	510	597	648	658	663	678
20	931	257	11	49	124	265	397	661	1038	1311	1320	1528	510	597	648	658	663	678

All Territories				
Medical Payments	Limit	U-1		U-2
		Uninsured	Underinsured	
5000	\$13	20/40	4	0
		20/50	5	0
		25/50	6	2
		35/80	7	8
		50/100	8	14
		100/300	9	34
		250/500	10	114
500/500	11	279		

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	2438	781	30	129	326	696	1042	1733	2720	3436	3461	4003	1202	1406	1527	1551	1563	1599
2	2438	781	30	129	326	696	1042	1733	2720	3436	3461	4003	1202	1406	1527	1551	1563	1599
3	2438	781	30	129	326	696	1042	1733	2720	3436	3461	4003	1202	1406	1527	1551	1563	1599
4	2438	781	30	129	326	696	1042	1733	2720	3436	3461	4003	1202	1406	1527	1551	1563	1599
5	2438	781	30	129	326	696	1042	1733	2720	3436	3461	4003	1202	1406	1527	1551	1563	1599
6	2438	781	30	129	326	696	1042	1733	2720	3436	3461	4003	1202	1406	1527	1551	1563	1599
7	2438	781	30	129	326	696	1042	1733	2720	3436	3461	4003	1202	1406	1527	1551	1563	1599
8	2438	781	30	129	326	696	1042	1733	2720	3436	3461	4003	1202	1406	1527	1551	1563	1599
9	2438	781	30	129	326	696	1042	1733	2720	3436	3461	4003	1202	1406	1527	1551	1563	1599
10	2438	781	30	129	326	696	1042	1733	2720	3436	3461	4003	1202	1406	1527	1551	1563	1599
11	1046	324	13	55	140	299	447	744	1167	1474	1485	1718	513	600	652	662	667	682
12	1046	324	13	55	140	299	447	744	1167	1474	1485	1718	513	600	652	662	667	682
13	1046	324	13	55	140	299	447	744	1167	1474	1485	1718	513	600	652	662	667	682
14	1046	324	13	55	140	299	447	744	1167	1474	1485	1718	513	600	652	662	667	682
15	1046	324	13	55	140	299	447	744	1167	1474	1485	1718	513	600	652	662	667	682
16	1354	425	16	71	180	386	578	961	1509	1907	1920	2222	665	778	845	858	865	884
17	1339	420	16	70	179	382	572	951	1493	1886	1899	2198	658	770	836	849	855	875
18	1679	532	20	88	224	479	717	1192	1872	2365	2382	2755	826	966	1049	1066	1074	1099
19	1895	603	23	100	253	541	809	1346	2114	2670	2689	3111	933	1092	1185	1204	1213	1241
20	1895	603	23	100	253	541	809	1346	2114	2670	2689	3111	933	1092	1185	1204	1213	1241

All Territories				
		U-1	U-2	
Medical Payments	Limit	Uninsured	Underinsured	
5000	\$13	20/40	4	0
		20/50	5	0
		25/50	6	2
		35/80	7	8
		50/100	8	14
		100/300	9	34
		250/500	10	114
		500/500	11	279

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	1234	258	133	188	311	529	748	1199	1801	2293	2320	2662	900	1053	1143	1161	1170	1188
2	1234	258	133	188	311	529	748	1199	1801	2293	2320	2662	900	1053	1143	1161	1170	1188
3	1234	258	133	188	311	529	748	1199	1801	2293	2320	2662	900	1053	1143	1161	1170	1188
4	1234	258	133	188	311	529	748	1199	1801	2293	2320	2662	900	1053	1143	1161	1170	1188
5	1234	258	133	188	311	529	748	1199	1801	2293	2320	2662	900	1053	1143	1161	1170	1188
6	1234	258	133	188	311	529	748	1199	1801	2293	2320	2662	900	1053	1143	1161	1170	1188
7	1234	258	133	188	311	529	748	1199	1801	2293	2320	2662	900	1053	1143	1161	1170	1188
8	1234	258	133	188	311	529	748	1199	1801	2293	2320	2662	900	1053	1143	1161	1170	1188
9	1234	258	133	188	311	529	748	1199	1801	2293	2320	2662	900	1053	1143	1161	1170	1188
10	1234	258	133	188	311	529	748	1199	1801	2293	2320	2662	900	1053	1143	1161	1170	1188
11	316	55	34	48	79	136	192	307	461	587	594	682	243	284	309	313	316	321
12	316	55	34	48	79	136	192	307	461	587	594	682	243	284	309	313	316	321
13	316	55	34	48	79	136	192	307	461	587	594	682	243	284	309	313	316	321
14	381	69	41	58	96	163	231	370	556	708	716	822	289	338	367	373	376	381
15	316	55	34	48	79	136	192	307	461	587	594	682	243	284	309	313	316	321
16	405	75	43	61	101	173	245	392	590	751	760	872	306	358	389	395	398	404
17	405	75	43	61	101	173	245	392	590	751	760	872	306	358	389	395	398	404
18	488	93	52	74	122	209	295	473	711	905	916	1051	365	427	464	471	475	482
19	542	105	58	82	136	232	328	526	790	1006	1018	1168	404	473	513	521	525	533
20	657	130	71	100	166	282	399	639	959	1221	1236	1418	487	570	618	628	633	643

All Territories				
<u>Medical Payments</u>			U-1	U-2
		<u>Limit</u>	<u>Uninsured</u>	<u>nderinsured</u>
\$5,000	13	20/40	4	0
		20/50	5	0
		25/50	6	2
		35/80	7	8
		50/100	8	14
		100/300	9	34
		250/500	10	114
		500/500	11	279

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	2990	1231	321	453	751	1281	1811	2904	4360	5552	5619	6446	1808	2115	2296	2332	2350	2387
2	2990	1231	321	453	751	1281	1811	2904	4360	5552	5619	6446	1808	2115	2296	2332	2350	2387
3	2990	1231	321	453	751	1281	1811	2904	4360	5552	5619	6446	1808	2115	2296	2332	2350	2387
4	2990	1231	321	453	751	1281	1811	2904	4360	5552	5619	6446	1808	2115	2296	2332	2350	2387
5	2990	1231	321	453	751	1281	1811	2904	4360	5552	5619	6446	1808	2115	2296	2332	2350	2387
6	2990	1231	321	453	751	1281	1811	2904	4360	5552	5619	6446	1808	2115	2296	2332	2350	2387
7	2990	1231	321	453	751	1281	1811	2904	4360	5552	5619	6446	1808	2115	2296	2332	2350	2387
8	2990	1231	321	453	751	1281	1811	2904	4360	5552	5619	6446	1808	2115	2296	2332	2350	2387
9	2990	1231	321	453	751	1281	1811	2904	4360	5552	5619	6446	1808	2115	2296	2332	2350	2387
10	2990	1231	321	453	751	1281	1811	2904	4360	5552	5619	6446	1808	2115	2296	2332	2350	2387
11	657	244	71	100	166	282	399	639	959	1221	1236	1418	419	490	532	541	545	553
12	657	244	71	100	166	282	399	639	959	1221	1236	1418	419	490	532	541	545	553
13	657	244	71	100	166	282	399	639	959	1221	1236	1418	419	490	532	541	545	553
14	821	313	88	124	206	352	497	797	1197	1524	1542	1770	517	605	657	667	672	682
15	657	244	71	100	166	282	399	639	959	1221	1236	1418	419	490	532	541	545	553
16	881	339	95	134	222	378	534	856	1286	1637	1657	1901	553	647	702	713	719	730
17	881	339	95	134	222	378	534	856	1286	1637	1657	1901	553	647	702	713	719	730
18	1092	428	117	165	274	468	661	1060	1592	2027	2051	2354	678	793	861	875	881	895
19	1230	486	132	186	309	527	745	1194	1794	2284	2311	2652	760	889	965	980	988	1003
20	1523	611	164	231	383	653	923	1480	2222	2829	2863	3285	935	1094	1187	1206	1216	1234

All Territories					
Medical Payments		U-1		U-2	
		Limit	Uninsured	Underinsured	
\$5,000	13	20/40	4	0	
		20/50	5	0	
		25/50	6	2	
		35/80	7	8	
		50/100	8	14	
		100/300	9	34	
		250/500	10	114	
		500/500	11	279	

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	2153	742	231	326	541	922	1304	2091	3139	3998	4045	4641	1204	1409	1529	1553	1565	1589
2	2153	742	231	326	541	922	1304	2091	3139	3998	4045	4641	1204	1409	1529	1553	1565	1589
3	2153	742	231	326	541	922	1304	2091	3139	3998	4045	4641	1204	1409	1529	1553	1565	1589
4	2153	742	231	326	541	922	1304	2091	3139	3998	4045	4641	1204	1409	1529	1553	1565	1589
5	2153	742	231	326	541	922	1304	2091	3139	3998	4045	4641	1204	1409	1529	1553	1565	1589
6	2153	742	231	326	541	922	1304	2091	3139	3998	4045	4641	1204	1409	1529	1553	1565	1589
7	2153	742	231	326	541	922	1304	2091	3139	3998	4045	4641	1204	1409	1529	1553	1565	1589
8	2153	742	231	326	541	922	1304	2091	3139	3998	4045	4641	1204	1409	1529	1553	1565	1589
9	2153	742	231	326	541	922	1304	2091	3139	3998	4045	4641	1204	1409	1529	1553	1565	1589
10	2153	742	231	326	541	922	1304	2091	3139	3998	4045	4641	1204	1409	1529	1553	1565	1589
11	495	149	53	75	124	212	300	480	722	919	930	1067	302	353	384	390	393	399
12	495	149	53	75	124	212	300	480	722	919	930	1067	302	353	384	390	393	399
13	495	149	53	75	124	212	300	480	722	919	930	1067	302	353	384	390	393	399
14	611	191	66	93	154	262	371	594	892	1136	1149	1318	365	427	464	471	475	482
15	495	149	53	75	124	212	300	480	722	919	930	1067	302	353	384	390	393	399
16	654	206	70	99	164	280	396	635	953	1214	1228	1409	388	454	493	501	504	512
17	654	206	70	99	164	280	396	635	953	1214	1228	1409	388	454	493	501	504	512
18	804	260	86	122	202	344	487	780	1172	1492	1510	1733	470	550	597	606	611	620
19	902	295	97	137	227	387	547	876	1316	1675	1695	1945	523	612	664	675	680	690
20	1111	369	119	168	279	476	673	1078	1620	2062	2087	2395	637	745	809	822	828	841

All Territories				
Medical Payments		Limit	U-1	U-2
			Uninsured	Inderinsured
\$5,000	13	20/40	4	0
		20/50	5	0
		25/50	6	2
		35/80	7	8
		50/100	8	14
		100/300	9	34
		250/500	10	114
		500/500	11	279

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	2388	189	239	344	581	607	1,001	1,421	2,288	3,444	4,390	4,442	5,099	1277	1494	1622	1647	1660	1686
2	2388	189	239	344	581	607	1,001	1,421	2,288	3,444	4,390	4,442	5,099	1277	1494	1622	1647	1660	1686
3	2388	189	239	344	581	607	1,001	1,421	2,288	3,444	4,390	4,442	5,099	1277	1494	1622	1647	1660	1686
4	2388	189	239	344	581	607	1,001	1,421	2,288	3,444	4,390	4,442	5,099	1277	1494	1622	1647	1660	1686
5	2388	189	239	344	581	607	1,001	1,421	2,288	3,444	4,390	4,442	5,099	1277	1494	1622	1647	1660	1686
6	2388	189	239	344	581	607	1,001	1,421	2,288	3,444	4,390	4,442	5,099	1277	1494	1622	1647	1660	1686
7	2388	189	239	344	581	607	1,001	1,421	2,288	3,444	4,390	4,442	5,099	1277	1494	1622	1647	1660	1686
8	2388	189	239	344	581	607	1,001	1,421	2,288	3,444	4,390	4,442	5,099	1277	1494	1622	1647	1660	1686
9	2388	189	239	344	581	607	1,001	1,421	2,288	3,444	4,390	4,442	5,099	1277	1494	1622	1647	1660	1686
10	2388	189	239	344	581	607	1,001	1,421	2,288	3,444	4,390	4,442	5,099	1277	1494	1622	1647	1660	1686
11	614	43	61	88	149	156	257	365	588	885	1128	1141	1310	328	384	417	423	426	433
12	614	43	61	88	149	156	257	365	588	885	1128	1141	1310	328	384	417	423	426	433
13	614	43	61	88	149	156	257	365	588	885	1128	1141	1310	328	384	417	423	426	433
14	738	53	74	106	180	188	309	439	707	1065	1357	1373	1576	395	462	502	510	514	521
15	614	43	61	88	149	156	257	365	588	885	1128	1141	1310	328	384	417	423	426	433
16	784	57	79	114	191	200	329	467	752	1132	1443	1460	1676	419	490	532	541	545	553
17	784	57	79	114	191	200	329	467	752	1132	1443	1460	1676	419	490	532	541	545	553
18	944	70	95	137	230	240	396	563	905	1,363	1,737	1,757	2,017	505	591	641	651	657	667
19	1049	79	105	151	255	267	440	624	1,005	1,513	1,928	1,951	2,240	561	656	712	724	729	741
20	1273	97	127	183	309	323	533	757	1,219	1,835	2,339	2,367	2,717	681	797	865	878	885	899

All Territories				
Medical Payments		U-1		
		Limit	Uninsured	U-2 Underinsured
5000	13			
10000	15			
		20/40	4	0
		20/50	5	0
		25/50	6	2
		35/80	7	8
		50/100	8	14
		100/300	9	34
		250/500	10	114
		500/500	11	279

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

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	\$ 27
\$500 Ded	\$ 32
\$1000 Ded	\$ 54
\$2000 Ded	\$ 83
\$3000 Ded	\$103
\$4000 Ded	\$115
\$5000 Ded	\$124

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	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-123
C.A.R.
4/1/2013

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

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 \$ 27

\$500 Ded \$ 32

\$1000 Ded \$ 54

\$2000 Ded \$ 83

\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-124
C.A.R.
4/1/2013

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

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 \$ 27

\$500 Ded \$ 32

\$1000 Ded \$ 54

\$2000 Ded \$ 83

\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-125
C.A.R.
4/1/2013

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

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 \$ 27

\$500 Ded \$ 32

\$1000 Ded \$ 54

\$2000 Ded \$ 83

\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-126
C.A.R.
4/1/2013

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

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 \$ 27

\$500 Ded \$ 32

\$1000 Ded \$ 54

\$2000 Ded \$ 83

\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-127
C.A.R.
4/1/2013

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

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 \$ 27

\$500 Ded \$ 32

\$1000 Ded \$ 54

\$2000 Ded \$ 83

\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-128
C.A.R.
4/1/2013

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

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 \$ 27

\$500 Ded \$ 32

\$1000 Ded \$ 54

\$2000 Ded \$ 83

\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-129
C.A.R.
4/1/2013

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

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 \$ 27

\$500 Ded \$ 32

\$1000 Ded \$ 54

\$2000 Ded \$ 83

\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-130
C.A.R.
4/1/2013

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

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 \$ 27

\$500 Ded \$ 32

\$1000 Ded \$ 54

\$2000 Ded \$ 83

\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-131
C.A.R.
4/1/2013

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	134	129	207	201	446	421	375	303
	2,3		132	127	204	198	417	393	350	283
	4,5		128	123	198	192	381	359	320	258
	6-9		111	106	171	166	268	253	225	182
4,501- 6,000	1	2	141	136	218	212	608	574	511	413
	2,3		139	134	215	209	566	534	475	384
	4,5		134	129	208	202	513	484	431	348
	6-9		116	111	179	174	348	328	292	236
6,001- 8,000	1	3	175	170	274	266	753	710	632	511
	2,3		173	168	270	262	697	658	586	474
	4,5		166	161	260	252	631	595	530	428
	6-9		141	136	219	213	419	395	352	284
8,001-10,000	1	4	238	231	372	361	985	929	827	669
	2,3		235	228	367	356	911	859	765	618
	4,5		225	218	351	341	820	774	689	557
	6-9		187	182	293	284	533	503	448	362
10,001-15,000	1	5	296	287	462	449	1314	1240	1104	893
	2,3		291	283	455	442	1213	1144	1018	824
	4,5		279	271	436	423	1090	1028	915	740
	6-9		230	223	358	348	697	658	586	474
15,001-20,000	1	6	412	400	644	625	1853	1748	1556	1259
	2,3		405	393	632	614	1707	1610	1433	1159
	4,5		386	375	604	586	1530	1443	1284	1039
	6-9		314	305	491	477	965	910	810	655
20,001-25,000	1	7	362	351	564	548	2011	1897	1688	1366
	2,3		355	345	555	539	1853	1748	1556	1259
	4,5		340	330	530	515	1658	1564	1392	1126
	6-9		277	269	434	421	1043	984	876	708
25,001-40,000	1	8	373	362	582	565	2292	2162	1924	1557
	2,3		367	356	573	556	2110	1991	1772	1434
	4,5		350	340	547	531	1888	1781	1585	1282
	6-9		286	278	447	434	1182	1115	992	803
40,001-65,000	1	10	503	488	785	762	2976	2808	2499	2022
	2,3		493	479	770	748	2738	2583	2299	1860
	4,5		471	457	735	714	2446	2308	2054	1662
	6-9		381	370	595	578	1520	1434	1276	1032
65,001-90,000	1	11	540	524	844	819	3257	3073	2735	2213
	2,3		530	515	828	804	2997	2827	2516	2035
	4,5		507	492	791	768	2677	2525	2247	1818
	6-9		409	397	639	620	1661	1567	1395	1128
Charge per \$1000 over \$90,000	1	12	1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	2,3		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	4,5		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04
	6-9		1.73	1.68	2.70	2.62	28.04	26.45	23.54	19.04

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 \$ 27

\$500 Ded \$ 32

\$1000 Ded \$ 54

\$2000 Ded \$ 83

\$3000 Ded \$103

\$4000 Ded \$115

\$5000 Ded \$124

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$27 to the \$300 deductible limited collision premium.

R-132
C.A.R.
4/1/2013

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	84	79	129	124	214	202	180	145
	2,3		84	79	128	123	204	192	171	138
	4,5		82	77	125	120	192	181	161	130
	6-9		75	70	114	109	153	144	128	104
4,501- 6,000	1	2	88	83	134	129	270	255	227	184
	2,3		87	82	133	128	255	241	214	174
	4,5		85	80	130	125	237	224	199	161
	6-9		77	72	118	113	180	170	151	122
6,001- 8,000	1	3	102	97	157	152	319	301	268	217
	2,3		101	96	155	150	300	283	252	204
	4,5		98	93	151	146	278	262	233	189
	6-9		88	83	135	130	205	193	172	139
8,001-10,000	1	4	128	123	198	192	400	377	336	271
	2,3		127	122	196	190	374	353	314	254
	4,5		123	118	190	184	342	323	287	233
	6-9		107	102	164	159	244	230	205	166
10,001-15,000	1	5	152	147	237	230	513	484	431	348
	2,3		150	145	234	227	478	451	401	325
	4,5		145	140	226	219	436	411	366	296
	6-9		125	120	193	187	300	283	252	204
15,001-20,000	1	6	201	195	313	304	699	659	587	474
	2,3		198	192	309	300	648	611	544	440
	4,5		190	184	297	288	587	554	493	399
	6-9		160	155	249	242	392	370	329	266
20,001-25,000	1	7	179	174	280	272	753	710	632	511
	2,3		177	172	276	268	699	659	587	474
	4,5		170	165	266	258	632	596	530	429
	6-9		145	140	225	218	420	396	352	285
25,001-40,000	1	8	184	179	287	279	849	801	713	577
	2,3		181	176	283	275	787	742	660	534
	4,5		175	170	273	265	710	670	596	482
	6-9		148	143	230	223	467	441	392	318
40,001-65,000	1	10	239	232	374	363	1085	1024	911	737
	2,3		235	228	368	357	1003	946	842	681
	4,5		226	219	352	342	903	852	758	613
	6-9		187	182	294	285	584	551	490	397
65,001-90,000	1	11	255	248	399	387	1182	1115	992	803
	2,3		251	244	392	381	1092	1030	917	742
	4,5		241	234	376	365	982	926	824	667
	6-9		200	194	312	303	632	596	530	429
Charge per \$1000 over \$90,000	1	12	0.73	0.71	1.15	1.11	9.66	9.11	8.11	6.56
	2,3		0.73	0.71	1.15	1.11	9.66	9.11	8.11	6.56
	4,5		0.73	0.71	1.15	1.11	9.66	9.11	8.11	6.56
	6-9		0.73	0.71	1.15	1.11	9.66	9.11	8.11	6.56

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 \$ 9

\$500 Ded \$ 11

\$1000 Ded \$ 19

\$2000 Ded \$ 28

\$3000 Ded \$ 35

\$4000 Ded \$ 39

\$5000 Ded \$ 43

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

R-133
C.A.R.
4/1/2013

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	79	74	121	116	211	199	177	143
	2,3		79	74	120	115	201	190	169	137
	4,5		77	72	117	112	189	178	158	128
	6-9		71	66	108	103	151	142	126	102
4,501- 6,000	1	2	82	77	125	120	266	251	223	181
	2,3		81	76	123	118	251	237	211	171
	4,5		79	74	121	116	233	220	196	158
	6-9		73	68	111	106	178	168	150	121
6,001- 8,000	1	3	94	89	144	139	314	296	263	213
	2,3		93	88	143	138	296	279	248	201
	4,5		91	86	139	134	273	258	230	186
	6-9		82	77	125	120	201	190	169	137
8,001-10,000	1	4	116	111	178	173	392	370	329	266
	2,3		114	109	176	171	367	346	308	249
	4,5		111	106	171	166	337	318	283	229
	6-9		98	93	150	145	241	227	202	163
10,001-15,000	1	5	136	131	211	205	502	474	422	341
	2,3		134	129	208	202	469	442	393	318
	4,5		130	125	202	196	427	403	359	290
	6-9		113	108	174	169	296	279	248	201
15,001-20,000	1	6	177	172	276	268	684	645	574	464
	2,3		174	169	272	264	635	599	533	431
	4,5		168	163	262	254	576	543	483	391
	6-9		143	138	221	215	385	363	323	261
20,001-25,000	1	7	159	154	248	241	737	695	619	500
	2,3		157	152	244	237	684	645	574	464
	4,5		152	147	236	229	619	584	520	420
	6-9		130	125	201	195	411	388	345	279
25,001-40,000	1	8	163	158	254	247	832	785	699	565
	2,3		161	156	250	243	771	727	647	523
	4,5		155	150	242	235	696	657	585	473
	6-9		132	127	205	199	458	432	384	311
40,001-65,000	1	10	210	204	328	318	1062	1002	892	721
	2,3		206	200	322	313	982	926	824	667
	4,5		199	193	310	301	884	834	742	600
	6-9		166	161	259	251	572	540	481	389
65,001-90,000	1	11	222	216	348	338	1156	1091	971	786
	2,3		219	213	343	333	1068	1008	897	726
	4,5		211	205	330	320	961	907	807	653
	6-9		176	171	275	267	619	584	520	420
Charge per \$1000 over \$90,000	1	12	0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41
	2,3		0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41
	4,5		0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41
	6-9		0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41

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 \$ 9

\$500 Ded \$ 11

\$1000 Ded \$ 18

\$2000 Ded \$ 28

\$3000 Ded \$ 35

\$4000 Ded \$ 39

\$5000 Ded \$ 42

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

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C.A.R.
4/1/2013

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	83	78	127	122	211	199	177	143
	2,3		82	77	126	121	201	190	169	137
	4,5		81	76	123	118	189	178	158	128
	6-9		73	68	112	107	151	142	126	102
4,501- 6,000	1	2	86	81	131	126	266	251	223	181
	2,3		85	80	130	125	251	237	211	171
	4,5		83	78	127	122	233	220	196	158
	6-9		76	71	116	111	178	168	150	121
6,001- 8,000	1	3	100	95	153	148	314	296	263	213
	2,3		98	93	151	146	296	279	248	201
	4,5		96	91	147	142	273	258	230	186
	6-9		86	81	132	127	201	190	169	137
8,001-10,000	1	4	124	119	192	186	392	370	329	266
	2,3		123	118	190	184	367	346	308	249
	4,5		119	114	183	178	337	318	283	229
	6-9		104	99	160	155	241	227	202	163
10,001-15,000	1	5	147	142	229	222	502	474	422	341
	2,3		145	140	226	219	469	442	393	318
	4,5		140	135	217	211	427	403	359	290
	6-9		121	116	186	181	296	279	248	201
15,001-20,000	1	6	194	188	302	293	684	645	574	464
	2,3		191	185	298	289	635	599	533	431
	4,5		183	178	286	278	576	543	483	391
	6-9		154	149	240	233	385	363	323	261
20,001-25,000	1	7	173	168	270	262	737	695	619	500
	2,3		170	165	266	258	684	645	574	464
	4,5		164	159	256	249	619	584	520	420
	6-9		140	135	217	211	411	388	345	279
25,001-40,000	1	8	177	172	277	269	832	785	699	565
	2,3		175	170	273	265	771	727	647	523
	4,5		168	163	263	255	696	657	585	473
	6-9		143	138	222	216	458	432	384	311
40,001-65,000	1	10	230	223	359	349	1062	1002	892	721
	2,3		227	220	353	343	982	926	824	667
	4,5		217	211	339	329	884	834	742	600
	6-9		180	175	282	274	572	540	481	389
65,001-90,000	1	11	245	238	383	372	1156	1091	971	786
	2,3		241	234	377	366	1068	1008	897	726
	4,5		232	225	362	351	961	907	807	653
	6-9		192	186	300	291	619	584	520	420
Charge per \$1000 over \$90,000	1	12	0.70	0.68	1.09	1.06	9.43	8.90	7.92	6.41
	2,3		0.70	0.68	1.09	1.06	9.43	8.90	7.92	6.41
	4,5		0.70	0.68	1.09	1.06	9.43	8.90	7.92	6.41
	6-9		0.70	0.68	1.09	1.06	9.43	8.90	7.92	6.41

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 \$ 9

\$500 Ded \$ 11

\$1000 Ded \$ 18

\$2000 Ded \$ 28

\$3000 Ded \$ 35

\$4000 Ded \$ 39

\$5000 Ded \$ 42

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

R-135
C.A.R.
4/1/2013

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	79	74	121	116	211	199	177	143
	2,3		79	74	120	115	201	190	169	137
	4,5		77	72	117	112	189	178	158	128
	6-9		71	66	108	103	151	142	126	102
4,501- 6,000	1	2	82	77	125	120	266	251	223	181
	2,3		81	76	123	118	251	237	211	171
	4,5		79	74	121	116	233	220	196	158
	6-9		73	68	111	106	178	168	150	121
6,001- 8,000	1	3	94	89	144	139	314	296	263	213
	2,3		93	88	143	138	296	279	248	201
	4,5		91	86	139	134	273	258	230	186
	6-9		82	77	125	120	201	190	169	137
8,001-10,000	1	4	116	111	178	173	392	370	329	266
	2,3		114	109	176	171	367	346	308	249
	4,5		111	106	171	166	337	318	283	229
	6-9		98	93	150	145	241	227	202	163
10,001-15,000	1	5	136	131	211	205	502	474	422	341
	2,3		134	129	208	202	469	442	393	318
	4,5		130	125	202	196	427	403	359	290
	6-9		113	108	174	169	296	279	248	201
15,001-20,000	1	6	177	172	276	268	684	645	574	464
	2,3		174	169	272	264	635	599	533	431
	4,5		168	163	262	254	576	543	483	391
	6-9		143	138	221	215	385	363	323	261
20,001-25,000	1	7	159	154	248	241	737	695	619	500
	2,3		157	152	244	237	684	645	574	464
	4,5		152	147	236	229	619	584	520	420
	6-9		130	125	201	195	411	388	345	279
25,001-40,000	1	8	163	158	254	247	832	785	699	565
	2,3		161	156	250	243	771	727	647	523
	4,5		155	150	242	235	696	657	585	473
	6-9		132	127	205	199	458	432	384	311
40,001-65,000	1	10	210	204	328	318	1062	1002	892	721
	2,3		206	200	322	313	982	926	824	667
	4,5		199	193	310	301	884	834	742	600
	6-9		166	161	259	251	572	540	481	389
65,001-90,000	1	11	222	216	348	338	1156	1091	971	786
	2,3		219	213	343	333	1068	1008	897	726
	4,5		211	205	330	320	961	907	807	653
	6-9		176	171	275	267	619	584	520	420
Charge per \$1000 over \$90,000	1	12	0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41
	2,3		0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41
	4,5		0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41
	6-9		0.62	0.60	0.97	0.94	9.43	8.90	7.92	6.41

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 \$ 9

\$500 Ded \$ 11

\$1000 Ded \$ 18

\$2000 Ded \$ 28

\$3000 Ded \$ 35

\$4000 Ded \$ 39

\$5000 Ded \$ 42

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$9 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	83	78	127	122	214	202	180	145
	2,3		82	77	126	121	204	192	171	138
	4,5		81	76	123	118	192	181	161	130
	6-9		73	68	112	107	153	144	128	104
4,501- 6,000	1	2	86	81	131	126	270	255	227	184
	2,3		85	80	130	125	255	241	214	174
	4,5		83	78	127	122	237	224	199	161
	6-9		76	71	116	111	180	170	151	122
6,001- 8,000	1	3	100	95	153	148	319	301	268	217
	2,3		98	93	151	146	300	283	252	204
	4,5		96	91	147	142	278	262	233	189
	6-9		86	81	132	127	205	193	172	139
8,001-10,000	1	4	124	119	192	186	400	377	336	271
	2,3		123	118	190	184	374	353	314	254
	4,5		119	114	183	178	342	323	287	233
	6-9		104	99	160	155	244	230	205	166
10,001-15,000	1	5	147	142	229	222	513	484	431	348
	2,3		145	140	226	219	478	451	401	325
	4,5		140	135	217	211	436	411	366	296
	6-9		121	116	186	181	300	283	252	204
15,001-20,000	1	6	194	188	302	293	699	659	587	474
	2,3		191	185	298	289	648	611	544	440
	4,5		183	178	286	278	587	554	493	399
	6-9		154	149	240	233	392	370	329	266
20,001-25,000	1	7	173	168	270	262	753	710	632	511
	2,3		170	165	266	258	699	659	587	474
	4,5		164	159	256	249	632	596	530	429
	6-9		140	135	217	211	420	396	352	285
25,001-40,000	1	8	177	172	277	269	849	801	713	577
	2,3		175	170	273	265	787	742	660	534
	4,5		168	163	263	255	710	670	596	482
	6-9		143	138	222	216	467	441	392	318
40,001-65,000	1	10	230	223	359	349	1085	1024	911	737
	2,3		227	220	353	343	1003	946	842	681
	4,5		217	211	339	329	903	852	758	613
	6-9		180	175	282	274	584	551	490	397
65,001-90,000	1	11	245	238	383	372	1182	1115	992	803
	2,3		241	234	377	366	1092	1030	917	742
	4,5		232	225	362	351	982	926	824	667
	6-9		192	186	300	291	632	596	530	429
Charge per \$1000 over \$90,000	1	12	0.70	0.68	1.09	1.06	9.66	9.11	8.11	6.56
	2,3		0.70	0.68	1.09	1.06	9.66	9.11	8.11	6.56
	4,5		0.70	0.68	1.09	1.06	9.66	9.11	8.11	6.56
	6-9		0.70	0.68	1.09	1.06	9.66	9.11	8.11	6.56

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 \$ 9

\$500 Ded \$ 11

\$1000 Ded \$ 19

\$2000 Ded \$ 28

\$3000 Ded \$ 35

\$4000 Ded \$ 39

\$5000 Ded \$ 43

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$9 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	84	79	129	124	253	239	213	172
	2,3		84	79	128	123	240	226	201	163
	4,5		82	77	125	120	224	211	188	152
	6-9		75	70	114	109	172	162	144	117
4,501- 6,000	1	2	88	83	134	129	328	309	275	222
	2,3		87	82	133	128	308	291	259	210
	4,5		85	80	130	125	284	268	239	193
	6-9		77	72	118	113	208	196	174	141
6,001- 8,000	1	3	102	97	157	152	393	371	330	267
	2,3		101	96	155	150	368	347	309	250
	4,5		98	93	151	146	337	318	283	229
	6-9		88	83	135	130	241	227	202	163
8,001-10,000	1	4	128	123	198	192	498	470	418	338
	2,3		127	122	196	190	465	439	391	316
	4,5		123	118	190	184	424	400	356	288
	6-9		107	102	164	159	294	277	247	199
10,001-15,000	1	5	152	147	237	230	649	612	545	441
	2,3		150	145	234	227	603	569	506	410
	4,5		145	140	226	219	547	516	459	372
	6-9		125	120	193	187	368	347	309	250
15,001-20,000	1	6	201	195	313	304	895	844	751	608
	2,3		198	192	309	300	828	781	695	562
	4,5		190	184	297	288	747	705	627	508
	6-9		160	155	249	242	490	462	411	333
20,001-25,000	1	7	179	174	280	272	967	912	812	657
	2,3		177	172	276	268	895	844	751	608
	4,5		170	165	266	258	806	760	676	547
	6-9		145	140	225	218	525	495	441	356
25,001-40,000	1	8	184	179	287	279	1095	1033	919	744
	2,3		181	176	283	275	1012	955	850	688
	4,5		175	170	273	265	911	859	765	618
	6-9		148	143	230	223	588	555	494	400
40,001-65,000	1	10	239	232	374	363	1407	1327	1181	955
	2,3		235	228	368	357	1299	1225	1090	882
	4,5		226	219	352	342	1165	1099	978	791
	6-9		187	182	294	285	743	701	624	505
65,001-90,000	1	11	255	248	399	387	1535	1448	1289	1043
	2,3		251	244	392	381	1415	1335	1188	961
	4,5		241	234	376	365	1270	1198	1066	863
	6-9		200	194	312	303	807	761	677	548
Charge per \$1000 over \$90,000	1	12	0.73	0.71	1.15	1.11	12.78	12.06	10.73	8.68
	2,3		0.73	0.71	1.15	1.11	12.78	12.06	10.73	8.68
	4,5		0.73	0.71	1.15	1.11	12.78	12.06	10.73	8.68
	6-9		0.73	0.71	1.15	1.11	12.78	12.06	10.73	8.68

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 \$ 12

\$500 Ded \$ 15

\$1000 Ded \$ 25

\$2000 Ded \$ 38

\$3000 Ded \$ 47

\$4000 Ded \$ 52

\$5000 Ded \$ 57

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$12 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	91	86	140	135	214	202	180	145
	2,3		91	86	139	134	204	192	171	138
	4,5		89	84	136	131	192	181	161	130
	6-9		80	75	122	117	153	144	128	104
4,501- 6,000	1	2	95	90	146	141	270	255	227	184
	2,3		94	89	144	139	255	241	214	174
	4,5		91	86	140	135	237	224	199	161
	6-9		82	77	126	121	180	170	151	122
6,001- 8,000	1	3	113	108	173	168	319	301	268	217
	2,3		111	106	171	166	300	283	252	204
	4,5		108	103	166	161	278	262	233	189
	6-9		95	90	146	141	205	193	172	139
8,001-10,000	1	4	143	138	222	216	400	377	336	271
	2,3		141	136	219	213	374	353	314	254
	4,5		137	132	212	206	342	323	287	233
	6-9		118	113	182	177	244	230	205	166
10,001-15,000	1	5	172	167	269	261	513	484	431	348
	2,3		169	164	265	257	478	451	401	325
	4,5		163	158	254	247	436	411	366	296
	6-9		139	134	215	209	300	283	252	204
15,001-20,000	1	6	230	223	359	349	699	659	587	474
	2,3		227	220	354	344	648	611	544	440
	4,5		217	211	340	330	587	554	493	399
	6-9		181	176	283	275	392	370	329	266
20,001-25,000	1	7	205	199	320	311	753	710	632	511
	2,3		202	196	315	306	699	659	587	474
	4,5		194	188	303	294	632	596	530	429
	6-9		162	157	253	246	420	396	352	285
25,001-40,000	1	8	210	204	329	319	849	801	713	577
	2,3		208	202	324	315	787	742	660	534
	4,5		199	193	311	302	710	670	596	482
	6-9		167	162	261	253	467	441	392	318
40,001-65,000	1	10	276	268	432	419	1085	1024	911	737
	2,3		272	264	424	412	1003	946	842	681
	4,5		261	253	407	395	903	852	758	613
	6-9		215	209	336	326	584	551	490	397
65,001-90,000	1	11	296	287	461	448	1182	1115	992	803
	2,3		290	282	453	440	1092	1030	917	742
	4,5		278	270	435	422	982	926	824	667
	6-9		229	222	357	347	632	596	530	429
Charge per \$1000 over \$90,000	1	12	0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56
	2,3		0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56
	4,5		0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56
	6-9		0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56

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 \$ 9

\$500 Ded \$ 11

\$1000 Ded \$ 19

\$2000 Ded \$ 28

\$3000 Ded \$ 35

\$4000 Ded \$ 39

\$5000 Ded \$ 43

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

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	83	78	127	122	253	239	213	172
	2,3		82	77	126	121	240	226	201	163
	4,5		81	76	123	118	224	211	188	152
	6-9		73	68	112	107	172	162	144	117
4,501- 6,000	1	2	86	81	131	126	328	309	275	222
	2,3		85	80	130	125	308	291	259	210
	4,5		83	78	127	122	284	268	239	193
	6-9		76	71	116	111	208	196	174	141
6,001- 8,000	1	3	100	95	153	148	393	371	330	267
	2,3		98	93	151	146	368	347	309	250
	4,5		96	91	147	142	337	318	283	229
	6-9		86	81	132	127	241	227	202	163
8,001-10,000	1	4	124	119	192	186	498	470	418	338
	2,3		123	118	190	184	465	439	391	316
	4,5		119	114	183	178	424	400	356	288
	6-9		104	99	160	155	294	277	247	199
10,001-15,000	1	5	147	142	229	222	649	612	545	441
	2,3		145	140	226	219	603	569	506	410
	4,5		140	135	217	211	547	516	459	372
	6-9		121	116	186	181	368	347	309	250
15,001-20,000	1	6	194	188	302	293	895	844	751	608
	2,3		191	185	298	289	828	781	695	562
	4,5		183	178	286	278	747	705	627	508
	6-9		154	149	240	233	490	462	411	333
20,001-25,000	1	7	173	168	270	262	967	912	812	657
	2,3		170	165	266	258	895	844	751	608
	4,5		164	159	256	249	806	760	676	547
	6-9		140	135	217	211	525	495	441	356
25,001-40,000	1	8	177	172	277	269	1095	1033	919	744
	2,3		175	170	273	265	1012	955	850	688
	4,5		168	163	263	255	911	859	765	618
	6-9		143	138	222	216	588	555	494	400
40,001-65,000	1	10	230	223	359	349	1407	1327	1181	955
	2,3		227	220	353	343	1299	1225	1090	882
	4,5		217	211	339	329	1165	1099	978	791
	6-9		180	175	282	274	743	701	624	505
65,001-90,000	1	11	245	238	383	372	1535	1448	1289	1043
	2,3		241	234	377	366	1415	1335	1188	961
	4,5		232	225	362	351	1270	1198	1066	863
	6-9		192	186	300	291	807	761	677	548
Charge per \$1000 over \$90,000	1	12	0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68
	2,3		0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68
	4,5		0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68
	6-9		0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68

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 \$ 12

\$500 Ded \$ 15

\$1000 Ded \$ 25

\$2000 Ded \$ 38

\$3000 Ded \$ 47

\$4000 Ded \$ 52

\$5000 Ded \$ 57

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$12 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	83	78	127	122	253	239	213	172
	2,3		82	77	126	121	240	226	201	163
	4,5		81	76	123	118	224	211	188	152
	6-9		73	68	112	107	172	162	144	117
4,501- 6,000	1	2	86	81	131	126	328	309	275	222
	2,3		85	80	130	125	308	291	259	210
	4,5		83	78	127	122	284	268	239	193
	6-9		76	71	116	111	208	196	174	141
6,001- 8,000	1	3	100	95	153	148	393	371	330	267
	2,3		98	93	151	146	368	347	309	250
	4,5		96	91	147	142	337	318	283	229
	6-9		86	81	132	127	241	227	202	163
8,001-10,000	1	4	124	119	192	186	498	470	418	338
	2,3		123	118	190	184	465	439	391	316
	4,5		119	114	183	178	424	400	356	288
	6-9		104	99	160	155	294	277	247	199
10,001-15,000	1	5	147	142	229	222	649	612	545	441
	2,3		145	140	226	219	603	569	506	410
	4,5		140	135	217	211	547	516	459	372
	6-9		121	116	186	181	368	347	309	250
15,001-20,000	1	6	194	188	302	293	895	844	751	608
	2,3		191	185	298	289	828	781	695	562
	4,5		183	178	286	278	747	705	627	508
	6-9		154	149	240	233	490	462	411	333
20,001-25,000	1	7	173	168	270	262	967	912	812	657
	2,3		170	165	266	258	895	844	751	608
	4,5		164	159	256	249	806	760	676	547
	6-9		140	135	217	211	525	495	441	356
25,001-40,000	1	8	177	172	277	269	1095	1033	919	744
	2,3		175	170	273	265	1012	955	850	688
	4,5		168	163	263	255	911	859	765	618
	6-9		143	138	222	216	588	555	494	400
40,001-65,000	1	10	230	223	359	349	1407	1327	1181	955
	2,3		227	220	353	343	1299	1225	1090	882
	4,5		217	211	339	329	1165	1099	978	791
	6-9		180	175	282	274	743	701	624	505
65,001-90,000	1	11	245	238	383	372	1535	1448	1289	1043
	2,3		241	234	377	366	1415	1335	1188	961
	4,5		232	225	362	351	1270	1198	1066	863
	6-9		192	186	300	291	807	761	677	548
Charge per \$1000 over \$90,000	1	12	0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68
	2,3		0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68
	4,5		0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68
	6-9		0.70	0.68	1.09	1.06	12.78	12.06	10.73	8.68

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 \$ 12

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\$3000 Ded \$ 47

\$4000 Ded \$ 52

\$5000 Ded \$ 57

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary

and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$12

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	91	86	140	135	214	202	180	145
	2,3		91	86	139	134	204	192	171	138
	4,5		89	84	136	131	192	181	161	130
	6-9		80	75	122	117	153	144	128	104
4,501- 6,000	1	2	95	90	146	141	270	255	227	184
	2,3		94	89	144	139	255	241	214	174
	4,5		91	86	140	135	237	224	199	161
	6-9		82	77	126	121	180	170	151	122
6,001- 8,000	1	3	113	108	173	168	319	301	268	217
	2,3		111	106	171	166	300	283	252	204
	4,5		108	103	166	161	278	262	233	189
	6-9		95	90	146	141	205	193	172	139
8,001-10,000	1	4	143	138	222	216	400	377	336	271
	2,3		141	136	219	213	374	353	314	254
	4,5		137	132	212	206	342	323	287	233
	6-9		118	113	182	177	244	230	205	166
10,001-15,000	1	5	172	167	269	261	513	484	431	348
	2,3		169	164	265	257	478	451	401	325
	4,5		163	158	254	247	436	411	366	296
	6-9		139	134	215	209	300	283	252	204
15,001-20,000	1	6	230	223	359	349	699	659	587	474
	2,3		227	220	354	344	648	611	544	440
	4,5		217	211	340	330	587	554	493	399
	6-9		181	176	283	275	392	370	329	266
20,001-25,000	1	7	205	199	320	311	753	710	632	511
	2,3		202	196	315	306	699	659	587	474
	4,5		194	188	303	294	632	596	530	429
	6-9		162	157	253	246	420	396	352	285
25,001-40,000	1	8	210	204	329	319	849	801	713	577
	2,3		208	202	324	315	787	742	660	534
	4,5		199	193	311	302	710	670	596	482
	6-9		167	162	261	253	467	441	392	318
40,001-65,000	1	10	276	268	432	419	1085	1024	911	737
	2,3		272	264	424	412	1003	946	842	681
	4,5		261	253	407	395	903	852	758	613
	6-9		215	209	336	326	584	551	490	397
65,001-90,000	1	11	296	287	461	448	1182	1115	992	803
	2,3		290	282	453	440	1092	1030	917	742
	4,5		278	270	435	422	982	926	824	667
	6-9		229	222	357	347	632	596	530	429
Charge per \$1000 over \$90,000	1	12	0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56
	2,3		0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56
	4,5		0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56
	6-9		0.87	0.85	1.36	1.33	9.66	9.11	8.11	6.56

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 \$ 9

\$500 Ded \$ 11

\$1000 Ded \$ 19

\$2000 Ded \$ 28

\$3000 Ded \$ 35

\$4000 Ded \$ 39

\$5000 Ded \$ 43

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 84%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$9 minimum. For no deductible, add \$9 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 90% of the otherwise determined premium that would apply in the absence of a glass deductible.

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

GARAGES

GARAGES SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW																				
	Territories																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
RATES PER PLATE																				
Coverage A-1	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	351	377	370	427	392	442	500	565	635	701
Coverage A-2	162	162	162	162	162	162	162	162	162	162	47	50	49	55	52	57	63	71	78	86
Coverage PDL	1450	1450	1450	1450	1450	1450	1450	1450	1450	1450	376	402	395	453	417	469	528	595	666	734
Coverage B	135	135	135	135	135	135	135	135	135	135	34	36	36	41	38	43	48	55	61	68

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	4.5%	5.2%	6.3%	6.4%	7.4%	8.8%
35/80	4.0%	4.6%	5.5%	5.6%	6.4%	7.7%
50/100	3.5%	4.1%	4.9%	5.0%	5.8%	6.9%
100/300	2.9%	3.3%	4.0%	4.1%	4.7%	5.6%
250/500	2.3%	2.6%	3.2%	3.2%	3.8%	4.5%
500/500	2.0%	2.3%	2.8%	2.8%	3.3%	3.9%
500/1000	2.0%	2.3%	2.8%	2.8%	3.3%	3.9%
1000/1000	1.8%	2.0%	2.4%	2.5%	2.9%	3.4%

ALL TERRITORIES		
Limits	U-1	U-2
	Uninsured	Underinsured
20/40	4	0
20/50	5	0
25/50	6	2
35/80	7	8
50/100	8	14
100/300	9	34
250/500	10	114
500/500	11	279

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

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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		0.417	0.503	0.598	0.628	0.653	0.720	0.816
Minimum Premium per Location		28	34	40	42	44	48	55

These rates reflect an aggregate limit, applicable to other than auto losses, of three times the otherwise applicable per accident liability limit.

For aggregate limits other than three times the per accident limit, multiply the rates by the following factors:

1 x Accident Limit	0.950
2 x Accident Limit	0.980
5 x Accident Limit	1.030
7 x Accident Limit	1.050

Increased Limit Factors

<u>CSL</u>	<u>Factor</u>
\$50,000	1.000
\$75,000	1.123
\$80,000	1.141
\$100,000	1.206
\$200,000	1.434
\$250,000	1.507
\$300,000	1.565
\$500,000	1.727
\$750,000	1.861
\$1,000,000	1.956
\$2,000,000	2.151
\$2,500,000	2.212
\$5,000,000	2.412

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	\$ 128	\$ 195	\$ 157	\$ 237
7,500	154	233	182	273
9,000	173	263	209	311
12,000	217	323	263	395
15,000	257	369	302	455
18,000	280	423	340	513
22,500	346	519	408	615
30,000	435	646	518	775
37,500	506	761	612	918
45,000	579	869	693	1,038
60,000	713	1,073	856	1,283
75,000	842	1,263	1,013	1,517
90,000	966	1,451	1,160	1,739
120,000	1,194	1,791	1,428	2,143
150,000	1,398	2,096	1,679	2,519
180,000	1,607	2,412	1,934	2,897
225,000	1,935	2,899	2,322	3,481
300,000	2,446	3,674	2,936	4,403
375,000	2,967	4,455	3,559	5,342
450,000	3,474	5,213	4,170	6,258
600,000	4,452	6,679	5,338	8,006
750,000	5,397	8,093	6,470	9,707
900,000	6,313	9,473	7,574	11,362
1,000,000	7,183	10,777	8,617	12,925
Direct Coverage (Excess)		Premium Computation		
Specified Perils (216)		Multiply the coverage 214 premium by 1.35		
Comprehensive (213)		Multiply the coverage 211 premium by 1.35		

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

Optional Deductibles

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

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

For Garagekeepers Experience Rating Plan, refer to CAR's Experience Rating Plan.

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COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

Garagekeepers Premiums - Collision

Limit of Maximum Liability	Collision \$300 Deductible		Collision \$500 Deductible		Collision \$1000 Deductible	
	Legal Liability (311)	Direct (Primary) (312)	Legal Liability (311)	Direct (Primary) (312)	Legal Liability (311)	Direct (Primary) (312)
\$ 6,000	58	85	54	79	45	67
7,500	65	100	61	93	52	78
9,000	79	119	74	112	62	93
12,000	96	142	88	133	73	112
15,000	119	178	112	165	93	139
18,000	137	205	127	189	106	157
22,500	162	243	150	224	127	189
30,000	205	307	189	287	157	238
37,500	243	366	224	339	189	284
45,000	279	418	260	387	218	327
60,000	346	519	321	480	268	404
75,000	412	622	381	574	322	483
90,000	477	715	440	660	371	556
120,000	596	892	552	824	461	694
150,000	710	1,063	655	983	553	826
180,000	819	1,233	759	1,139	638	958
225,000	976	1,461	903	1,355	757	1,137
300,000	1,244	1,868	1,151	1,729	966	1,452
375,000	1,507	2,262	1,394	2,094	1,169	1,760
450,000	1,766	2,651	1,632	2,450	1,372	2,058
600,000	2,286	3,425	2,114	3,169	1,775	2,663
750,000	2,785	4,175	2,579	3,863	2,166	3,245
900,000	3,262	4,892	3,017	4,526	2,535	3,801
1,000,000	3,706	5,559	3,426	5,143	2,881	4,321
Direct Coverage (Excess)		Premium Computation				
Collision (313)		Multiply the coverage 311 premium by 1.35				

For Garagekeepers Experience Rating Plan, refer to CAR.

Commercial Automobile Insurance Manual

**GARAGES
Rating Procedures**

(RULE 88) PREMIUM DEVELOPMENT

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

Garage Trailer Plates (Class Code 07090)

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

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

B. Automobile Coverage (Limited Liability Coverage)

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

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

AND

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

Optional Bodily Injury
Property Damage (Increased Limits)
Medical Payments

(RULE 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 102
\$ 300	\$1.85	\$2.10	\$2.22	\$2.02
500	1.73	1.94	2.09	1.88
1,000	1.50	1.71	1.78	1.62

Specified causes of Loss - Multiply the Comprehensive rate by .85
 Fire - Multiply the Comprehensive rate by .10
 Theft - Multiply the Comprehensive rate by .70
 Fire & Theft – Multiply the Comprehensive rate by .80.

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	\$2.18	\$0.83	\$0.33
\$ 500	1.89	0.74	0.27
\$1,000	1.46	0.60	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 8.1% 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	7.11	6.01	3.55	3.00
	501 - 1,000	11.83	10.06	5.95	5.05
	1,001 - 1,500	15.72	13.39	7.93	6.70
	Over 1,500	19.75	16.8	9.85	8.42
\$ 2,501 - \$ 7,500	less than 500	9.30	7.93	4.79	4.1
	501 - 1,000	14.9	12.65	7.66	6.49
	1,001 - 1,500	20.72	17.64	10.53	8.94
	Over 1,500	25.84	22.01	13.27	11.35
\$ 7,501 - \$15,000	less than 500	13.46	11.40	6.76	5.80
	501 - 1,000	22.29	18.92	11.29	9.58
	1,001 - 1,500	29.65	25.29	14.9	12.65
	Over 1,500	37.15	31.59	18.74	15.92
\$15,001 - \$25,000	less than 500	18.74	15.92	9.30	7.93
	501 - 1,000	31.04	26.39	15.5	13.19
	1,001 - 1,500	41.41	35.20	20.65	17.57
	Over 1,500	51.87	44.15	25.84	21.94
\$25,001 - \$40,000	less than 500	22.68	19.27	11.40	9.71
	501 - 1,000	37.58	31.98	18.92	16.07
	1,001 - 1,500	50.16	42.66	25.23	21.46
	Over 1,500	62.81	53.41	31.59	26.86
\$40,001 - \$65,000	less than 500	26.06	22.13	13.12	11.16
	501 - 1,000	43.19	36.75	21.74	18.46
	1,001 - 1,500	57.65	49.02	28.98	24.66
	Over 1,500	72.16	61.36	36.30	30.87
Over \$65,000	less than 500	27.42	23.29	13.81	11.71
	501 - 1,000	45.44	38.67	22.89	19.42
	1,001 - 1,500	60.65	51.57	30.48	25.95
	Over 1,500	75.94	64.55	38.20	32.5

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 112) AMBULANCE SERVICES

Premium Computation

1. Ambulance (Class Code 79130)

a. Liability and No-Fault Coverages

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

b. Physical Damage

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

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

Other Than Collision	Collision
.87	1.23

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

a. Liability and No-Fault Coverages

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

b. Physical Damage

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

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

Other Than Collision	Collision
.87	1.23

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 116) DRIVER TRAINING PROGRAMS

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

Premium Computation

1. Liability and No-Fault Coverages

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

2. Collision Coverage

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

3. All Other Coverages

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

B. Commercial Driving Schools (Class Code 79270)

a. Owned Private Passenger Automobiles

(1) Liability and No-Fault Coverages

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

(2) Collision Coverage

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

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 116) DRIVER TRAINING PROGRAMS (Continued)

- (3) All Other Coverages

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

- b. All Other Types of Owned Automobiles

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

(RULE 117) FIRE DEPARTMENT

Premium Computation

- 1. Private Passenger Automobiles (Class Code 79080)

- a. Liability and No-Fault Coverages

Charge Private Passenger Type fleet or non-fleet rates.

- b. Physical Damage

Multiply the Private Passenger Type rates by .75.

- 2. Trailer Types

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

- 3. All Other Types (Class Code 79090)

- a. Liability and No-Fault Coverages

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

- b. Physical Damage

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

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

Other Than Collision	Collision
.64	.51

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 118) FUNERAL DIRECTORS

Premium Computation

1. Limousines (Class Code 79150)

a. Liability and No-Fault Coverages

Multiply the Private Passenger Type fleet or non-fleet rates by .90.

b. Physical Damage

Charge the Private Passenger Type fleet or non-fleet rates.

2. Hearses and Flower Cars (Class Code 79220)

a. Liability, Medical Payments and No-Fault Coverages

Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premiums by .90.

b. Physical Damage

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

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

Other Than Collision	Collision
.50	.50

3. Combination Hearses and Ambulances

Classify and rate the automobile according to the Ambulance Service Rule.

4. Automobiles Used for Other Purposes

Classify and rate the automobile according to its regular use.

(RULE 119) LAW ENFORCEMENT AGENCIES

Premium Computation

1. Private Passenger Automobiles (Class Code 79110)

a. Liability and No-Fault Coverages

Charge the Private Passenger Type fleet or non-fleet rates.

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 119) LAW ENFORCEMENT AGENCIES (Continued)

b. Physical Damage Coverages

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

2. Motorcycles (Class Code 79420)

Use the Motorcycle rates from 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
Rating Procedures**

(RULE 120) LEASING OR RENTAL CONCERNS (Continued)

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

(1) Commercial Automobiles

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

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

(2) Private Passenger Automobiles (Class Code 72140)

Liability

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

Physical Damage

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

Collision	4.50
O.T.C	2.25

(3) Special Types (Class Code 72160)

(a) Motorcycles, Motorbikes and Other Similar Motor Vehicles

Multiply the rates developed in 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
Rating Procedures**

(RULE 120) LEASING OR RENTAL CONCERNS (Continued)

(5) Motor Homes (Class Code 72150)

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

Liability	4.00
Physical Damage	4.00

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

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

2. Gross Receipts Basis

Refer to the Composite Rating Rule.

3. Conversion, Embezzlement or Secretion Coverage

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

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

(RULE 121) MOBILE HOMES

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

a. Liability

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

b. Medical Payments

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

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 121) MOBILE HOMES (Continued)

c. Physical Damage

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

Other Than Collision	Collision
.52	.52

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

a. Liability

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

b. Medical Payments

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

c. Physical Damage

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

Other Than Collision	Collision
1.00	1.00

3. Motor Homes

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

a. Liability

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

b. Medical Payments

Use the Commercial Automobile Medical Payments Table.

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 121) MOBILE HOMES (Continued)

c. Physical Damage

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

Other Than Collision	Collision
1 .03	1.03

(RULE 122) MOTORCYCLES AND SIMILAR VEHICLES

Premium Computation

Use the Commercial Motorcycle Rates contained on page R-179.

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

Premium Computation

1. Farmers Special Plates (Class Code 79530)

a. Liability

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

b. Physical Damage

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

2. Boat Trailers (Class Code 04560)

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

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

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 125) SPECIAL OR MOBILE EQUIPMENT

Premium Computation

A. Subject to the Compulsory Law

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

a. Liability

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

b. Physical Damage

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

Other Than Collision	Collision
.81	.84

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

a. Liability

Charge \$23.00 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-162
C.A.R.
4/1/2013

Trucks, Tractors and Trailers, Private Passenger Types, Van Pools, Buses

04/01/13

(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	0	0	0	0	0							
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0	0	0	0	0	0							
L	40	1.00	1.13	1.21	1.28	1.33																																
I	45	1.02	1.13	1.21	1.28	1.34																																
M	50	1.04	1.13	1.22	1.28	1.34	1.44																															
I	60	1.04	1.14	1.22	1.29	1.34	1.44																															
T	70	1.05	1.14	1.22	1.29	1.35	1.44																															
	80	1.05	1.15	1.23	1.29	1.35	1.45																															
	100	1.05	1.15	1.23	1.30	1.35	1.45	1.76																														
	150	1.06	1.16	1.24	1.31	1.36	1.46	1.77	1.95																													
	200	1.07	1.17	1.25	1.31	1.37	1.47	1.77	1.96	2.09																												
	250	1.07	1.17	1.25	1.32	1.37	1.47	1.78	1.97	2.10	2.20																											
P	300	1.08	1.18	1.25	1.32	1.38	1.47	1.78	1.97	2.10	2.21	2.30																										
E	350	1.08	1.18	1.26	1.32	1.38	1.48	1.78	1.97	2.11	2.21	2.31																										
R	400						1.48	1.79	1.98	2.11	2.22	2.31	2.46																									
	500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58																								
A	600						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66																							
C	700						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66	2.72																						
C	800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77																					
I	900						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.66	2.72	2.77	2.81																				
D	1000						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.67	2.72	2.77	2.81	2.85																			
E	1250						1.51	1.81	2.00	2.14	2.24	2.34	2.49	2.60	2.67	2.73	2.77	2.82	2.85	2.94																		
N	1500						1.51	1.82	2.01	2.14	2.25	2.34	2.49	2.61	2.67	2.73	2.78	2.82	2.86	2.95	3.02																	
T	1750						1.51	1.82	2.01	2.15	2.25	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08																
	2000						1.52	1.82	2.01	2.15	2.26	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08	3.14															
	2500						1.52	1.83	2.02	2.15	2.26	2.36	2.51	2.62	2.68	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23														
	3000							1.83	2.02	2.16	2.27	2.36	2.51	2.62	2.69	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23	3.30													
	4000							1.84	2.03	2.16	2.27	2.37	2.52	2.63	2.69	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.42												
	5000							1.85	2.04	2.17	2.28	2.38	2.53	2.63	2.70	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.43	3.51											

Increased Limit Factor for 45/45 limit is 1.39
 Increased Limit Factor for 75/75 limit is 1.62
 Increased Limit Factor for 750/750 limit is 2.74
 Increased Limit Factor for 550/550 limit is 2.62

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

R-163
C.A.R.
4/1/2013

Taxis

04/01/13

(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	5	0	5	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	1.12	1.19	1.25	1.31					
	45	1.02	1.12	1.20	1.26	1.31					
	50	1.04	1.12	1.20	1.26	1.31	1.40				
	60	1.04	1.13	1.20	1.26	1.31	1.40				
	70	1.05	1.13	1.20	1.26	1.32	1.40				
	80	1.05	1.14	1.21	1.27	1.32	1.41				
	100	1.05	1.14	1.21	1.27	1.32	1.41	1.67			
	150	1.06	1.15	1.22	1.28	1.33	1.42	1.68	1.85		
	200	1.07	1.15	1.22	1.29	1.34	1.42	1.68	1.85	1.98	
	250	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08
	300	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08
	350	1.08	1.16	1.24	1.30	1.35	1.43	1.69	1.87	1.99	2.08
	400						1.44	1.70	1.87	1.99	2.09
	500						1.44	1.70	1.87	2.00	2.09

Increased Limit Factor for 45/45 limit is 1.35

Increased Limit Factor for 75/75 limit is 1.55

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

R-164
C.A.R.
4/1/2013

Limousines and Car Service

04/01/13

(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	
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
L I M I T	40	1.00	1.12	1.19	1.25	1.31																
	45	1.02	1.12	1.20	1.26	1.31																
	50	1.04	1.12	1.20	1.26	1.31	1.40															
	60	1.04	1.13	1.20	1.26	1.31	1.40															
	70	1.05	1.13	1.20	1.26	1.32	1.40															
	80	1.05	1.14	1.21	1.27	1.32	1.41															
	100	1.05	1.14	1.21	1.27	1.32	1.41	1.67														
	P	150	1.06	1.15	1.22	1.28	1.33	1.42	1.68	1.85												
	E	200	1.07	1.15	1.22	1.29	1.34	1.42	1.68	1.85	1.98											
	R	250	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08										
	A	300	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08	2.16									
	C	350	1.08	1.16	1.24	1.30	1.35	1.43	1.69	1.87	1.99	2.08	2.16									
	C	400						1.44	1.70	1.87	1.99	2.09	2.16	2.28								
	I	500						1.44	1.70	1.87	2.00	2.09	2.17	2.28	2.38							
	D	600						1.44	1.71	1.88	2.00	2.09	2.17	2.29	2.38	2.44						
E	700						1.45	1.71	1.88	2.00	2.10	2.17	2.29	2.38	2.44	2.49						
N	800						1.45	1.71	1.88	2.01	2.10	2.18	2.29	2.39	2.44	2.49	2.54					
T	900						1.45	1.71	1.89	2.01	2.10	2.18	2.30	2.39	2.45	2.50	2.54	2.58				
	1000						1.45	1.72	1.89	2.01	2.10	2.18	2.30	2.39	2.45	2.50	2.54	2.58	2.61			
	1250						1.46	1.72	1.89	2.02	2.11	2.18	2.30	2.39	2.45	2.50	2.54	2.58	2.61	2.69		
	1500						1.46	1.72	1.90	2.02	2.11	2.19	2.31	2.40	2.45	2.50	2.55	2.58	2.62	2.70	2.76	

Increased Limit Factor for 45/45 limit is 1.35
 Increased Limit Factor for 75/75 limit is 1.55
 Increased Limit Factor for 750/750 limit is 2.51
 Increased Limit Factor for 550/550 limit is 2.41

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

R-165
C.A.R.
4/1/2013

Garages

04/01/13

(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	
	0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0	
L	40	1.00	1.13	1.21	1.27	1.33																					
I	45	1.02	1.13	1.21	1.27	1.33																					
M	50	1.04	1.13	1.21	1.28	1.33	1.43																				
I	60	1.04	1.14	1.22	1.28	1.34	1.43																				
T	70	1.05	1.14	1.22	1.28	1.34	1.43																				
	80	1.05	1.15	1.22	1.29	1.34	1.44																				
	100	1.05	1.15	1.23	1.29	1.35	1.44	1.75																			
	150	1.06	1.16	1.24	1.30	1.36	1.45	1.76	1.95																		
	200	1.07	1.17	1.24	1.31	1.36	1.46	1.76	1.96	2.10																	
	250	1.07	1.17	1.25	1.31	1.37	1.46	1.77	1.96	2.10	2.21																
P	300	1.08	1.17	1.25	1.31	1.37	1.46	1.77	1.97	2.11	2.22	2.30															
E	350	1.08	1.18	1.25	1.32	1.37	1.47	1.77	1.97	2.11	2.22	2.31															
R	400						1.47	1.78	1.98	2.12	2.23	2.31	2.44														
	500						1.48	1.78	1.98	2.12	2.23	2.32	2.45	2.55													
A	600						1.48	1.79	1.99	2.13	2.23	2.32	2.45	2.56	2.65												
C	700						1.48	1.79	1.99	2.13	2.24	2.32	2.46	2.56	2.65	2.73											
C	800						1.49	1.79	1.99	2.13	2.24	2.33	2.46	2.57	2.65	2.73	2.80										
I	900						1.49	1.80	2.00	2.14	2.24	2.33	2.46	2.57	2.66	2.73	2.80	2.86									
D	1000						1.49	1.80	2.00	2.14	2.25	2.33	2.47	2.57	2.66	2.74	2.80	2.86	2.91								
E	1250						1.50	1.81	2.00	2.14	2.25	2.34	2.47	2.58	2.67	2.74	2.81	2.86	2.91	3.00							
N	1500						1.50	1.81	2.01	2.15	2.26	2.34	2.48	2.58	2.67	2.75	2.81	2.87	2.92	3.01	3.08						
T	1750						1.50	1.81	2.01	2.15	2.26	2.34	2.48	2.58	2.67	2.75	2.81	2.87	2.92	3.01	3.08	3.15					
	2000						1.51	1.82	2.01	2.16	2.26	2.35	2.48	2.59	2.68	2.75	2.82	2.88	2.92	3.01	3.09	3.15	3.20				
	2500						1.51	1.82	2.02	2.16	2.27	2.35	2.49	2.59	2.68	2.76	2.82	2.88	2.93	3.02	3.09	3.15	3.21	3.30			
	3000							1.83	2.02	2.17	2.27	2.36	2.49	2.60	2.69	2.76	2.83	2.89	2.93	3.02	3.10	3.16	3.21	3.30	3.37		
	4000							1.83	2.03	2.17	2.28	2.36	2.50	2.60	2.69	2.77	2.84	2.89	2.94	3.03	3.10	3.16	3.22	3.31	3.38	3.49	
	5000							1.84	2.04	2.18	2.28	2.37	2.50	2.61	2.70	2.78	2.84	2.90	2.94	3.03	3.11	3.17	3.22	3.31	3.38	3.50	3.59

Increased Limit Factor for 45/45 limit is 1.38
 Increased Limit Factor for 75/75 limit is 1.62
 Increased Limit Factor for 750/750 limit is 2.76
 Increased Limit Factor for 550/550 limit is 2.60

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

R-166
C.A.R.
4/1/2013

Commercial Motorcycles

04/01/13

(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	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	7	0	5	0	0	0	5	0	0	
L																														
I																														
M																														
I																														
T																														
P																														
E																														
R																														
A																														
C																														
C																														
I																														
D																														
E																														
N																														
T																														
	40	1.00	1.13	1.21	1.28	1.33																								
	45	1.02	1.13	1.21	1.28	1.34																								
	50	1.04	1.13	1.22	1.28	1.34	1.44																							
	60	1.04	1.14	1.22	1.29	1.34	1.44																							
	70	1.05	1.14	1.22	1.29	1.35	1.44																							
	80	1.05	1.15	1.23	1.29	1.35	1.45																							
	100	1.05	1.15	1.23	1.30	1.35	1.45	1.76																						
	150	1.06	1.16	1.24	1.31	1.36	1.46	1.77	1.95																					
	200	1.07	1.17	1.25	1.31	1.37	1.47	1.77	1.96	2.09																				
	250	1.07	1.17	1.25	1.32	1.37	1.47	1.78	1.97	2.10	2.20																			
	300	1.08	1.18	1.25	1.32	1.38	1.47	1.78	1.97	2.10	2.21	2.30																		
	350	1.08	1.18	1.26	1.32	1.38	1.48	1.78	1.97	2.11	2.21	2.31																		
	400						1.48	1.79	1.98	2.11	2.22	2.31	2.46																	
	500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58																
	600						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66															
	700						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66	2.72														
	800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77													
	900						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.66	2.72	2.77	2.81												
	1000						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.67	2.72	2.77	2.81	2.85											
	1250						1.51	1.81	2.00	2.14	2.24	2.34	2.49	2.60	2.67	2.73	2.77	2.82	2.85	2.94										
	1500						1.51	1.82	2.01	2.14	2.25	2.34	2.49	2.61	2.67	2.73	2.78	2.82	2.86	2.95	3.02									
	1750						1.51	1.82	2.01	2.15	2.25	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08								
	2000						1.52	1.82	2.01	2.15	2.26	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08	3.14							
	2500						1.52	1.83	2.02	2.15	2.26	2.36	2.51	2.62	2.68	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23						
	3000							1.83	2.02	2.16	2.27	2.36	2.51	2.62	2.69	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23	3.30					
	4000							1.84	2.03	2.16	2.27	2.37	2.52	2.63	2.69	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.42				
	5000							1.85	2.04	2.17	2.28	2.38	2.53	2.63	2.70	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.43	3.51			
	7500							1.86	2.05	2.18	2.29	2.39	2.54	2.64	2.70	2.76	2.81	2.85	2.89	2.98	3.05	3.11	3.16	3.25	3.32	3.43	3.52	3.68		
	10000							1.86	2.05	2.19	2.30	2.39	2.54	2.64	2.71	2.76	2.81	2.85	2.90	2.98	3.06	3.12	3.17	3.26	3.33	3.44	3.53	3.69	3.80	

Increased Limit Factor for 45/45 limit is 1.39
 Increased Limit Factor for 750/750 limit is 2.74
 Increased Limit Factor for 550/550 limit is 2.62

R-167
C.A.R.
4/1/2013

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

<u>Limit</u>	<u>Motorcycle</u>		<u>Heavy Trucks & Truck Tractors</u>	<u>Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos & Car Service</u>	<u>Bus & Van Pool</u>
	<u>PPT, GAR & Light /</u>	<u>Medium TTT *</u>				
\$5,000	1.000		1.000	1.000	1.000	1.000
\$10,000	1.180		1.200	1.260	1.170	1.170
\$15,000	1.230		1.280	1.370	1.230	1.230
\$20,000	1.253		1.325	1.426	1.253	1.253
\$25,000	1.270		1.360	1.470	1.270	1.270
\$30,000	1.275		1.376	1.503	1.275	1.275
\$35,000	1.280		1.390	1.530	1.280	1.280
\$40,000	1.285		1.411	1.551	1.285	1.285
\$45,000	1.288		1.421	1.561	1.288	1.288
\$50,000	1.290		1.430	1.570	1.290	1.290
\$75,000	1.299		1.482	1.622	1.299	1.299
\$80,000	1.299		1.484	1.624	1.299	1.299
\$100,000	1.300		1.490	1.630	1.300	1.300
\$150,000	1.312		1.595	1.677	1.312	1.312
\$200,000	1.317		1.637	1.696	1.317	1.316
\$250,000	1.320		1.670	1.710	1.320	1.320
\$300,000	1.323		1.683	1.726	1.323	1.320
\$500,000	1.330		1.720	1.770	1.330	1.320
\$550,000	1.332		1.729	1.784	1.332	1.322
\$750,000	1.336		1.745	1.808	1.336	1.326
\$1,000,000	1.340		1.760	1.830	1.340	1.330
\$1,500,000	1.420		1.863	1.937	1.419	1.408
\$2,000,000	1.440		1.892	1.967	1.440	1.430
\$2,500,000	1.461		1.918	1.995	1.461	1.450
\$5,000,000	1.652		2.170	2.256	1.652	1.640

* All other vehicle types should use these increased limit factors.

Effective: 4/1/2013

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

R-168
 C.A.R.
 4/1/2013

All Vehicle Types Excluding Taxicabs and Motorcycles

04/01/13

(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	10	11	11

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-169
 C.A.R.
 4/1/2013

Taxis

04/01/13

(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
L											
I											
M	40	38	41	44	46	47					
I	45	39	41	44	46	47					
T	50	39	41	44	46	47	50				
	60	39	42	44	46	47	50				
P	70	39	42	44	46	47	50				
E											
R	80	39	42	44	46	47	50				
	100	39	42	44	46	48	50	58			
A	150	39	43	45	46	48	50	59	62		
C	200	40	43	45	46	48	50	59	62	65	
C	250	40	43	45	47	48	51	59	62	65	67
I											
D	300	40	43	45	47	48	51	59	62	65	67
E	350	40	43	45	47	48	51	59	63	65	67
N	400						51	59	63	65	67
T	500						51	59	63	65	67

Increased Limit Rate for 45/45 limit is 48
 Increased Limit Rate for 75/75 limit is 55

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

R-170
 C.A.R.
 4/1/2013

Commercial Motorcycles

04/01/13

(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	33	35	38	39	41													
	45	33	35	38	39	41													
	50	33	35	38	39	41	42												
	60	33	36	38	39	41	42												
	70	33	36	38	39	41	42												
	80	33	36	38	39	41	42												
	100	33	36	38	39	41	42	48											
	150	33	36	38	39	41	42	48	54										
	200	33	36	38	39	41	42	48	54	57									
	250	33	36	38	39	41	42	48	54	59	62								
	300	33	36	38	39	41	42	48	54	59	62	65							
	350	33	38	39	39	41	42	48	54	59	62	65							
	400						42	48	54	59	62	65	72						
	500						42	48	54	59	62	66	72	77					
	600						42	48	54	59	62	66	72	81	93				
700						44	48	54	59	62	66	72	84	93	96				
800						44	48	54	59	62	66	72	87	93	96	98			
900						44	50	54	59	62	66	72	89	95	96	98	99		
1000						44	50	54	59	63	66	72	92	95	96	98	99	101	

Increased Limit Rate for 45/45 limit is 41
 Increased Limit Rate for 750/750 limit is 96

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

R-171
 C.A.R.
 4/1/2013

All Vehicle Types Excluding Taxicabs and Motorcycles

04/01/13

(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	2	5	8	10								
I	45	0	2	6	8	10								
T	50	0	2	6	8	10	13							
	60	0	3	6	8	10	14							
P	70	0	3	6	8	10	14							
E														
R	80	0	3	6	8	10	14							
	100	0	3	6	9	11	14	33						
A	150	0	4	6	9	11	15	33	65					
C	200	1	4	7	9	11	15	33	67	91				
C	250	1	4	7	9	11	15	34	68	92	111			
I														
D	300	1	4	7	9	11	15	34	68	93	112	151		
E	350	1	4	7	9	12	16	35	69	94	112	153		
N	400						16	35	70	94	113	155	223	
T	500						16	36	71	95	114	157	226	279

Increased Limit Rate for 45/45 limit is

12

Increased Limit Rate for 75/75 limit is

26

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

R-172
 C.A.R.
 4/1/2013

Taxis

04/01/13

(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
L											
I											
M	40	0	2	5	8	10					
I	45	0	2	6	8	10					
T	50	0	2	6	8	10	13				
	60	0	3	6	8	10	14				
P	70	0	3	6	8	10	14				
E											
R	80	0	3	6	8	10	14				
	100	0	3	6	9	11	14	33			
A	150	0	4	6	9	11	15	33	65		
C	200	1	4	7	9	11	15	33	67	91	
C	250	1	4	7	9	11	15	34	68	92	111
I											
D	300	1	4	7	9	11	15	34	68	93	112
E	350	1	4	7	9	12	16	35	69	94	112
N	400						16	35	70	94	113
T	500						16	36	71	95	114

Increased Limit Rate for 45/45 limit is

12

Increased Limit Rate for 75/75 limit is

26

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

R-173
 C.A.R.
 4/1/2013

Commercial Motorcycles

04/01/13

(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	11	24	35	45													
	45	2	11	24	35	45													
	50	2	11	24	35	45	65												
	60	2	14	26	35	47	66												
	70	2	14	26	36	47	66												
	80	3	15	26	36	48	66												
	100	3	15	27	38	48	68	158											
	150	3	17	29	39	50	71	161	306										
	200	5	18	29	41	51	72	162	312	422									
	250	5	18	30	41	53	74	164	317	426	512								
	300	5	18	30	42	53	75	165	320	431	515	614							
	350	6	20	32	42	54	75	168	323	434	518	618							
	400						77	171	326	435	521	623	785						
	500						78	176	330	440	525	629	792	918					
	600						80	179	333	443	530	633	797	1022	1344				
700						80	182	336	446	534	638	801	1110	1346	1376				
800						81	183	339	449	539	642	806	1185	1347	1377	642			
900						83	186	341	452	542	645	809	1253	1347	1379	642	806		
1000						83	188	344	453	545	648	812	1313	1349	1380	642	806	1185	

Increased Limit Rate for 45/45 limit is 56
 Increased Limit Rate for 750/750 limit is 1391

Commercial Automobile Insurance Manual

PRO RATA AND SHORT TABLES

Commercial Automobile Insurance Manual

PRO RATA AND SHORT RATE TABLES

INSTRUCTIONS FOR USE OF THE SHORT RATE TABLE:

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

Policy Period Months in Effect		
in excess of	but less than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the company.

Example:

Pro rata premium in example	.214
Short rate factor (policy in effect for 2-3 months)	<u>.050</u>
	.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

Commercial Automobile Insurance Manual

PRO RATA AND SHORT RATE TABLES

INSTRUCTIONS FOR USE OF PRO RATA OR SHORT RATE TABLE

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 1995 is designated as 1995.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 1995	1995.726
Effective date July 6, 1995	<u>1995.512</u>

Earned premium for one year policy term will therefore be .214 times the annual premium. .214

Cancellation date March 7, 1995	1995.181
Effective date December 15, 1994	<u>1994.956</u>

Earned premium for one year policy term will therefore be .225 times the annual premium. .225

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

PRO RATA TABLE

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

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

Commercial Automobile Insurance Manual

COMMERCIAL MOTORCYCLE RATES

R-179
C.A.R.
4/1/2013

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile**

Commercial Motorcycle Rates

<u>Coverage</u>	<u>Vehicle Engine Size Group</u>			
	0cc-100cc <u>A</u>	101cc-350cc <u>B</u>	351cc-650cc <u>C</u>	651cc + <u>D</u>
A-1	\$29.00	\$27.00	\$48.00	\$41.00
A-2	\$3.00	\$3.00	\$5.00	\$5.00
B (excluding guest)	\$8.00	\$11.00	\$14.00	\$17.00
B (including guest)	\$35.00	\$30.00	\$57.00	\$45.00
PDL	\$26.00	\$26.00	\$45.00	\$38.00

Collision (\$500 Deductible)	\$4.88 per \$100 of value
Comprehensive (\$500 Deductible)	\$3.03 per \$100 of value
Limited Collision (\$500 Deductible)	6.0% of the \$500 Deductible Collision Rate

Determine motorcycle Collision and Comprehensive rates by following procedure:

- Determine the motorcycle's Original Cost New in hundreds of dollars,
- Multiply the value determined in (a) by the rate per \$100,
- Multiply the value determined in (b) by the Age Rate Factor.

<u>Motorcycle Age Rate Factors</u>			
<u>Age Group</u>	<u>Motorcycle Age Based on Model Year</u>	<u>Collision Factor</u>	<u>Comprehensive Factor</u>
1	Current MY	1.00	1.00
2	1st Preceding	0.93	0.91
3	2nd Preceding	0.86	0.81
4	3rd Preceding	0.79	0.72
5	4th Preceding	0.72	0.62
6	5th Preceding	0.65	0.53
7	6th Preceding	0.58	0.44
8	All Other	0.51	0.34

The current model year changes October 1, regardless of the actual date the models are introduced.

<u>Waiver of Deductible Charges</u>	<u>Deductibles</u>			
	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>
Collision, Lim. Collision	\$12.00	\$18.00	\$24.00	\$36.00

<u>Deductible Charges</u>					
Collision	\$56.00	base	0.713	0.571	< Add the \$300 deductible charges to the \$500 base premium.
Limited Collision	\$6.00	base	0.619	0.412	< Apply the \$1000/\$2000 factors to the \$500 deductible base premium.
Comprehensive	\$2.00	base	0.608	0.555	
Fire only:	Charge 5% of the Commercial Motorcycle Comprehensive premium				
Fire & Theft only:	Charge 95% of the Commercial Motorcycle Comprehensive premium				

<u>Limit Per Person</u>	<u>MedPay Rate</u>
\$500	\$126
\$750	\$134
\$1,000	\$144
\$2,000	\$182
\$5,000	\$263
\$10,000	\$378
\$15,000	\$437
\$20,000	\$482
\$25,000	\$518
\$50,000	\$614

<u>Limit</u>	<u>U-1 Rate</u>	<u>U-2 Rate</u>
20/40	\$33	\$0
20/50	\$33	\$2
25/50	\$35	\$11
35/80	\$39	\$36
50/100	\$42	\$68
100/300	\$48	\$165
250/500	\$62	\$525
500/500	\$77	\$918
500/1000	\$92	\$1,313

<u>Substitute Transportation</u>	<u>Rate</u>
\$15/day - \$450 max	68
\$30/day - \$900 max	135
\$45/day - \$1,350 max	251
\$100/day - \$3,000 max	519

<u>Towing & Labor</u>	<u>Rate</u>
\$50/day per disablement	12
\$100/day per disablement	24

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

Definition	Territory Schedule	Statistical Code
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:

Name	Territory Schedule	Statistical Code
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>
A		
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		
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		
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
C		
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>
C		
CLINTON	15	911
COHASSET	15	732
COLRAIN	16	431
CONCORD	14	613
CONWAY	16	473
CUMMINGTON	15	571
D		
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
E		
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

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
F		
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
G		
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
H		
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

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
H		
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
I		
IPSWICH	13	315
J		
JAMAICA PLAIN	03	817
K		
KINGSTON	16	036
L		
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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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
L		
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
M		
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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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
M		
MONTAGUE	13	411
MONTEREY	15	175
MONTGOMERY	16	495
MT WASHINGTON	16	176
N		
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
O		
OAK BLUFFS	13	057
OAKHAM	15	976
ORANGE	12	412

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
O		
ORLEANS	11	058
OTIS	13	179
OXFORD	12	950
P		
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
Q		
QUINCY	19	703
R		
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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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
R		
ROXBURY	06	820
ROYALSTON	16	981
RUSSELL	14	443
RUTLAND	13	951
S		
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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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
S		
STURBRIDGE	13	954
SUDBURY	12	645
SUNDERLAND	12	436
SUTTON	15	955
SWAMPSCOTT	17	322
SWANSEA	12	239
T		
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
U		
UPTON	13	957
UXBRIDGE	12	921
W		
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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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
W		
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
Y		
YARMOUTH	11	062