

**Commercial Automobile Insurance Manual**

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

<b>Premium Per Coverage</b>	<b>Limits</b>	<b>Named Individual</b>
Bodily Injury Liability	\$20/40	\$56
Property Damage Liability	5,000	15
Medical Payments	500	13
	1,000	14
	2,000	15
	3,000	16
	4,000	17
	5,000	18
Comprehensive	\$500 Ded.	11
Collision	\$500 Ded.	34

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

**(RULE 27) NON-OWNERSHIP LIABILITY**

Premium Development

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

<b>Class Code</b>	<b>Total Number of Employees</b>	<b>Bodily Injury Limits \$20/40</b>	<b>Property Damage Limit \$5,000</b>
66010	0-25	\$32	\$8
66020	26-100	81	31
66030	101-500	265	98
66040	501-1,000	502	190
66050	over 1,000	780	278

- 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 \$32 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 \$85 for Bodily Injury Liability and \$39 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 \$32 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 \$85 for Bodily Injury Liability and \$39 for Property Damage Liability at basic limits applies.

<u>Hired Automobile</u>	
Bodily Injury—20,000/40,000	Property Damage—5,000
\$0.62	\$0.49

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 \$11.76.

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  
\$11.76 rate per \$100 of the liability amount  
 $5 \times \$15 \times 30 = \$2,250$  (liability amount)  
 $\$2,250 \times \$11.76 \text{ per } \$100 = \$264.60$

**(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.

**Commercial Automobile Insurance Manual**

**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--
Trailers	Factor Code	.10 681--	.50 681--	.15 682--	.65 682--	.15 683--	1.00 683--
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, classify the risk using the secondary classification with the largest secondary adjustment unless 80% or more of the use is in a single secondary classification with a lower secondary adjustment. In that case, classify the risk using the secondary classification associated with the smaller adjustment.

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

<u>CLASSIFICATION</u>	<u>Trailer Types, Light Trucks and Zone Rated Automobiles</u>	<u>All Other Automobiles</u>	<u>Code to be inserted in 4th and 5th Digit of Classification Code</u>
<b>Manufacturers</b> —Automobiles used to transport raw materials and finished or unfinished goods manufactured, processed or constructed by the insured, except food manufacturers.			
a. Chemical Manufacturers - Those insureds manufacturing flammable, explosive, corrosive or poisonous chemicals.	0.00	-0.10	11
b. Furniture Manufacturers - Those insureds manufacturing household or office furniture and heavy appliances such as refrigerators, stoves and televisions.	0.00	-0.10	12
c. Garment Manufacturers - Those insureds in the wholesale manufacturing of outer garments, such as dresses, coats and suits.	0.00	-0.10	13
d. Machinery Manufacturers - Those insureds manufacturing machinery used for industrial purposes.	0.00	-0.10	14
e. Metal Manufacturers - Those insureds manufacturing metal products for industrial or construction utilization, other than structural iron or steel.	0.00	-0.10	15
f. Structural Iron or Steel Manufacturers.	0.00	-0.10	16
g. All Other Manufacturers Not Otherwise Classified.	0.00	-0.10	19



## Commercial Automobile Insurance Manual

Secondary Factor  
to be combined with  
Primary Factor

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

**Food Delivery**—Automobiles used by food manufacturers to transport raw and finished products or used in wholesale distribution of food.

a.	Canneries and Packing Plants	0.00	+0.50	31
b.	Fish and Seafood	0.00	+0.50	32
c.	Frozen Food	0.00	+0.50	33
d.	Fruit and Vegetable	0.00	+0.50	34
e.	Meat or Poultry	0.00	+0.50	35
f.	All Other	0.00	+0.50	39

**Commercial Automobile Insurance Manual**

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

	Trailer Types, Light Service Trucks and Zone Rated <u>Automobiles</u>	All Other <u>Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
<b><u>CLASSIFICATION</u></b>			
<b>Specialized Delivery</b> —Automobiles used in deliveries subject to time and similar constraints.			
a. Armored Cars	0.00	+0.40	41
b. Film Delivery	0.00	+0.40	42
c. Magazines or Newspapers	0.00	+0.40	43
d. Mail and Parcel Post	0.00	+0.40	44
e. All Other	0.00	+0.40	49

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

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

	Trailer Types and Zone Rated <u>Automobiles</u>	All Other <u>Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
<b>Farmers</b> —Automobiles owned by a farmer, used in connection with the operation of his own farm occasionally used to haul commodities for other farmers.			
a. Individually Owned or Family Corp. (Other Than Livestock Hauling)	0.00	-0.50	61
b. Livestock Hauling	0.00	-0.50	62
c. All Other	0.00	-0.50	69

**Commercial Automobile Insurance Manual**

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

	Trailer Types, Light Service Trucks and Zone Rated <u>Automobiles</u>	All Other <u>Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
<b><u>CLASSIFICATION</u></b>			
<b>Dump and Transit Mix Trucks and Trailers</b> (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	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1686	1710	1726	1731	1864
2	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1686	1710	1726	1731	1864
3	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1686	1710	1726	1731	1864
4	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1686	1710	1726	1731	1864
5	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1686	1710	1726	1731	1864
6	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1686	1710	1726	1731	1864
7	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1686	1710	1726	1731	1864
8	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1686	1710	1726	1731	1864
9	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1686	1710	1726	1731	1864
10	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1686	1710	1726	1731	1864
11	278	23	31	43	71	121	170	272	408	519	525	603	323	436	442	446	448	482
12	325	27	36	50	83	141	198	318	476	606	614	704	378	510	517	522	524	564
13	339	28	37	52	86	146	206	330	496	631	639	733	394	532	539	545	546	588
14	342	28	38	53	87	148	209	334	502	638	646	741	398	537	545	550	552	594
15	380	31	42	59	97	164	232	371	557	709	717	823	441	595	604	609	611	658
16	412	34	45	63	104	178	251	401	603	767	776	890	477	644	653	659	661	712
17	469	38	52	73	120	203	286	458	688	875	886	1016	544	734	745	752	754	812
18	490	40	54	76	125	212	299	478	718	914	924	1060	568	767	778	785	787	847
19	557	45	61	86	141	240	339	543	815	1037	1050	1204	645	871	883	891	894	962
20	588	48	65	91	150	254	359	574	862	1097	1110	1273	682	921	934	943	945	1018

**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	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1875	1902	1920	1925	2072
2	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1875	1902	1920	1925	2072
3	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1875	1902	1920	1925	2072
4	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1875	1902	1920	1925	2072
5	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1875	1902	1920	1925	2072
6	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1875	1902	1920	1925	2072
7	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1875	1902	1920	1925	2072
8	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1875	1902	1920	1925	2072
9	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1875	1902	1920	1925	2072
10	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1875	1902	1920	1925	2072
11	295	24	32	45	75	127	179	287	431	549	555	637	342	462	468	473	474	510
12	331	27	36	51	84	142	201	322	484	616	623	715	384	518	526	531	532	573
13	341	28	37	52	86	147	207	332	498	634	642	736	395	533	541	546	547	589
14	366	30	40	56	93	158	223	357	535	681	690	791	424	572	580	586	588	633
15	380	31	42	59	97	164	232	371	557	709	717	823	441	595	604	609	611	658
16	415	34	46	64	106	180	253	406	608	774	784	899	482	651	660	666	668	719
17	487	40	53	75	123	210	296	474	712	906	917	1052	564	761	772	779	782	841
18	529	43	58	81	134	228	322	516	774	985	997	1144	612	826	838	846	848	913
19	594	48	65	91	151	256	362	579	869	1106	1119	1284	688	929	942	951	954	1026
20	634	51	70	98	162	274	387	619	929	1182	1196	1372	735	992	1006	1016	1019	1097

All Territories			
Medical Payments	U-1		U-2
	Limit	Uninsured	Underinsured
5000	\$18		
10000	\$20		
		20/40	4
		20/50	5
		25/50	6
		35/80	7
		50/100	8
		100/300	9
		250/500	10
		500/500	11
			0
			0
			2
			8
			14
			34
			114
			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	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1715	1831	1913	1985	2409
2	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1715	1831	1913	1985	2409
3	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1715	1831	1913	1985	2409
4	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1715	1831	1913	1985	2409
5	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1715	1831	1913	1985	2409
6	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1715	1831	1913	1985	2409
7	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1715	1831	1913	1985	2409
8	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1715	1831	1913	1985	2409
9	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1715	1831	1913	1985	2409
10	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1715	1831	1913	1985	2409
11	278	23	31	43	71	121	170	272	408	519	525	603	323	443	474	495	513	623
12	325	27	36	50	83	141	198	318	476	606	614	704	378	519	554	579	601	729
13	339	28	37	52	86	146	206	330	496	631	639	733	394	541	578	604	626	760
14	342	28	38	53	87	148	209	334	502	638	646	741	398	546	583	610	632	768
15	380	31	42	59	97	164	232	371	557	709	717	823	441	605	647	676	701	851
16	412	34	45	63	104	178	251	401	603	767	776	890	477	655	699	731	758	920
17	469	38	52	73	120	203	286	458	688	875	886	1016	544	747	798	833	864	1049
18	490	40	54	76	125	212	299	478	718	914	924	1060	568	780	833	870	903	1096
19	557	45	61	86	141	240	339	543	815	1037	1050	1204	645	886	946	988	1025	1244
20	588	48	65	91	150	254	359	574	862	1097	1110	1273	682	936	1000	1045	1084	1316

**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	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1907	2036	2128	2207	2679
2	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1907	2036	2128	2207	2679
3	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1907	2036	2128	2207	2679
4	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1907	2036	2128	2207	2679
5	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1907	2036	2128	2207	2679
6	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1907	2036	2128	2207	2679
7	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1907	2036	2128	2207	2679
8	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1907	2036	2128	2207	2679
9	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1907	2036	2128	2207	2679
10	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	1907	2036	2128	2207	2679
11	295	24	32	45	75	127	179	287	431	549	555	637	342	470	501	524	543	660
12	331	27	36	51	84	142	201	322	484	616	623	715	384	527	563	588	610	741
13	341	28	37	52	86	147	207	332	498	634	642	736	395	542	579	605	628	762
14	366	30	40	56	93	158	223	357	535	681	690	791	424	582	622	650	674	818
15	380	31	42	59	97	164	232	371	557	709	717	823	441	605	647	676	701	851
16	415	34	46	64	106	180	253	406	608	774	784	899	482	662	707	738	766	930
17	487	40	53	75	123	210	296	474	712	906	917	1052	564	774	827	864	896	1088
18	529	43	58	81	134	228	322	516	774	985	997	1144	612	840	897	938	972	1181
19	594	48	65	91	151	256	362	579	869	1106	1119	1284	688	945	1009	1054	1093	1327
20	634	51	70	98	162	274	387	619	929	1182	1196	1372	735	1009	1078	1126	1168	1418

All Territories					
Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured	
5000	\$18				
10000	\$20				
		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	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1800	1978	2101	2171	2479
2	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1800	1978	2101	2171	2479
3	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1800	1978	2101	2171	2479
4	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1800	1978	2101	2171	2479
5	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1800	1978	2101	2171	2479
6	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1800	1978	2101	2171	2479
7	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1800	1978	2101	2171	2479
8	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1800	1978	2101	2171	2479
9	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1800	1978	2101	2171	2479
10	1078	87	119	167	275	466	658	1053	1579	2010	2034	2333	1249	1800	1978	2101	2171	2479
11	278	23	31	43	71	121	170	272	408	519	525	603	323	465	512	543	561	641
12	325	27	36	50	83	141	198	318	476	606	614	704	378	545	599	636	657	750
13	339	28	37	52	86	146	206	330	496	631	639	733	394	568	624	663	685	782
14	342	28	38	53	87	148	209	334	502	638	646	741	398	574	630	669	692	790
15	380	31	42	59	97	164	232	371	557	709	717	823	441	635	699	742	766	875
16	412	34	45	63	104	178	251	401	603	767	776	890	477	687	756	802	829	947
17	469	38	52	73	120	203	286	458	688	875	886	1016	544	784	862	915	945	1080
18	490	40	54	76	125	212	299	478	718	914	924	1060	568	818	900	955	987	1127
19	557	45	61	86	141	240	339	543	815	1037	1050	1204	645	929	1022	1085	1121	1280
20	588	48	65	91	150	254	359	574	862	1097	1110	1273	682	983	1080	1147	1185	1354

**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	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	2002	2200	2336	2414	2757
2	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	2002	2200	2336	2414	2757
3	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	2002	2200	2336	2414	2757
4	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	2002	2200	2336	2414	2757
5	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	2002	2200	2336	2414	2757
6	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	2002	2200	2336	2414	2757
7	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	2002	2200	2336	2414	2757
8	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	2002	2200	2336	2414	2757
9	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	2002	2200	2336	2414	2757
10	1200	97	132	185	305	518	731	1171	1757	2237	2263	2596	1389	2002	2200	2336	2414	2757
11	295	24	32	45	75	127	179	287	431	549	555	637	342	493	542	575	594	679
12	331	27	36	51	84	142	201	322	484	616	623	715	384	553	608	646	667	762
13	341	28	37	52	86	147	207	332	498	634	642	736	395	569	626	664	687	784
14	366	30	40	56	93	158	223	357	535	681	690	791	424	611	672	713	737	842
15	380	31	42	59	97	164	232	371	557	709	717	823	441	635	699	742	766	875
16	415	34	46	64	106	180	253	406	608	774	784	899	482	695	763	811	838	957
17	487	40	53	75	123	210	296	474	712	906	917	1052	564	813	893	949	980	1120
18	529	43	58	81	134	228	322	516	774	985	997	1144	612	882	969	1029	1064	1215
19	594	48	65	91	151	256	362	579	869	1106	1119	1284	688	991	1090	1157	1196	1366
20	634	51	70	98	162	274	387	619	929	1182	1196	1372	735	1059	1164	1236	1277	1459

All Territories		
Medical Payments	U-1 Uninsured	U-2 Underinsured
5000 \$18	20/40 4	0
10000 \$20	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 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	100	96	155	150	638	602	536	433	361	313	283	798	753	670	541	451	391	354
	2,3		100	96	155	150	597	563	501	405	338	293	265	746	704	626	506	423	366	331
	4,5 6-9		99	95	152	148	541	510	454	367	306	265	240	676	638	568	459	383	331	300
4,501 - 6,000	1	2	104	100	161	156	749	707	629	509	424	368	332	936	884	786	636	530	460	415
	2,3		104	100	161	156	699	659	587	474	395	343	310	874	824	734	593	494	429	388
	4,5 6-9		103	99	159	154	630	594	529	428	356	309	279	788	743	661	535	445	386	349
6,001 - 8,000	1	3	117	113	181	176	907	856	762	616	514	445	402	1134	1070	953	770	643	556	503
	2,3		117	113	181	176	844	796	708	573	478	414	374	1055	995	885	716	598	518	468
	4,5 6-9		115	111	179	174	758	715	636	515	429	372	336	948	894	795	644	536	465	420
8,001 - 10,000	1	4	164	159	256	249	1272	1200	1068	864	720	624	564	1590	1500	1335	1080	900	780	705
	2,3		164	159	256	249	1178	1111	989	800	667	578	522	1473	1389	1236	1000	834	723	653
	4,5 6-9		162	157	252	245	1053	993	884	715	596	516	467	1316	1241	1105	894	745	645	584
10,001 - 15,000	1	5	217	211	340	330	1716	1619	1441	1166	971	842	761	2145	2024	1801	1458	1214	1053	951
	2,3		217	211	340	330	1585	1495	1331	1076	897	777	703	1981	1869	1664	1345	1121	971	879
	4,5 6-9		213	207	334	324	1411	1331	1185	958	799	692	626	1764	1664	1481	1198	999	865	783
15,001 - 20,000	1	6	277	269	433	420	2492	2351	2092	1693	1411	1223	1105	3115	2939	2615	2116	1764	1529	1381
	2,3		277	269	433	420	2298	2168	1930	1561	1301	1127	1019	2873	2710	2413	1951	1626	1409	1274
	4,5 6-9		272	264	424	412	2037	1922	1711	1384	1153	999	903	2546	2403	2139	1730	1441	1249	1129
20,001 - 25,000	1	7	267	259	417	405	2874	2711	2413	1952	1627	1410	1274	3593	3389	3016	2440	2034	1763	1593
	2,3		267	259	417	405	2647	2497	2222	1798	1498	1298	1174	3309	3121	2778	2248	1873	1623	1468
	4,5 6-9		263	255	410	398	2345	2212	1969	1593	1327	1150	1040	2931	2765	2461	1991	1659	1438	1300
25,001 - 40,000	1	8	301	292	471	457	3269	3084	2745	2220	1850	1604	1449	4086	3855	3431	2775	2313	2005	1811
	2,3		301	292	471	457	3010	2840	2528	2045	1704	1477	1335	3763	3550	3160	2556	2130	1846	1669
	4,5 6-9		296	287	462	449	2664	2513	2237	1809	1508	1307	1181	3330	3141	2796	2261	1885	1634	1476
40,001 - 65,000	1	10	371	360	579	562	4252	4011	3570	2888	2407	2086	1885	5315	5014	4463	3610	3009	2608	2356
	2,3		371	360	579	562	3911	3690	3284	2657	2214	1919	1734	4889	4613	4105	3321	2768	2399	2168
	4,5 6-9		364	353	568	551	3458	3262	2903	2349	1957	1696	1533	4323	4078	3629	2936	2446	2120	1916
65,001 - 90,000	1	11	416	404	650	631	4649	4386	3904	3158	2632	2281	2061	5811	5483	4880	3948	3290	2851	2576
	2,3		416	404	650	631	4275	4033	3589	2904	2420	2097	1896	5344	5041	4486	3630	3025	2621	2370
	4,5 6-9		408	396	638	619	3778	3564	3172	2566	2138	1853	1675	4723	4455	3965	3208	2673	2316	2094
Charge per \$1000 over \$90,000	1	12	1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	2,3		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	4,5 6-9		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

\$ 300 Deductible	\$ 34
\$ 500 Deductible	\$ 40
\$1000 Deductible	\$ 67
\$2000 Deductible	\$103
\$3000 Deductible	\$127
\$4000 Deductible	\$142
\$5000 Deductible	\$154

**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 \$4 minimum.

No Deductible - Add \$34  
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	100	96	155	150	638	602	536	433	361	313	283	798	753	670	541	451	391	354
	2,3		100	96	155	150	597	563	501	405	338	293	265	746	704	626	506	423	366	331
	4,5		99	95	152	148	541	510	454	367	306	265	240	676	638	568	459	383	331	300
	6-9		83	79	128	124	364	343	305	247	206	178	161	455	429	381	309	258	223	201
4,501 - 6,000	1	2	104	100	161	156	749	707	629	509	424	368	332	936	884	786	636	530	460	415
	2,3		104	100	161	156	699	659	587	474	395	343	310	874	824	734	593	494	429	388
	4,5		103	99	159	154	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	6-9		86	82	132	128	414	391	348	282	235	203	184	518	489	435	353	294	254	230
6,001 - 8,000	1	3	117	113	181	176	907	856	762	616	514	445	402	1134	1070	953	770	643	556	503
	2,3		117	113	181	176	844	796	708	573	478	414	374	1055	995	885	716	598	518	468
	4,5		115	111	179	174	758	715	636	515	429	372	336	948	894	795	644	536	465	420
	6-9		96	92	148	144	488	460	409	331	276	239	216	610	575	511	414	345	299	270
8,001 - 10,000	1	4	164	159	256	249	1272	1200	1068	864	720	624	564	1590	1500	1335	1080	900	780	705
	2,3		164	159	256	249	1178	1111	989	800	667	578	522	1473	1389	1236	1000	834	723	653
	4,5		162	157	252	245	1053	993	884	715	596	516	467	1316	1241	1105	894	745	645	584
	6-9		131	127	205	199	654	617	549	444	370	321	290	818	771	686	555	463	401	363
10,001 - 15,000	1	5	217	211	340	330	1716	1619	1441	1166	971	842	761	2145	2024	1801	1458	1214	1053	951
	2,3		217	211	340	330	1585	1495	1331	1076	897	777	703	1981	1869	1664	1345	1121	971	879
	4,5		213	207	334	324	1411	1331	1185	958	799	692	626	1764	1664	1481	1198	999	865	783
	6-9		171	166	268	260	858	809	720	582	485	421	380	1073	1011	900	728	606	526	475
15,001 - 20,000	1	6	277	269	433	420	2492	2351	2092	1693	1411	1223	1105	3115	2939	2615	2116	1764	1529	1381
	2,3		277	269	433	420	2298	2168	1930	1561	1301	1127	1019	2873	2710	2413	1951	1626	1409	1274
	4,5		272	264	424	412	2037	1922	1711	1384	1153	999	903	2546	2403	2139	1730	1441	1249	1129
	6-9		217	211	339	329	1215	1146	1020	825	688	596	539	1519	1433	1275	1031	860	745	674
20,001 - 25,000	1	7	267	259	417	405	2874	2711	2413	1952	1627	1410	1274	3593	3389	3016	2440	2034	1763	1593
	2,3		267	259	417	405	2647	2497	2222	1798	1498	1298	1174	3309	3121	2778	2248	1873	1623	1468
	4,5		263	255	410	398	2345	2212	1969	1593	1327	1150	1040	2931	2765	2461	1991	1659	1438	1300
	6-9		210	204	328	318	1389	1310	1166	943	786	681	616	1736	1638	1458	1179	983	851	770
25,001 - 40,000	1	8	301	292	471	457	3269	3084	2745	2220	1850	1604	1449	4086	3855	3431	2775	2313	2005	1811
	2,3		301	292	471	457	3010	2840	2528	2045	1704	1477	1335	3763	3550	3160	2556	2130	1846	1669
	4,5		296	287	462	449	2664	2513	2237	1809	1508	1307	1181	3330	3141	2796	2261	1885	1634	1476
	6-9		235	228	368	357	1571	1482	1319	1067	889	771	697	1964	1853	1649	1334	1111	964	871
40,001 - 65,000	1	10	371	360	579	562	4252	4011	3570	2888	2407	2086	1885	5315	5014	4463	3610	3009	2608	2356
	2,3		371	360	579	562	3911	3690	3284	2657	2214	1919	1734	4889	4613	4105	3321	2768	2399	2168
	4,5		364	353	568	551	3458	3262	2903	2349	1957	1696	1533	4323	4078	3629	2936	2446	2120	1916
	6-9		287	279	449	436	2021	1907	1697	1373	1144	992	896	2526	2384	2121	1716	1430	1240	1120
65,001 - 90,000	1	11	416	404	650	631	4649	4386	3904	3158	2632	2281	2061	5811	5483	4880	3948	3290	2851	2576
	2,3		416	404	650	631	4275	4033	3589	2904	2420	2097	1896	5344	5041	4486	3630	3025	2621	2370
	4,5		408	396	638	619	3778	3564	3172	2566	2138	1853	1675	4723	4455	3965	3208	2673	2316	2094
	6-9		322	313	504	489	2203	2078	1849	1496	1247	1081	977	2754	2598	2311	1870	1559	1351	1221
Charge per \$1000 over \$90,000	1	12	1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	2,3		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	4,5		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	6-9		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For Stated Amount rating refer to Rule 42.

\$ 300 Deductible	\$ 34
\$ 500 Deductible	\$ 40
\$1000 Deductible	\$ 67
\$2000 Deductible	\$103
\$3000 Deductible	\$127
\$4000 Deductible	\$142
\$5000 Deductible	\$154

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 \$4 minimum.

No Deductible - Add \$34  
to the \$300 Ded Limited Collision Rate.



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

**Territory 3 - FLEET**

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	100	96	155	150	638	602	536	433	361	313	283	798	753	670	541	451	391	354
	2,3		100	96	155	150	597	563	501	405	338	293	265	746	704	626	506	423	366	331
	4,5		99	95	152	148	541	510	454	367	306	265	240	676	638	568	459	383	331	300
	6-9		83	79	128	124	364	343	305	247	206	178	161	455	429	381	309	258	223	201
4,501 - 6,000	1	2	104	100	161	156	749	707	629	509	424	368	332	936	884	786	636	530	460	415
	2,3		104	100	161	156	699	659	587	474	395	343	310	874	824	734	593	494	429	388
	4,5		103	99	159	154	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	6-9		86	82	132	128	414	391	348	282	235	203	184	518	489	435	353	294	254	230
6,001 - 8,000	1	3	117	113	181	176	907	856	762	616	514	445	402	1134	1070	953	770	643	556	503
	2,3		117	113	181	176	844	796	708	573	478	414	374	1055	995	885	716	598	518	468
	4,5		115	111	179	174	758	715	636	515	429	372	336	948	894	795	644	536	465	420
	6-9		96	92	148	144	488	460	409	331	276	239	216	610	575	511	414	345	299	270
8,001 - 10,000	1	4	164	159	256	249	1272	1200	1068	864	720	624	564	1590	1500	1335	1080	900	780	705
	2,3		164	159	256	249	1178	1111	989	800	667	578	522	1473	1389	1236	1000	834	723	653
	4,5		162	157	252	245	1053	993	884	715	596	516	467	1316	1241	1105	894	745	645	584
	6-9		131	127	205	199	654	617	549	444	370	321	290	818	771	686	555	463	401	363
10,001 - 15,000	1	5	217	211	340	330	1716	1619	1441	1166	971	842	761	2145	2024	1801	1458	1214	1053	951
	2,3		217	211	340	330	1585	1495	1331	1076	897	777	703	1981	1869	1664	1345	1121	971	879
	4,5		213	207	334	324	1411	1331	1185	958	799	692	626	1764	1664	1481	1198	999	865	783
	6-9		171	166	268	260	858	809	720	582	485	421	380	1073	1011	900	728	606	526	475
15,001 - 20,000	1	6	277	269	433	420	2492	2351	2092	1693	1411	1223	1105	3115	2939	2615	2116	1764	1529	1381
	2,3		277	269	433	420	2298	2168	1930	1561	1301	1127	1019	2873	2710	2413	1951	1626	1409	1274
	4,5		272	264	424	412	2037	1922	1711	1384	1153	999	903	2546	2403	2139	1730	1441	1249	1129
	6-9		217	211	339	329	1215	1146	1020	825	688	596	539	1519	1433	1275	1031	860	745	674
20,001 - 25,000	1	7	267	259	417	405	2874	2711	2413	1952	1627	1410	1274	3593	3389	3016	2440	2034	1763	1593
	2,3		267	259	417	405	2647	2497	2222	1798	1498	1298	1174	3309	3121	2778	2248	1873	1623	1468
	4,5		263	255	410	398	2345	2212	1969	1593	1327	1150	1040	2931	2765	2461	1991	1659	1438	1300
	6-9		210	204	328	318	1389	1310	1166	943	786	681	616	1736	1638	1458	1179	983	851	770
25,001 - 40,000	1	8	301	292	471	457	3269	3084	2745	2220	1850	1604	1449	4086	3855	3431	2775	2313	2005	1811
	2,3		301	292	471	457	3010	2840	2528	2045	1704	1477	1335	3763	3550	3160	2556	2130	1846	1669
	4,5		296	287	462	449	2664	2513	2237	1809	1508	1307	1181	3330	3141	2796	2261	1885	1634	1476
	6-9		235	228	368	357	1571	1482	1319	1067	889	771	697	1964	1853	1649	1334	1111	964	871
40,001 - 65,000	1	10	371	360	579	562	4252	4011	3570	2888	2407	2086	1885	5315	5014	4463	3610	3009	2608	2356
	2,3		371	360	579	562	3911	3690	3284	2657	2214	1919	1734	4889	4613	4105	3321	2768	2399	2168
	4,5		364	353	568	551	3458	3262	2903	2349	1957	1696	1533	4323	4078	3629	2936	2446	2120	1916
	6-9		287	279	449	436	2021	1907	1697	1373	1144	992	896	2526	2384	2121	1716	1430	1240	1120
65,001 - 90,000	1	11	416	404	650	631	4649	4386	3904	3158	2632	2281	2061	5811	5483	4880	3948	3290	2851	2576
	2,3		416	404	650	631	4275	4033	3589	2904	2420	2097	1896	5344	5041	4486	3630	3025	2621	2370
	4,5		408	396	638	619	3778	3564	3172	2566	2138	1853	1675	4723	4455	3965	3208	2673	2316	2094
	6-9		322	313	504	489	2203	2078	1849	1496	1247	1081	977	2754	2598	2311	1870	1559	1351	1221
Charge per \$1000 over \$90,000	1	12	1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	2,3		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	4,5		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	6-9		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 34
\$ 500 Deductible	\$ 40
\$1000 Deductible	\$ 67
\$2000 Deductible	\$103
\$3000 Deductible	\$127
\$4000 Deductible	\$142
\$5000 Deductible	\$154

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 \$4 minimum.

No Deductible - Add \$34  
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	100	96	155	150	638	602	536	433	361	313	283	798	753	670	541	451	391	354
	2,3		100	96	155	150	597	563	501	405	338	293	265	746	704	626	506	423	366	331
	4,5		99	95	152	148	541	510	454	367	306	265	240	676	638	568	459	383	331	300
	6-9		83	79	128	124	364	343	305	247	206	178	161	455	429	381	309	258	223	201
4,501 - 6,000	1	2	104	100	161	156	749	707	629	509	424	368	332	936	884	786	636	530	460	415
	2,3		104	100	161	156	699	659	587	474	395	343	310	874	824	734	593	494	429	388
	4,5		103	99	159	154	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	6-9		86	82	132	128	414	391	348	282	235	203	184	518	489	435	353	294	254	230
6,001 - 8,000	1	3	117	113	181	176	907	856	762	616	514	445	402	1134	1070	953	770	643	556	503
	2,3		117	113	181	176	844	796	708	573	478	414	374	1055	995	885	716	598	518	468
	4,5		115	111	179	174	758	715	636	515	429	372	336	948	894	795	644	536	465	420
	6-9		96	92	148	144	488	460	409	331	276	239	216	610	575	511	414	345	299	270
8,001 - 10,000	1	4	164	159	256	249	1272	1200	1068	864	720	624	564	1590	1500	1335	1080	900	780	705
	2,3		164	159	256	249	1178	1111	989	800	667	578	522	1473	1389	1236	1000	834	723	653
	4,5		162	157	252	245	1053	993	884	715	596	516	467	1316	1241	1105	894	745	645	584
	6-9		131	127	205	199	654	617	549	444	370	321	290	818	771	686	555	463	401	363
10,001 - 15,000	1	5	217	211	340	330	1716	1619	1441	1166	971	842	761	2145	2024	1801	1458	1214	1053	951
	2,3		217	211	340	330	1585	1495	1331	1076	897	777	703	1981	1869	1664	1345	1121	971	879
	4,5		213	207	334	324	1411	1331	1185	958	799	692	626	1764	1664	1481	1198	999	865	783
	6-9		171	166	268	260	858	809	720	582	485	421	380	1073	1011	900	728	606	526	475
15,001 - 20,000	1	6	277	269	433	420	2492	2351	2092	1693	1411	1223	1105	3115	2939	2615	2116	1764	1529	1381
	2,3		277	269	433	420	2298	2168	1930	1561	1301	1127	1019	2873	2710	2413	1951	1626	1409	1274
	4,5		272	264	424	412	2037	1922	1711	1384	1153	999	903	2546	2403	2139	1730	1441	1249	1129
	6-9		217	211	339	329	1215	1146	1020	825	688	596	539	1519	1433	1275	1031	860	745	674
20,001 - 25,000	1	7	267	259	417	405	2874	2711	2413	1952	1627	1410	1274	3593	3389	3016	2440	2034	1763	1593
	2,3		267	259	417	405	2647	2497	2222	1798	1498	1298	1174	3309	3121	2778	2248	1873	1623	1468
	4,5		263	255	410	398	2345	2212	1969	1593	1327	1150	1040	2931	2765	2461	1991	1659	1438	1300
	6-9		210	204	328	318	1389	1310	1166	943	786	681	616	1736	1638	1458	1179	983	851	770
25,001 - 40,000	1	8	301	292	471	457	3269	3084	2745	2220	1850	1604	1449	4086	3855	3431	2775	2313	2005	1811
	2,3		301	292	471	457	3010	2840	2528	2045	1704	1477	1335	3763	3550	3160	2556	2130	1846	1669
	4,5		296	287	462	449	2664	2513	2237	1809	1508	1307	1181	3330	3141	2796	2261	1885	1634	1476
	6-9		235	228	368	357	1571	1482	1319	1067	889	771	697	1964	1853	1649	1334	1111	964	871
40,001 - 65,000	1	10	371	360	579	562	4252	4011	3570	2888	2407	2086	1885	5315	5014	4463	3610	3009	2608	2356
	2,3		371	360	579	562	3911	3690	3284	2657	2214	1919	1734	4889	4613	4105	3321	2768	2399	2168
	4,5		364	353	568	551	3458	3262	2903	2349	1957	1696	1533	4323	4078	3629	2936	2446	2120	1916
	6-9		287	279	449	436	2021	1907	1697	1373	1144	992	896	2526	2384	2121	1716	1430	1240	1120
65,001 - 90,000	1	11	416	404	650	631	4649	4386	3904	3158	2632	2281	2061	5811	5483	4880	3948	3290	2851	2576
	2,3		416	404	650	631	4275	4033	3589	2904	2420	2097	1896	5344	5041	4486	3630	3025	2621	2370
	4,5		408	396	638	619	3778	3564	3172	2566	2138	1853	1675	4723	4455	3965	3208	2673	2316	2094
	6-9		322	313	504	489	2203	2078	1849	1496	1247	1081	977	2754	2598	2311	1870	1559	1351	1221
Charge per \$1000 over \$90,000	1	12	1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	2,3		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	4,5		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	6-9		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 34
\$ 500 Deductible	\$ 40
\$1000 Deductible	\$ 67
\$2000 Deductible	\$103
\$3000 Deductible	\$127
\$4000 Deductible	\$142
\$5000 Deductible	\$154

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 \$4 minimum.

No Deductible - Add \$34  
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	100	96	155	150	638	602	536	433	361	313	283	798	753	670	541	451	391	354
	2,3		100	96	155	150	597	563	501	405	338	293	265	746	704	626	506	423	366	331
	4,5		99	95	152	148	541	510	454	367	306	265	240	676	638	568	459	383	331	300
	6-9		83	79	128	124	364	343	305	247	206	178	161	455	429	381	309	258	223	201
4,501 - 6,000	1	2	104	100	161	156	749	707	629	509	424	368	332	936	884	786	636	530	460	415
	2,3		104	100	161	156	699	659	587	474	395	343	310	874	824	734	593	494	429	388
	4,5		103	99	159	154	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	6-9		86	82	132	128	414	391	348	282	235	203	184	518	489	435	353	294	254	230
6,001 - 8,000	1	3	117	113	181	176	907	856	762	616	514	445	402	1134	1070	953	770	643	556	503
	2,3		117	113	181	176	844	796	708	573	478	414	374	1055	995	885	716	598	518	468
	4,5		115	111	179	174	758	715	636	515	429	372	336	948	894	795	644	536	465	420
	6-9		96	92	148	144	488	460	409	331	276	239	216	610	575	511	414	345	299	270
8,001 - 10,000	1	4	164	159	256	249	1272	1200	1068	864	720	624	564	1590	1500	1335	1080	900	780	705
	2,3		164	159	256	249	1178	1111	989	800	667	578	522	1473	1389	1236	1000	834	723	653
	4,5		162	157	252	245	1053	993	884	715	596	516	467	1316	1241	1105	894	745	645	584
	6-9		131	127	205	199	654	617	549	444	370	321	290	818	771	686	555	463	401	363
10,001 - 15,000	1	5	217	211	340	330	1716	1619	1441	1166	971	842	761	2145	2024	1801	1458	1214	1053	951
	2,3		217	211	340	330	1585	1495	1331	1076	897	777	703	1981	1869	1664	1345	1121	971	879
	4,5		213	207	334	324	1411	1331	1185	958	799	692	626	1764	1664	1481	1198	999	865	783
	6-9		171	166	268	260	858	809	720	582	485	421	380	1073	1011	900	728	606	526	475
15,001 - 20,000	1	6	277	269	433	420	2492	2351	2092	1693	1411	1223	1105	3115	2939	2615	2116	1764	1529	1381
	2,3		277	269	433	420	2298	2168	1930	1561	1301	1127	1019	2873	2710	2413	1951	1626	1409	1274
	4,5		272	264	424	412	2037	1922	1711	1384	1153	999	903	2546	2403	2139	1730	1441	1249	1129
	6-9		217	211	339	329	1215	1146	1020	825	688	596	539	1519	1433	1275	1031	860	745	674
20,001 - 25,000	1	7	267	259	417	405	2874	2711	2413	1952	1627	1410	1274	3593	3389	3016	2440	2034	1763	1593
	2,3		267	259	417	405	2647	2497	2222	1798	1498	1298	1174	3309	3121	2778	2248	1873	1623	1468
	4,5		263	255	410	398	2345	2212	1969	1593	1327	1150	1040	2931	2765	2461	1991	1659	1438	1300
	6-9		210	204	328	318	1389	1310	1166	943	786	681	616	1736	1638	1458	1179	983	851	770
25,001 - 40,000	1	8	301	292	471	457	3269	3084	2745	2220	1850	1604	1449	4086	3855	3431	2775	2313	2005	1811
	2,3		301	292	471	457	3010	2840	2528	2045	1704	1477	1335	3763	3550	3160	2556	2130	1846	1669
	4,5		296	287	462	449	2664	2513	2237	1809	1508	1307	1181	3330	3141	2796	2261	1885	1634	1476
	6-9		235	228	368	357	1571	1482	1319	1067	889	771	697	1964	1853	1649	1334	1111	964	871
40,001 - 65,000	1	10	371	360	579	562	4252	4011	3570	2888	2407	2086	1885	5315	5014	4463	3610	3009	2608	2356
	2,3		371	360	579	562	3911	3690	3284	2657	2214	1919	1734	4889	4613	4105	3321	2768	2399	2168
	4,5		364	353	568	551	3458	3262	2903	2349	1957	1696	1533	4323	4078	3629	2936	2446	2120	1916
	6-9		287	279	449	436	2021	1907	1697	1373	1144	992	896	2526	2384	2121	1716	1430	1240	1120
65,001 - 90,000	1	11	416	404	650	631	4649	4386	3904	3158	2632	2281	2061	5811	5483	4880	3948	3290	2851	2576
	2,3		416	404	650	631	4275	4033	3589	2904	2420	2097	1896	5344	5041	4486	3630	3025	2621	2370
	4,5		408	396	638	619	3778	3564	3172	2566	2138	1853	1675	4723	4455	3965	3208	2673	2316	2094
	6-9		322	313	504	489	2203	2078	1849	1496	1247	1081	977	2754	2598	2361	1870	1559	1351	1221
Charge per \$1000 over \$90,000	1	12	1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	2,3		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	4,5		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	6-9		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 34
\$ 500 Deductible	\$ 40
\$1000 Deductible	\$ 67
\$2000 Deductible	\$103
\$3000 Deductible	\$127
\$4000 Deductible	\$142
\$5000 Deductible	\$154

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 \$4 minimum.

No Deductible - Add \$34  
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	100	96	155	150	638	602	536	433	361	313	283	798	753	670	541	451	391	354
	2,3		100	96	155	150	597	563	501	405	338	293	265	746	704	626	506	423	366	331
	4,5		99	95	152	148	541	510	454	367	306	265	240	676	638	568	459	383	331	300
	6-9		83	79	128	124	364	343	305	247	206	178	161	455	429	381	309	258	223	201
4,501 - 6,000	1	2	104	100	161	156	749	707	629	509	424	368	332	936	884	786	636	530	460	415
	2,3		104	100	161	156	699	659	587	474	395	343	310	874	824	734	593	494	429	388
	4,5		103	99	159	154	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	6-9		86	82	132	128	414	391	348	282	235	203	184	518	489	435	353	294	254	230
6,001 - 8,000	1	3	117	113	181	176	907	856	762	616	514	445	402	1134	1070	953	770	643	556	503
	2,3		117	113	181	176	844	796	708	573	478	414	374	1055	995	885	716	598	518	468
	4,5		115	111	179	174	758	715	636	515	429	372	336	948	894	795	644	536	465	420
	6-9		96	92	148	144	488	460	409	331	276	239	216	610	575	511	414	345	299	270
8,001 - 10,000	1	4	164	159	256	249	1272	1200	1068	864	720	624	564	1590	1500	1335	1080	900	780	705
	2,3		164	159	256	249	1178	1111	989	800	667	578	522	1473	1389	1236	1000	834	723	653
	4,5		162	157	252	245	1053	993	884	715	596	516	467	1316	1241	1105	894	745	645	584
	6-9		131	127	205	199	654	617	549	444	370	321	290	818	771	686	555	463	401	363
10,001 - 15,000	1	5	217	211	340	330	1716	1619	1441	1166	971	842	761	2145	2024	1801	1458	1214	1053	951
	2,3		217	211	340	330	1585	1495	1331	1076	897	777	703	1981	1869	1664	1345	1121	971	879
	4,5		213	207	334	324	1411	1331	1185	958	799	692	626	1764	1664	1481	1198	999	865	783
	6-9		171	166	268	260	858	809	720	582	485	421	380	1073	1011	900	728	606	526	475
15,001 - 20,000	1	6	277	269	433	420	2492	2351	2092	1693	1411	1223	1105	3115	2939	2615	2116	1764	1529	1381
	2,3		277	269	433	420	2298	2168	1930	1561	1301	1127	1019	2873	2710	2413	1951	1626	1409	1274
	4,5		272	264	424	412	2037	1922	1711	1384	1153	999	903	2546	2403	2139	1730	1441	1249	1129
	6-9		217	211	339	329	1215	1146	1020	825	688	596	539	1519	1433	1275	1031	860	745	674
20,001 - 25,000	1	7	267	259	417	405	2874	2711	2413	1952	1627	1410	1274	3593	3389	3016	2440	2034	1763	1593
	2,3		267	259	417	405	2647	2497	2222	1798	1498	1298	1174	3309	3121	2778	2248	1873	1623	1468
	4,5		263	255	410	398	2345	2212	1969	1593	1327	1150	1040	2931	2765	2461	1991	1659	1438	1300
	6-9		210	204	328	318	1389	1310	1166	943	786	681	616	1736	1638	1458	1179	983	851	770
25,001 - 40,000	1	8	301	292	471	457	3269	3084	2745	2220	1850	1604	1449	4086	3855	3431	2775	2313	2005	1811
	2,3		301	292	471	457	3010	2840	2528	2045	1704	1477	1335	3763	3550	3160	2556	2130	1846	1669
	4,5		296	287	462	449	2664	2513	2237	1809	1508	1307	1181	3330	3141	2796	2261	1885	1634	1476
	6-9		235	228	368	357	1571	1482	1319	1067	889	771	697	1964	1853	1649	1334	1111	964	871
40,001 - 65,000	1	10	371	360	579	562	4252	4011	3570	2888	2407	2086	1885	5315	5014	4463	3610	3009	2608	2356
	2,3		371	360	579	562	3911	3690	3284	2657	2214	1919	1734	4889	4613	4105	3321	2768	2399	2168
	4,5		364	353	568	551	3458	3262	2903	2349	1957	1696	1533	4323	4078	3629	2936	2446	2120	1916
	6-9		287	279	449	436	2021	1907	1697	1373	1144	992	896	2526	2384	2121	1716	1430	1240	1120
65,001 - 90,000	1	11	416	404	650	631	4649	4386	3904	3158	2632	2281	2061	5811	5483	4880	3948	3290	2851	2576
	2,3		416	404	650	631	4275	4033	3589	2904	2420	2097	1896	5344	5041	4486	3630	3025	2621	2370
	4,5		408	396	638	619	3778	3564	3172	2566	2138	1853	1675	4723	4455	3965	3208	2673	2316	2094
	6-9		322	313	504	489	2203	2078	1849	1496	1247	1081	977	2754	2598	2311	1870	1559	1351	1221
Charge per \$1000 over \$90,000	1	12	1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	2,3		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	4,5		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	6-9		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 34
\$ 500 Deductible	\$ 40
\$1000 Deductible	\$ 67
\$2000 Deductible	\$103
\$3000 Deductible	\$127
\$4000 Deductible	\$142
\$5000 Deductible	\$154

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 \$4 minimum.

No Deductible - Add \$34  
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	100	96	155	150	638	602	536	433	361	313	283	798	753	670	541	451	391	354
	2,3		100	96	155	150	597	563	501	405	338	293	265	746	704	626	506	423	366	331
	4,5		99	95	152	148	541	510	454	367	306	265	240	676	638	568	459	383	331	300
	6-9		83	79	128	124	364	343	305	247	206	178	161	455	429	381	309	258	223	201
4,501 - 6,000	1	2	104	100	161	156	749	707	629	509	424	368	332	936	884	786	636	530	460	415
	2,3		104	100	161	156	699	659	587	474	395	343	310	874	824	734	593	494	429	388
	4,5		103	99	159	154	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	6-9		86	82	132	128	414	391	348	282	235	203	184	518	489	435	353	294	254	230
6,001 - 8,000	1	3	117	113	181	176	907	856	762	616	514	445	402	1134	1070	953	770	643	556	503
	2,3		117	113	181	176	844	796	708	573	478	414	374	1055	995	885	716	598	518	468
	4,5		115	111	179	174	758	715	636	515	429	372	336	948	894	795	644	536	465	420
	6-9		96	92	148	144	488	460	409	331	276	239	216	610	575	511	414	345	299	270
8,001 - 10,000	1	4	164	159	256	249	1272	1200	1068	864	720	624	564	1590	1500	1335	1080	900	780	705
	2,3		164	159	256	249	1178	1111	989	800	667	578	522	1473	1389	1236	1000	834	723	653
	4,5		162	157	252	245	1053	993	884	715	596	516	467	1316	1241	1105	894	745	645	584
	6-9		131	127	205	199	654	617	549	444	370	321	290	818	771	686	555	463	401	363
10,001 - 15,000	1	5	217	211	340	330	1716	1619	1441	1166	971	842	761	2145	2024	1801	1458	1214	1053	951
	2,3		217	211	340	330	1585	1495	1331	1076	897	777	703	1981	1869	1664	1345	1121	971	879
	4,5		213	207	334	324	1411	1331	1185	958	799	692	626	1764	1664	1481	1198	999	865	783
	6-9		171	166	268	260	858	809	720	582	485	421	380	1073	1011	900	728	606	526	475
15,001 - 20,000	1	6	277	269	433	420	2492	2351	2092	1693	1411	1223	1105	3115	2939	2615	2116	1764	1529	1381
	2,3		277	269	433	420	2298	2168	1930	1561	1301	1127	1019	2873	2710	2413	1951	1626	1409	1274
	4,5		272	264	424	412	2037	1922	1711	1384	1153	999	903	2546	2403	2139	1730	1441	1249	1129
	6-9		217	211	339	329	1215	1146	1020	825	688	596	539	1519	1433	1275	1031	860	745	674
20,001 - 25,000	1	7	267	259	417	405	2874	2711	2413	1952	1627	1410	1274	3593	3389	3016	2440	2034	1763	1593
	2,3		267	259	417	405	2647	2497	2222	1798	1498	1298	1174	3309	3121	2778	2248	1873	1623	1468
	4,5		263	255	410	398	2345	2212	1969	1593	1327	1150	1040	2931	2765	2461	1991	1659	1438	1300
	6-9		210	204	328	318	1389	1310	1166	943	786	681	616	1736	1638	1458	1179	983	851	770
25,001 - 40,000	1	8	301	292	471	457	3269	3084	2745	2220	1850	1604	1449	4086	3855	3431	2775	2313	2005	1811
	2,3		301	292	471	457	3010	2840	2528	2045	1704	1477	1335	3763	3550	3160	2556	2130	1846	1669
	4,5		296	287	462	449	2664	2513	2237	1809	1508	1307	1181	3330	3141	2796	2261	1885	1634	1476
	6-9		235	228	368	357	1571	1482	1319	1067	889	771	697	1964	1853	1649	1334	1111	964	871
40,001 - 65,000	1	10	371	360	579	562	4252	4011	3570	2888	2407	2086	1885	5315	5014	4463	3610	3009	2608	2356
	2,3		371	360	579	562	3911	3690	3284	2657	2214	1919	1734	4889	4613	4105	3321	2768	2399	2168
	4,5		364	353	568	551	3458	3262	2903	2349	1957	1696	1533	4323	4078	3629	2936	2446	2120	1916
	6-9		287	279	449	436	2021	1907	1697	1373	1144	992	896	2526	2384	2121	1716	1430	1240	1120
65,001 - 90,000	1	11	416	404	650	631	4649	4386	3904	3158	2632	2281	2061	5811	5483	4880	3948	3290	2851	2576
	2,3		416	404	650	631	4275	4033	3589	2904	2420	2097	1896	5344	5041	4486	3630	3025	2621	2370
	4,5		408	396	638	619	3778	3564	3172	2566	2138	1853	1675	4723	4455	3965	3208	2673	2316	2094
	6-9		322	313	504	489	2203	2078	1849	1496	1247	1081	977	2754	2598	2311	1870	1559	1351	1221
Charge per \$1000 over \$90,000	1	12	1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	2,3		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	4,5		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	6-9		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 34
\$ 500 Deductible	\$ 40
\$1000 Deductible	\$ 67
\$2000 Deductible	\$103
\$3000 Deductible	\$127
\$4000 Deductible	\$142
\$5000 Deductible	\$154

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 \$4 minimum.

No Deductible - Add \$34  
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	100	96	155	150	638	602	536	433	361	313	283	798	753	670	541	451	391	354
	2,3		100	96	155	150	597	563	501	405	338	293	265	746	704	626	506	423	366	331
	4,5		99	95	152	148	541	510	454	367	306	265	240	676	638	568	459	383	331	300
	6-9		83	79	128	124	364	343	305	247	206	178	161	455	429	381	309	258	223	201
4,501 - 6,000	1	2	104	100	161	156	749	707	629	509	424	368	332	936	884	786	636	530	460	415
	2,3		104	100	161	156	699	659	587	474	395	343	310	874	824	734	593	494	429	388
	4,5		103	99	159	154	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	6-9		86	82	132	128	414	391	348	282	235	203	184	518	489	435	353	294	254	230
6,001 - 8,000	1	3	117	113	181	176	907	856	762	616	514	445	402	1134	1070	953	770	643	556	503
	2,3		117	113	181	176	844	796	708	573	478	414	374	1055	995	885	716	598	518	468
	4,5		115	111	179	174	758	715	636	515	429	372	336	948	894	795	644	536	465	420
	6-9		96	92	148	144	488	460	409	331	276	239	216	610	575	511	414	345	299	270
8,001 - 10,000	1	4	164	159	256	249	1272	1200	1068	864	720	624	564	1590	1500	1335	1080	900	780	705
	2,3		164	159	256	249	1178	1111	989	800	667	578	522	1473	1389	1236	1000	834	723	653
	4,5		162	157	252	245	1053	993	884	715	596	516	467	1316	1241	1105	894	745	645	584
	6-9		131	127	205	199	654	617	549	444	370	321	290	818	771	686	555	463	401	363
10,001 - 15,000	1	5	217	211	340	330	1716	1619	1441	1166	971	842	761	2145	2024	1801	1458	1214	1053	951
	2,3		217	211	340	330	1585	1495	1331	1076	897	777	703	1981	1869	1664	1345	1121	971	879
	4,5		213	207	334	324	1411	1331	1185	958	799	692	626	1764	1664	1481	1198	999	865	783
	6-9		171	166	268	260	858	809	720	582	485	421	380	1073	1011	900	728	606	526	475
15,001 - 20,000	1	6	277	269	433	420	2492	2351	2092	1693	1411	1223	1105	3115	2939	2615	2116	1764	1529	1381
	2,3		277	269	433	420	2298	2168	1930	1561	1301	1127	1019	2873	2710	2413	1951	1626	1409	1274
	4,5		272	264	424	412	2037	1922	1711	1384	1153	999	903	2546	2403	2139	1730	1441	1249	1129
	6-9		217	211	339	329	1215	1146	1020	825	688	596	539	1519	1433	1275	1031	860	745	674
20,001 - 25,000	1	7	267	259	417	405	2874	2711	2413	1952	1627	1410	1274	3593	3389	3016	2440	2034	1763	1593
	2,3		267	259	417	405	2647	2497	2222	1798	1498	1298	1174	3309	3121	2778	2248	1873	1623	1468
	4,5		263	255	410	398	2345	2212	1969	1593	1327	1150	1040	2931	2765	2461	1991	1659	1438	1300
	6-9		210	204	328	318	1389	1310	1166	943	786	681	616	1736	1638	1458	1179	983	851	770
25,001 - 40,000	1	8	301	292	471	457	3269	3084	2745	2220	1850	1604	1449	4086	3855	3431	2775	2313	2005	1811
	2,3		301	292	471	457	3010	2840	2528	2045	1704	1477	1335	3763	3550	3160	2556	2130	1846	1669
	4,5		296	287	462	449	2664	2513	2237	1809	1508	1307	1181	3330	3141	2796	2261	1885	1634	1476
	6-9		235	228	368	357	1571	1482	1319	1067	889	771	697	1964	1853	1649	1334	1111	964	871
40,001 - 65,000	1	10	371	360	579	562	4252	4011	3570	2888	2407	2086	1885	5315	5014	4463	3610	3009	2608	2356
	2,3		371	360	579	562	3911	3690	3284	2657	2214	1919	1734	4889	4613	4105	3321	2768	2399	2168
	4,5		364	353	568	551	3458	3262	2903	2349	1957	1696	1533	4323	4078	3629	2936	2446	2120	1916
	6-9		287	279	449	436	2021	1907	1697	1373	1144	992	896	2526	2384	2121	1716	1430	1240	1120
65,001 - 90,000	1	11	416	404	650	631	4649	4386	3904	3158	2632	2281	2061	5811	5483	4880	3948	3290	2851	2576
	2,3		416	404	650	631	4275	4033	3589	2904	2420	2097	1896	5344	5041	4486	3630	3025	2621	2370
	4,5		408	396	638	619	3778	3564	3172	2566	2138	1853	1675	4723	4455	3965	3208	2673	2316	2094
	6-9		322	313	504	489	2203	2078	1849	1496	1247	1081	977	2754	2598	2311	1870	1559	1351	1221
Charge per \$1000 over \$90,000	1	12	1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	2,3		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	4,5		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	6-9		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 34
\$ 500 Deductible	\$ 40
\$1000 Deductible	\$ 67
\$2000 Deductible	\$103
\$3000 Deductible	\$127
\$4000 Deductible	\$142
\$5000 Deductible	\$154

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 \$4 minimum.

No Deductible - Add \$34  
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	100	96	155	150	638	602	536	433	361	313	283	798	753	670	541	451	391	354
	2,3		100	96	155	150	597	563	501	405	338	293	265	746	704	626	506	423	366	331
	4,5		99	95	152	148	541	510	454	367	306	265	240	676	638	568	459	383	331	300
	6-9		83	79	128	124	364	343	305	247	206	178	161	455	429	381	309	258	223	201
4,501 - 6,000	1	2	104	100	161	156	749	707	629	509	424	368	332	936	884	786	636	530	460	415
	2,3		104	100	161	156	699	659	587	474	395	343	310	874	824	734	593	494	429	388
	4,5		103	99	159	154	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	6-9		86	82	132	128	414	391	348	282	235	203	184	518	489	435	353	294	254	230
6,001 - 8,000	1	3	117	113	181	176	907	856	762	616	514	445	402	1134	1070	953	770	643	556	503
	2,3		117	113	181	176	844	796	708	573	478	414	374	1055	995	885	716	598	518	468
	4,5		115	111	179	174	758	715	636	515	429	372	336	948	894	795	644	536	465	420
	6-9		96	92	148	144	488	460	409	331	276	239	216	610	575	511	414	345	299	270
8,001 - 10,000	1	4	164	159	256	249	1272	1200	1068	864	720	624	564	1590	1500	1335	1080	900	780	705
	2,3		164	159	256	249	1178	1111	989	800	667	578	522	1473	1389	1236	1000	834	723	653
	4,5		162	157	252	245	1053	993	884	715	596	516	467	1316	1241	1105	894	745	645	584
	6-9		131	127	205	199	654	617	549	444	370	321	290	818	771	686	555	463	401	363
10,001 - 15,000	1	5	217	211	340	330	1716	1619	1441	1166	971	842	761	2145	2024	1801	1458	1214	1053	951
	2,3		217	211	340	330	1585	1495	1331	1076	897	777	703	1981	1869	1664	1345	1121	971	879
	4,5		213	207	334	324	1411	1331	1185	958	799	692	626	1764	1664	1481	1198	999	865	783
	6-9		171	166	268	260	858	809	720	582	485	421	380	1073	1011	900	728	606	526	475
15,001 - 20,000	1	6	277	269	433	420	2492	2351	2092	1693	1411	1223	1105	3115	2939	2615	2116	1764	1529	1381
	2,3		277	269	433	420	2298	2168	1930	1561	1301	1127	1019	2873	2710	2413	1951	1626	1409	1274
	4,5		272	264	424	412	2037	1922	1711	1384	1153	999	903	2546	2403	2139	1730	1441	1249	1129
	6-9		217	211	339	329	1215	1146	1020	825	688	596	539	1519	1433	1275	1031	860	745	674
20,001 - 25,000	1	7	267	259	417	405	2874	2711	2413	1952	1627	1410	1274	3593	3389	3016	2440	2034	1763	1593
	2,3		267	259	417	405	2647	2497	2222	1798	1498	1298	1174	3309	3121	2778	2248	1873	1623	1468
	4,5		263	255	410	398	2345	2212	1969	1593	1327	1150	1040	2931	2765	2461	1991	1659	1438	1300
	6-9		210	204	328	318	1389	1310	1166	943	786	681	616	1736	1638	1458	1179	983	851	770
25,001 - 40,000	1	8	301	292	471	457	3269	3084	2745	2220	1850	1604	1449	4086	3855	3431	2775	2313	2005	1811
	2,3		301	292	471	457	3010	2840	2528	2045	1704	1477	1335	3763	3550	3160	2556	2130	1846	1669
	4,5		296	287	462	449	2664	2513	2237	1809	1508	1307	1181	3330	3141	2796	2261	1885	1634	1476
	6-9		235	228	368	357	1571	1482	1319	1067	889	771	697	1964	1853	1649	1334	1111	964	871
40,001 - 65,000	1	10	371	360	579	562	4252	4011	3570	2888	2407	2086	1885	5315	5014	4463	3610	3009	2608	2356
	2,3		371	360	579	562	3911	3690	3284	2657	2214	1919	1734	4889	4613	4105	3321	2768	2399	2168
	4,5		364	353	568	551	3458	3262	2903	2349	1957	1696	1533	4323	4078	3629	2936	2446	2120	1916
	6-9		287	279	449	436	2021	1907	1697	1373	1144	992	896	2526	2384	2121	1716	1430	1240	1120
65,001 - 90,000	1	11	416	404	650	631	4649	4386	3904	3158	2632	2281	2061	5811	5483	4880	3948	3290	2851	2576
	2,3		416	404	650	631	4275	4033	3589	2904	2420	2097	1896	5344	5041	4486	3630	3025	2621	2370
	4,5		408	396	638	619	3778	3564	3172	2566	2138	1853	1675	4723	4455	3965	3208	2673	2316	2094
	6-9		322	313	504	489	2203	2078	1849	1496	1247	1081	977	2754	2598	2311	1870	1559	1351	1221
Charge per \$1000 over \$90,000	1	12	1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	2,3		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	4,5		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	6-9		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 34
\$ 500 Deductible	\$ 40
\$1000 Deductible	\$ 67
\$2000 Deductible	\$103
\$3000 Deductible	\$127
\$4000 Deductible	\$142
\$5000 Deductible	\$154

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 \$4 minimum.

No Deductible - Add \$34  
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	100	96	155	150	638	602	536	433	361	313	283	798	753	670	541	451	391	354
	2,3		100	96	155	150	597	563	501	405	338	293	265	746	704	626	506	423	366	331
	4,5		99	95	152	148	541	510	454	367	306	265	240	676	638	568	459	383	331	300
	6-9		83	79	128	124	364	343	305	247	206	178	161	455	429	381	309	258	223	201
4,501 - 6,000	1	2	104	100	161	156	749	707	629	509	424	368	332	936	884	786	636	530	460	415
	2,3		104	100	161	156	699	659	587	474	395	343	310	874	824	734	593	494	429	388
	4,5		103	99	159	154	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	6-9		86	82	132	128	414	391	348	282	235	203	184	518	489	435	353	294	254	230
6,001 - 8,000	1	3	117	113	181	176	907	856	762	616	514	445	402	1134	1070	953	770	643	556	503
	2,3		117	113	181	176	844	796	708	573	478	414	374	1055	995	885	716	598	518	468
	4,5		115	111	179	174	758	715	636	515	429	372	336	948	894	795	644	536	465	420
	6-9		96	92	148	144	488	460	409	331	276	239	216	610	575	511	414	345	299	270
8,001 - 10,000	1	4	164	159	256	249	1272	1200	1068	864	720	624	564	1590	1500	1335	1080	900	780	705
	2,3		164	159	256	249	1178	1111	989	800	667	578	522	1473	1389	1236	1000	834	723	653
	4,5		162	157	252	245	1053	993	884	715	596	516	467	1316	1241	1105	894	745	645	584
	6-9		131	127	205	199	654	617	549	444	370	321	290	818	771	686	555	463	401	363
10,001 - 15,000	1	5	217	211	340	330	1716	1619	1441	1166	971	842	761	2145	2024	1801	1458	1214	1053	951
	2,3		217	211	340	330	1585	1495	1331	1076	897	777	703	1981	1869	1664	1345	1121	971	879
	4,5		213	207	334	324	1411	1331	1185	958	799	692	626	1764	1664	1481	1198	999	865	783
	6-9		171	166	268	260	858	809	720	582	485	421	380	1073	1011	900	728	606	526	475
15,001 - 20,000	1	6	277	269	433	420	2492	2351	2092	1693	1411	1223	1105	3115	2939	2615	2116	1764	1529	1381
	2,3		277	269	433	420	2298	2168	1930	1561	1301	1127	1019	2873	2710	2413	1951	1626	1409	1274
	4,5		272	264	424	412	2037	1922	1711	1384	1153	999	903	2546	2403	2139	1730	1441	1249	1129
	6-9		217	211	339	329	1215	1146	1020	825	688	596	539	1519	1433	1275	1031	860	745	674
20,001 - 25,000	1	7	267	259	417	405	2874	2711	2413	1952	1627	1410	1274	3593	3389	3016	2440	2034	1763	1593
	2,3		267	259	417	405	2647	2497	2222	1798	1498	1298	1174	3309	3121	2778	2248	1873	1623	1468
	4,5		263	255	410	398	2345	2212	1969	1593	1327	1150	1040	2931	2765	2461	1991	1659	1438	1300
	6-9		210	204	328	318	1389	1310	1166	943	786	681	616	1736	1638	1458	1179	983	851	770
25,001 - 40,000	1	8	301	292	471	457	3269	3084	2745	2220	1850	1604	1449	4086	3855	3431	2775	2313	2005	1811
	2,3		301	292	471	457	3010	2840	2528	2045	1704	1477	1335	3763	3550	3160	2556	2130	1846	1669
	4,5		296	287	462	449	2664	2513	2237	1809	1508	1307	1181	3330	3141	2796	2261	1885	1634	1476
	6-9		235	228	368	357	1571	1482	1319	1067	889	771	697	1964	1853	1649	1334	1111	964	871
40,001 - 65,000	1	10	371	360	579	562	4252	4011	3570	2888	2407	2086	1885	5315	5014	4463	3610	3009	2608	2356
	2,3		371	360	579	562	3911	3690	3284	2657	2214	1919	1734	4889	4613	4105	3321	2768	2399	2168
	4,5		364	353	568	551	3458	3262	2903	2349	1957	1696	1533	4323	4078	3629	2936	2446	2120	1916
	6-9		287	279	449	436	2021	1907	1697	1373	1144	992	896	2526	2384	2121	1716	1430	1240	1120
65,001 - 90,000	1	11	416	404	650	631	4649	4386	3904	3158	2632	2281	2061	5811	5483	4880	3948	3290	2851	2576
	2,3		416	404	650	631	4275	4033	3589	2904	2420	2097	1896	5344	5041	4486	3630	3025	2621	2370
	4,5		408	396	638	619	3778	3564	3172	2566	2138	1853	1675	4723	4455	3965	3208	2673	2316	2094
	6-9		322	313	504	489	2203	2078	1849	1496	1247	1081	977	2754	2598	2311	1870	1559	1351	1221
Charge per \$1000 over \$90,000	1	12	1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	2,3		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	4,5		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15
	6-9		1.34	1.30	2.09	2.03	36.35	34.30	30.52	24.69	20.58	15.87	16.12	45.44	42.87	38.15	30.87	25.72	19.84	20.15

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 34
\$ 500 Deductible	\$ 40
\$1000 Deductible	\$ 67
\$2000 Deductible	\$103
\$3000 Deductible	\$127
\$4000 Deductible	\$142
\$5000 Deductible	\$154

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 \$4 minimum.

No Deductible - Add \$34  
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	55	51	83	79	254	240	214	173	144	125	113	318	300	268	216	180	156	141
	2,3		55	51	83	79	244	230	205	166	138	120	108	305	288	256	208	173	150	135
	4,5		55	51	83	79	230	217	193	156	130	113	102	288	271	241	195	163	141	128
	6-9		49	45	74	70	188	177	158	127	106	92	83	235	221	198	159	133	115	104
4,501 - 6,000	1	2	56	52	85	81	281	265	236	191	159	138	125	351	331	295	239	199	173	156
	2,3		56	52	85	81	268	253	225	182	152	132	119	335	316	281	228	190	165	149
	4,5		56	52	85	81	252	238	212	171	143	124	112	315	298	265	214	179	155	140
	6-9		50	46	76	72	199	188	167	135	113	98	88	249	235	209	169	141	123	110
6,001 - 8,000	1	3	61	57	93	89	319	301	268	217	181	157	141	399	376	335	271	226	196	176
	2,3		61	57	93	89	303	286	255	206	172	149	134	379	358	319	258	215	186	168
	4,5		60	56	92	88	283	267	238	192	160	139	125	354	334	298	240	200	174	156
	6-9		53	49	81	77	217	205	182	148	123	107	96	271	256	228	185	154	134	120
8,001 - 10,000	1	4	77	73	118	114	407	384	342	276	230	200	180	509	480	428	345	288	250	225
	2,3		77	73	118	114	385	363	323	261	218	189	171	481	454	404	326	273	236	214
	4,5		76	72	117	113	354	334	297	240	200	174	157	443	418	371	300	250	218	196
	6-9		66	62	101	97	258	243	216	175	146	126	114	323	304	270	219	183	158	143
10,001 - 15,000	1	5	96	92	147	143	515	486	433	350	292	253	228	644	608	541	438	365	316	285
	2,3		96	92	147	143	483	456	406	328	274	237	214	604	570	508	410	343	296	268
	4,5		94	90	145	141	441	416	370	300	250	216	196	551	520	463	375	313	270	245
	6-9		80	76	122	118	307	290	258	209	174	151	136	384	363	323	261	218	189	170
15,001 - 20,000	1	6	116	112	180	175	703	663	590	477	398	345	312	879	829	738	596	498	431	390
	2,3		116	112	180	175	656	619	551	446	371	322	291	820	774	689	558	464	403	364
	4,5		114	110	177	172	593	559	498	402	335	291	263	741	699	623	503	419	364	329
	6-9		96	92	147	143	393	371	330	267	223	193	174	491	464	413	334	279	241	218
20,001 - 25,000	1	7	113	109	175	170	795	750	668	540	450	390	353	994	938	835	675	563	488	441
	2,3		113	109	175	170	740	698	621	503	419	363	328	925	873	776	629	524	454	410
	4,5		111	107	172	167	667	629	560	453	377	327	296	834	786	700	566	471	409	370
	6-9		93	89	143	139	436	411	366	296	247	214	193	545	514	458	370	309	268	241
25,001 - 40,000	1	8	124	120	194	188	891	841	748	606	505	437	395	1114	1051	935	758	631	546	494
	2,3		124	120	194	188	828	781	695	562	469	406	367	1035	976	869	703	586	508	459
	4,5		122	118	191	185	744	702	625	505	421	365	330	930	878	781	631	526	456	413
	6-9		102	98	158	153	479	452	402	325	271	235	212	599	565	503	406	339	294	265
40,001 - 65,000	1	10	148	144	232	225	1129	1065	948	767	639	554	501	1411	1331	1185	959	799	693	626
	2,3		148	144	232	225	1046	987	878	711	592	513	464	1308	1234	1098	889	740	641	580
	4,5		145	141	228	221	937	884	787	636	530	460	415	1171	1105	984	795	663	575	519
	6-9		120	116	186	181	588	555	494	400	333	289	261	735	694	618	500	416	361	326
65,001 - 90,000	1	11	165	160	258	250	1225	1156	1029	832	694	601	543	1531	1445	1286	1040	868	751	679
	2,3		165	160	258	250	1135	1071	953	771	643	557	503	1419	1339	1191	964	804	696	629
	4,5		162	157	252	245	1014	957	852	689	574	498	450	1268	1196	1065	861	718	623	563
	6-9		131	127	205	199	633	597	531	430	358	310	281	791	746	664	538	448	388	351
Charge per \$1000 over \$90,000	1	12	0.47	0.46	0.74	0.72	8.81	8.31	7.39	5.98	4.98	3.84	3.90	11.01	10.38	9.24	7.48	6.23	4.81	4.88
	2,3		0.47	0.46	0.74	0.72	8.81	8.31	7.39	5.98	4.98	3.84	3.90	11.01	10.38	9.24	7.48	6.23	4.81	4.88
	4,5		0.47	0.46	0.74	0.72	8.81	8.31	7.39	5.98	4.98	3.84	3.90	11.01	10.38	9.24	7.48	6.23	4.81	4.88
	6-9		0.47	0.46	0.74	0.72	8.81	8.31	7.39	5.98	4.98	3.84	3.90	11.01	10.38	9.24	7.48	6.23	4.81	4.88

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	\$ 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 \$4 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	63	59	96	92	284	268	239	193	161	139	126	355	335	299	241	201	174	158
	2,3		63	59	96	92	271	256	228	184	154	133	120	339	320	285	230	193	166	150
	4,5		62	58	95	91	255	241	214	174	145	125	113	319	301	268	218	181	156	141
	6-9		55	51	84	80	201	190	169	137	114	99	89	251	238	211	171	143	124	111
4,501 - 6,000	1	2	65	61	99	95	318	300	267	216	180	156	141	398	375	334	270	225	195	176
	2,3		65	61	99	95	303	286	255	206	172	149	134	379	358	319	258	215	186	168
	4,5		64	60	98	94	282	266	237	192	160	138	125	353	333	296	240	200	173	156
	6-9		56	52	86	82	217	205	182	148	123	107	96	271	256	228	185	154	134	120
6,001 - 8,000	1	3	71	67	108	104	366	345	307	248	207	179	162	458	431	384	310	259	224	203
	2,3		71	67	108	104	347	327	291	235	196	170	154	434	409	364	294	245	213	193
	4,5		70	66	107	103	321	303	270	218	182	158	142	401	379	338	273	228	198	178
	6-9		61	57	93	89	239	225	200	162	135	117	106	299	281	250	203	169	146	133
8,001 - 10,000	1	4	92	88	142	138	477	450	401	324	270	234	212	596	563	501	405	338	293	265
	2,3		92	88	142	138	448	423	376	305	254	220	199	560	529	470	381	318	275	249
	4,5		91	87	140	136	410	387	344	279	232	201	182	513	484	430	349	290	251	228
	6-9		78	74	119	115	289	273	243	197	164	142	128	361	341	304	246	205	178	160
10,001 - 15,000	1	5	117	113	181	176	611	576	513	415	346	300	271	764	720	641	519	433	375	339
	2,3		117	113	181	176	571	539	480	388	323	280	253	714	674	600	485	404	350	316
	4,5		115	111	178	173	518	489	435	352	293	254	230	648	611	544	440	366	318	288
	6-9		96	92	147	143	351	331	295	238	199	172	156	439	414	369	298	249	215	195
15,001 - 20,000	1	6	144	140	225	218	846	798	710	575	479	415	375	1058	998	888	719	599	519	469
	2,3		144	140	225	218	787	742	660	534	445	386	349	984	928	825	668	556	483	436
	4,5		141	137	220	214	708	668	595	481	401	347	314	885	835	744	601	501	434	393
	6-9		116	112	180	175	459	433	385	312	260	225	204	574	541	481	390	325	281	255
20,001 - 25,000	1	7	139	135	217	211	961	907	807	653	544	472	426	1201	1134	1009	816	680	590	533
	2,3		139	135	217	211	893	842	749	606	505	438	396	1116	1053	936	758	631	548	495
	4,5		137	133	214	208	801	756	673	544	454	393	355	1001	945	841	680	568	491	444
	6-9		113	109	175	170	512	483	430	348	290	251	227	640	604	538	435	363	314	284
25,001 - 40,000	1	8	156	151	243	236	1081	1020	908	734	612	530	479	1351	1275	1135	918	765	663	599
	2,3		156	151	243	236	1003	946	842	681	568	492	445	1254	1183	1053	851	710	615	556
	4,5		152	148	239	232	898	847	754	610	508	440	398	1123	1059	943	763	635	550	498
	6-9		125	121	195	189	567	535	476	385	321	278	251	709	669	595	481	401	348	314
40,001 - 65,000	1	10	187	182	293	284	1379	1301	1158	937	781	677	611	1724	1626	1448	1171	976	846	764
	2,3		187	182	293	284	1275	1203	1071	866	722	626	565	1594	1504	1339	1083	903	783	706
	4,5		184	179	288	280	1138	1074	956	773	644	558	505	1423	1343	1195	966	805	698	631
	6-9		149	145	233	226	703	663	590	477	398	345	312	879	829	738	596	498	431	390
65,001 - 90,000	1	11	209	203	327	317	1499	1414	1258	1018	848	735	665	1874	1768	1573	1273	1060	919	831
	2,3		209	203	327	317	1385	1307	1163	941	784	680	614	1731	1634	1454	1176	980	850	768
	4,5		205	199	320	311	1235	1165	1037	839	699	606	548	1544	1456	1296	1049	874	758	685
	6-9		166	161	259	251	758	715	636	515	429	372	336	948	894	795	644	536	465	420
Charge per \$1000 over \$90,000	1	12	0.63	0.61	0.98	0.95	11.01	10.38	9.24	7.48	6.23	4.81	4.88	13.76	12.98	11.55	9.35	7.79	6.01	6.10
	2,3		0.63	0.61	0.98	0.95	11.01	10.38	9.24	7.48	6.23	4.81	4.88	13.76	12.98	11.55	9.35	7.79	6.01	6.10
	4,5		0.63	0.61	0.98	0.95	11.01	10.38	9.24	7.48	6.23	4.81	4.88	13.76	12.98	11.55	9.35	7.79	6.01	6.10
	6-9		0.63	0.61	0.98	0.95	11.01	10.38	9.24	7.48	6.23	4.81	4.88	13.76	12.98	11.55	9.35	7.79	6.01	6.10

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	\$ 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 \$4 minimum.

No Deductible - Add \$10  
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	63	59	96	92	282	266	237	192	160	138	125	353	333	296	240	200	173	156
	2,3		63	59	96	92	269	254	226	183	152	132	119	336	318	283	229	190	165	149
	4,5		62	58	95	91	253	239	213	172	143	124	112	316	299	266	215	179	155	140
	6-9		55	51	84	80	200	189	168	136	113	98	89	250	236	210	170	141	123	111
4,501 - 6,000	1	2	65	61	99	95	315	297	264	214	178	154	140	394	371	330	268	223	193	175
	2,3		65	61	99	95	300	283	252	204	170	147	133	375	354	315	255	213	184	166
	4,5		64	60	98	94	279	263	234	189	158	137	124	349	329	293	236	198	171	155
	6-9		56	52	86	82	215	203	181	146	122	106	95	269	254	226	183	153	133	119
6,001 - 8,000	1	3	71	67	108	104	361	341	303	246	205	177	160	451	426	379	308	256	221	200
	2,3		71	67	108	104	342	323	287	233	194	168	152	428	404	359	291	243	210	190
	4,5		70	66	107	103	317	299	266	215	179	155	141	396	374	333	269	224	194	176
	6-9		61	57	93	89	237	224	199	161	134	116	105	296	280	249	201	168	145	131
8,001 - 10,000	1	4	92	88	142	138	471	444	395	320	266	231	209	589	555	494	400	333	289	261
	2,3		92	88	142	138	442	417	371	300	250	217	196	553	521	464	375	313	271	245
	4,5		91	87	140	136	405	382	340	275	229	199	180	506	478	425	344	286	249	225
	6-9		78	74	119	115	286	270	240	194	162	140	127	358	338	300	243	203	175	159
10,001 - 15,000	1	5	117	113	181	176	602	568	506	409	341	295	267	753	710	633	511	426	369	334
	2,3		117	113	181	176	564	532	473	383	319	277	250	705	665	591	479	399	346	313
	4,5		115	111	178	173	512	483	430	348	290	251	227	640	604	538	435	363	314	284
	6-9		96	92	147	143	348	328	292	236	197	171	154	435	410	365	295	246	214	193
15,001 - 20,000	1	6	144	140	225	218	833	786	700	566	472	409	369	1041	983	875	708	590	511	461
	2,3		144	140	225	218	775	731	651	526	439	380	344	969	914	814	658	549	475	430
	4,5		141	137	220	214	697	658	586	474	395	342	309	871	823	733	593	494	428	386
	6-9		116	112	180	175	454	428	381	308	257	223	201	568	535	476	385	321	279	251
20,001 - 25,000	1	7	139	135	217	211	947	893	795	643	536	464	420	1184	1116	994	804	670	580	525
	2,3		139	135	217	211	879	829	738	597	497	431	390	1099	1036	923	746	621	539	488
	4,5		137	133	214	208	790	745	663	536	447	387	350	988	931	829	670	559	484	438
	6-9		113	109	175	170	505	476	424	343	286	248	224	631	595	530	429	358	310	280
25,001 - 40,000	1	8	156	151	243	236	1064	1004	894	723	602	522	472	1330	1255	1118	904	753	653	590
	2,3		156	151	243	236	987	931	829	670	559	484	438	1234	1164	1036	838	699	605	548
	4,5		152	148	239	232	884	834	742	600	500	434	392	1105	1043	928	750	625	543	490
	6-9		125	121	195	189	559	527	469	379	316	274	248	699	659	586	474	395	343	310
40,001 - 65,000	1	10	187	182	293	284	1357	1280	1139	922	768	666	602	1696	1600	1424	1153	960	833	753
	2,3		187	182	293	284	1255	1184	1054	852	710	616	556	1569	1480	1318	1065	888	770	695
	4,5		184	179	288	280	1120	1057	941	761	634	550	497	1400	1321	1176	951	793	688	621
	6-9		149	145	233	226	693	654	582	471	392	340	307	866	818	728	589	490	425	384
65,001 - 90,000	1	11	209	203	327	317	1474	1391	1238	1002	835	723	654	1843	1739	1548	1253	1044	904	818
	2,3		209	203	327	317	1363	1286	1145	926	772	669	604	1704	1608	1431	1158	965	836	755
	4,5		205	199	320	311	1216	1147	1021	826	688	596	539	1520	1434	1276	1033	860	745	674
	6-9		166	161	259	251	747	705	627	508	423	367	331	934	881	784	635	529	459	414
Charge per \$1000 over \$90,000	1	12	0.63	0.61	0.98	0.95	10.81	10.20	9.08	7.34	6.12	4.72	4.79	13.52	12.75	11.35	9.18	7.65	5.90	5.99
	2,3		0.63	0.61	0.98	0.95	10.81	10.20	9.08	7.34	6.12	4.72	4.79	13.52	12.75	11.35	9.18	7.65	5.90	5.99
	4,5		0.63	0.61	0.98	0.95	10.81	10.20	9.08	7.34	6.12	4.72	4.79	13.52	12.75	11.35	9.18	7.65	5.90	5.99
	6-9		0.63	0.61	0.98	0.95	10.81	10.20	9.08	7.34	6.12	4.72	4.79	13.52	12.75	11.35	9.18	7.65	5.90	5.99

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	\$ 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 \$4 minimum.

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

**TRUCKS, TRACTORS, TRAILERS**

**Physical Damage Coverages**

**Territory 14 - FLEET**

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS				TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS									
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES				DEDUCTIBLES									
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	65	61	99	95	292	275	245	198	165	143	129	365	344	306	248	206	179	161
	2,3		65	61	99	95	279	263	234	189	158	137	124	349	329	293	236	198	171	155
	4,5		64	60	98	94	261	246	219	177	148	128	116	326	308	274	221	185	160	145
	6-9		56	52	86	82	205	193	172	139	116	100	91	256	241	215	174	145	125	114
4,501 - 6,000	1	2	67	63	102	98	326	308	274	222	185	160	145	408	385	343	278	231	200	181
	2,3		67	63	102	98	311	293	261	211	176	152	138	389	366	326	264	220	190	173
	4,5		65	61	100	96	289	273	243	197	164	142	128	361	341	304	246	205	178	160
	6-9		58	54	88	84	220	208	185	150	125	108	98	275	260	231	188	156	135	123
6,001 - 8,000	1	3	73	69	112	108	377	356	317	256	214	185	167	471	445	396	320	268	231	209
	2,3		73	69	112	108	357	337	300	243	202	175	158	446	421	375	304	253	219	198
	4,5		72	68	110	106	330	311	277	224	187	162	146	413	389	346	280	234	203	183
	6-9		62	58	95	91	244	230	205	166	138	120	108	305	288	256	208	173	150	135
8,001 - 10,000	1	4	96	92	147	143	493	465	414	335	279	242	219	616	581	518	419	349	303	274
	2,3		96	92	147	143	463	437	389	315	262	227	205	579	546	486	394	328	284	256
	4,5		94	90	145	141	423	399	355	287	239	207	188	529	499	444	359	299	259	235
	6-9		80	76	123	119	297	280	249	202	168	146	132	371	350	311	253	210	183	165
10,001 - 15,000	1	5	121	117	188	183	634	598	532	431	359	311	281	793	748	665	539	449	389	351
	2,3		121	117	188	183	591	558	497	402	335	290	262	739	698	621	503	419	363	328
	4,5		119	115	185	180	536	506	450	364	304	263	238	670	633	563	455	380	329	298
	6-9		99	95	153	149	361	341	303	246	205	177	160	451	426	379	308	256	221	200
15,001 - 20,000	1	6	150	146	235	228	880	830	739	598	498	432	390	1100	1038	924	748	623	540	488
	2,3		150	146	235	228	818	772	687	556	463	401	363	1023	965	859	695	579	501	454
	4,5		147	143	231	224	736	694	618	500	416	361	326	920	868	773	625	520	451	408
	6-9		121	117	188	183	475	448	399	323	269	233	211	594	560	499	404	336	291	264
20,001 - 25,000	1	7	145	141	227	220	1001	944	840	680	566	491	444	1251	1180	1050	850	708	614	555
	2,3		145	141	227	220	929	876	780	631	526	456	412	1161	1095	975	789	658	570	515
	4,5		143	139	224	217	832	785	699	565	471	408	369	1040	981	874	706	589	510	461
	6-9		117	113	182	177	530	500	445	360	300	260	235	663	625	556	450	375	325	294
25,001 - 40,000	1	8	162	157	253	246	1126	1062	945	765	637	552	499	1408	1328	1181	956	796	690	624
	2,3		162	157	253	246	1044	985	877	709	591	512	463	1305	1231	1096	886	739	640	579
	4,5		160	155	249	242	934	881	784	634	529	458	414	1168	1101	980	793	661	573	518
	6-9		130	126	203	197	587	554	493	399	332	288	260	734	693	616	499	415	360	325
40,001 - 65,000	1	10	197	191	307	298	1437	1356	1207	976	814	705	637	1796	1695	1509	1220	1018	881	796
	2,3		197	191	307	298	1329	1254	1116	903	752	652	589	1661	1568	1395	1129	940	815	736
	4,5		193	187	301	292	1186	1119	996	806	671	582	526	1483	1399	1245	1008	839	728	658
	6-9		156	151	243	236	730	689	613	496	413	358	324	913	861	766	620	516	448	405
65,001 - 90,000	1	11	218	212	342	332	1564	1475	1313	1062	885	767	693	1955	1844	1641	1328	1106	959	866
	2,3		218	212	342	332	1445	1363	1213	981	818	709	641	1806	1704	1516	1226	1023	886	801
	4,5		215	209	336	326	1287	1214	1080	874	728	631	571	1609	1518	1350	1093	910	789	714
	6-9		173	168	270	262	788	743	661	535	446	386	349	985	929	826	669	558	483	436
Charge per \$1000 over \$90,000	1	12	0.66	0.64	1.03	1.00	11.52	10.87	9.68	7.83	6.52	5.03	5.11	14.41	13.59	12.10	9.78	8.15	6.29	6.39
	2,3		0.66	0.64	1.03	1.00	11.52	10.87	9.68	7.83	6.52	5.03	5.11	14.41	13.59	12.10	9.78	8.15	6.29	6.39
	4,5		0.66	0.64	1.03	1.00	11.52	10.87	9.68	7.83	6.52	5.03	5.11	14.41	13.59	12.10	9.78	8.15	6.29	6.39
	6-9		0.66	0.64	1.03	1.00	11.52	10.87	9.68	7.83	6.52	5.03	5.11	14.41	13.59	12.10	9.78	8.15	6.29	6.39

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	\$ 21
\$2000 Deductible	\$ 33
\$3000 Deductible	\$ 40
\$4000 Deductible	\$ 45
\$5000 Deductible	\$ 49

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 \$4 minimum.

No Deductible - Add \$11  
to the \$300 Ded Limited Collision Rate.

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

**Territory 15 - FLEET**

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	66	62	101	97	306	289	257	208	173	150	136	383	361	321	260	216	188	170
	2,3		66	62	101	97	292	275	245	198	165	143	129	365	344	306	248	206	179	161
	4,5		65	61	100	96	272	257	229	185	154	134	121	340	321	286	231	193	168	151
	6-9		58	54	88	84	211	199	177	143	119	103	94	264	249	221	179	149	129	118
4,501 - 6,000	1	2	68	64	104	100	343	324	288	233	194	168	152	429	405	360	291	243	210	190
	2,3		68	64	104	100	326	308	274	222	185	160	145	408	385	343	278	231	200	181
	4,5		67	63	103	99	303	286	255	206	172	149	134	379	358	319	258	215	186	168
	6-9		59	55	90	86	229	216	192	156	130	112	102	286	270	240	195	163	140	128
6,001 - 8,000	1	3	75	71	115	111	399	376	335	271	226	196	177	499	470	419	339	283	245	221
	2,3		75	71	115	111	376	355	316	256	213	185	167	470	444	395	320	266	231	209
	4,5		74	70	114	110	347	327	291	235	196	170	154	434	409	364	294	245	213	193
	6-9		64	60	98	94	253	239	213	172	143	124	112	316	299	266	215	179	155	140
8,001 - 10,000	1	4	99	95	153	149	525	495	441	356	297	257	233	656	619	551	445	371	321	291
	2,3		99	95	153	149	492	464	413	334	278	241	218	615	580	516	418	348	301	273
	4,5		97	93	150	146	448	423	376	305	254	220	199	560	529	470	381	318	275	249
	6-9		83	79	127	123	312	294	262	212	176	153	138	390	368	328	265	220	191	173
10,001 - 15,000	1	5	126	122	197	191	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		126	122	197	191	632	596	530	429	358	310	280	790	745	663	536	448	388	350
	4,5		124	120	194	188	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	6-9		103	99	160	155	382	360	320	259	216	187	169	478	450	400	324	270	234	211
15,001 - 20,000	1	6	157	152	244	237	944	891	793	642	535	463	419	1180	1114	991	803	669	579	524
	2,3		157	152	244	237	878	828	737	596	497	431	389	1098	1035	921	745	621	539	486
	4,5		153	149	240	233	788	743	661	535	446	386	349	985	929	826	669	558	483	436
	6-9		126	122	196	190	505	476	424	343	286	248	224	631	595	530	429	358	310	280
20,001 - 25,000	1	7	151	147	237	230	1076	1015	903	731	609	528	477	1345	1269	1129	914	761	660	596
	2,3		151	147	237	230	997	941	837	678	565	489	442	1246	1176	1046	848	706	611	553
	4,5		149	145	233	226	894	843	750	607	506	438	396	1118	1054	938	759	633	548	495
	6-9		122	118	190	184	564	532	473	383	319	277	250	705	665	591	479	399	346	313
25,001 - 40,000	1	8	169	164	265	257	1213	1144	1018	824	686	595	538	1516	1430	1273	1030	858	744	673
	2,3		169	164	265	257	1124	1060	943	763	636	551	498	1405	1325	1179	954	795	689	623
	4,5		166	161	260	252	1004	947	843	682	568	492	445	1255	1184	1054	853	710	615	556
	6-9		135	131	211	205	628	592	527	426	355	308	278	785	740	659	533	444	385	348
40,001 - 65,000	1	10	205	199	320	311	1551	1463	1302	1053	878	761	688	1939	1829	1628	1316	1098	951	860
	2,3		205	199	320	311	1434	1353	1204	974	812	704	636	1793	1691	1505	1218	1015	880	795
	4,5		201	195	314	305	1277	1205	1072	868	723	627	566	1596	1506	1340	1085	904	784	708
	6-9		162	157	253	246	782	738	657	531	443	384	347	978	923	821	664	554	480	434
65,001 - 90,000	1	11	229	222	357	347	1688	1592	1417	1146	955	828	748	2110	1990	1771	1433	1194	1035	935
	2,3		229	222	357	347	1559	1471	1309	1059	883	765	691	1949	1839	1636	1324	1104	956	864
	4,5		225	218	351	341	1388	1309	1165	942	785	681	615	1735	1636	1456	1178	981	851	769
	6-9		180	175	281	273	845	797	709	574	478	414	375	1056	996	886	718	598	518	469
Charge per \$1000 over \$90,000	1	12	0.69	0.67	1.08	1.05	12.53	11.82	10.52	8.51	7.09	5.47	5.55	15.66	14.77	13.15	10.64	8.86	6.84	6.94
	2,3		0.69	0.67	1.08	1.05	12.53	11.82	10.52	8.51	7.09	5.47	5.55	15.66	14.77	13.15	10.64	8.86	6.84	6.94
	4,5		0.69	0.67	1.08	1.05	12.53	11.82	10.52	8.51	7.09	5.47	5.55	15.66	14.77	13.15	10.64	8.86	6.84	6.94
	6-9		0.69	0.67	1.08	1.05	12.53	11.82	10.52	8.51	7.09	5.47	5.55	15.66	14.77	13.15	10.64	8.86	6.84	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	\$ 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 \$4 minimum.

No Deductible - Add \$12  
to the \$300 Ded Limited Collision Rate.

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

**Territory 16 - FLEET**

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION						COLLISION											
			ALL VEHICLES						TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS					
			Fire, Theft & CAC			Comprehensive			DEDUCTIBLES						DEDUCTIBLES					
			300	500		300	500		300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000
\$ 0 - 4,500	1	1	67	63	102	98	310	292	260	210	175	152	137	388	365	325	263	219	190	171
	2,3		67	63	102	98	295	278	247	200	167	145	131	369	348	309	250	209	181	164
	4,5		66	62	101	97	275	259	231	186	155	135	122	344	324	289	233	194	169	153
	6-9		58	54	89	85	213	201	179	145	121	105	94	266	251	224	181	151	131	118
4,501 - 6,000	1	2	69	65	105	101	348	328	292	236	197	171	154	435	410	365	295	246	214	193
	2,3		69	65	105	101	330	311	277	224	187	162	146	413	389	346	280	234	203	183
	4,5		68	64	104	100	306	289	257	208	173	150	136	383	361	321	260	216	188	170
	6-9		60	56	91	87	230	217	193	156	130	113	102	288	271	241	195	163	141	128
6,001 - 8,000	1	3	76	72	116	112	404	381	339	274	229	198	179	505	476	424	343	286	248	224
	2,3		76	72	116	112	381	359	320	258	215	187	169	476	449	400	323	269	234	211
	4,5		75	71	115	111	351	331	295	238	199	172	156	439	414	369	298	249	215	195
	6-9		65	61	99	95	255	241	214	174	145	125	113	319	301	268	218	181	156	141
8,001 - 10,000	1	4	100	96	155	150	531	501	446	361	301	261	235	664	626	558	451	376	326	294
	2,3		100	96	155	150	498	470	418	338	282	244	221	623	588	523	423	353	305	276
	4,5		99	95	152	148	455	429	382	309	257	223	202	569	536	478	386	321	279	253
	6-9		83	79	128	124	315	297	264	214	178	154	140	394	371	330	268	223	193	175
10,001 - 15,000	1	5	128	124	199	193	687	648	577	467	389	337	305	859	810	721	584	486	421	381
	2,3		128	124	199	193	641	605	538	436	363	315	284	801	756	673	545	454	394	355
	4,5		126	122	196	190	580	547	487	394	328	284	257	725	684	609	493	410	355	321
	6-9		104	100	161	156	386	364	324	262	218	189	171	483	455	405	328	273	236	214
15,001 - 20,000	1	6	159	154	247	240	959	905	805	652	543	471	425	1199	1131	1006	815	679	589	531
	2,3		159	154	247	240	891	841	748	606	505	437	395	1114	1051	935	758	631	546	494
	4,5		156	151	243	236	800	755	672	544	453	393	355	1000	944	840	680	566	491	444
	6-9		127	123	198	192	511	482	429	347	289	251	227	639	603	536	434	361	314	284
20,001 - 25,000	1	7	153	149	240	233	1093	1031	918	742	619	536	485	1366	1289	1148	928	774	670	606
	2,3		153	149	240	233	1013	956	851	688	574	497	449	1266	1195	1064	860	718	621	561
	4,5		151	147	236	229	907	856	762	616	514	445	402	1134	1070	953	770	643	556	503
	6-9		124	120	193	187	572	540	481	389	324	281	254	715	675	601	486	405	351	318
25,001 - 40,000	1	8	171	166	268	260	1232	1162	1034	837	697	604	546	1540	1453	1293	1046	871	755	683
	2,3		171	166	268	260	1142	1077	959	775	646	560	506	1428	1346	1199	969	808	700	633
	4,5		169	164	264	256	1020	962	856	693	577	500	452	1275	1203	1070	866	721	625	565
	6-9		136	132	213	207	636	600	534	432	360	312	282	795	750	668	540	450	390	353
40,001 - 65,000	1	10	208	202	324	315	1577	1488	1324	1071	893	774	699	1971	1860	1655	1339	1116	968	874
	2,3		208	202	324	315	1458	1375	1224	990	825	715	646	1823	1719	1530	1238	1031	894	808
	4,5		204	198	319	310	1299	1225	1090	882	735	637	576	1624	1531	1363	1103	919	796	720
	6-9		164	159	256	249	794	749	667	539	449	389	352	993	936	834	674	561	486	440
65,001 - 90,000	1	11	232	225	363	352	1716	1619	1441	1166	971	842	761	2145	2024	1801	1458	1214	1053	951
	2,3		232	225	363	352	1585	1495	1331	1076	897	777	703	1981	1869	1664	1345	1121	971	879
	4,5		228	221	356	346	1411	1331	1185	958	799	692	626	1764	1664	1481	1198	999	865	783
	6-9		182	177	285	277	858	809	720	582	485	421	380	1073	1011	900	728	606	526	475
Charge per \$1000 over \$90,000	1	12	0.70	0.68	1.10	1.07	12.75	12.03	10.71	8.66	7.22	5.57	5.66	15.94	15.04	13.39	10.83	9.02	6.96	7.07
	2,3		0.70	0.68	1.10	1.07	12.75	12.03	10.71	8.66	7.22	5.57	5.66	15.94	15.04	13.39	10.83	9.02	6.96	7.07
	4,5		0.70	0.68	1.10	1.07	12.75	12.03	10.71	8.66	7.22	5.57	5.66	15.94	15.04	13.39	10.83	9.02	6.96	7.07
	6-9		0.70	0.68	1.10	1.07	12.75	12.03	10.71	8.66	7.22	5.57	5.66	15.94	15.04	13.39	10.83	9.02	6.96	7.07

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	\$ 36
\$3000 Deductible	\$ 45
\$4000 Deductible	\$ 50
\$5000 Deductible	\$ 54

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 \$4 minimum.

No Deductible - Add \$12  
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	71	67	108	104	313	295	263	212	177	153	139	391	369	329	265	221	191	174
	2,3		71	67	108	104	297	280	249	202	168	146	132	371	350	311	253	210	183	165
	4,5		70	66	107	103	278	262	233	189	157	136	123	348	328	291	236	196	170	154
	6-9		61	57	93	89	214	202	180	145	121	105	95	268	253	225	181	151	131	119
4,501 - 6,000	1	2	72	68	111	107	352	332	295	239	199	173	156	440	415	369	299	249	216	195
	2,3		72	68	111	107	334	315	280	227	189	164	148	418	394	350	284	236	205	185
	4,5		72	68	110	106	310	292	260	210	175	152	137	388	365	325	263	219	190	171
	6-9		62	58	95	91	232	219	195	158	131	114	103	290	274	244	198	164	143	129
6,001 - 8,000	1	3	80	76	123	119	408	385	343	277	231	200	181	510	481	429	346	289	250	226
	2,3		80	76	123	119	386	364	324	262	218	189	171	483	455	405	328	273	236	214
	4,5		80	76	122	118	355	335	298	241	201	174	157	444	419	373	301	251	218	196
	6-9		68	64	104	100	259	244	217	176	146	127	115	324	305	271	220	183	159	144
8,001 - 10,000	1	4	107	103	166	161	538	508	452	366	305	264	239	673	635	565	458	381	330	299
	2,3		107	103	166	161	505	476	424	343	286	248	224	631	595	530	429	358	310	280
	4,5		106	102	164	159	460	434	386	312	260	226	204	575	543	483	390	325	283	255
	6-9		88	84	136	132	318	300	267	216	180	156	141	398	375	334	270	225	195	176
10,001 - 15,000	1	5	137	133	214	208	696	657	585	473	394	342	309	870	821	731	591	493	428	386
	2,3		137	133	214	208	650	613	546	441	368	319	288	813	766	683	551	460	399	360
	4,5		135	131	210	204	588	555	494	400	333	289	261	735	694	618	500	416	361	326
	6-9		112	108	173	168	390	368	328	265	221	191	173	488	460	410	331	276	239	216
15,001 - 20,000	1	6	171	166	268	260	974	919	818	662	551	478	432	1218	1149	1023	828	689	598	540
	2,3		171	166	268	260	904	853	759	614	512	444	401	1130	1066	949	768	640	555	501
	4,5		168	163	263	255	812	766	682	552	460	398	360	1015	958	853	690	575	498	450
	6-9		136	132	213	207	517	488	434	351	293	254	229	646	610	543	439	366	318	286
20,001 - 25,000	1	7	166	161	259	251	1110	1047	932	754	628	544	492	1388	1309	1165	943	785	680	615
	2,3		166	161	259	251	1029	971	864	699	583	505	456	1286	1214	1080	874	729	631	570
	4,5		163	158	254	247	921	869	773	626	521	452	408	1151	1086	966	783	651	565	510
	6-9		133	129	207	201	580	547	487	394	328	284	257	725	684	609	493	410	355	321
25,001 - 40,000	1	8	185	180	289	281	1252	1181	1051	850	709	614	555	1565	1476	1314	1063	886	768	694
	2,3		185	180	289	281	1159	1093	973	787	656	568	514	1449	1366	1216	984	820	710	643
	4,5		182	177	285	277	1036	977	870	703	586	508	459	1295	1221	1088	879	733	635	574
	6-9		147	143	230	223	646	609	542	438	365	317	286	808	761	678	548	456	396	358
40,001 - 65,000	1	10	226	219	352	342	1603	1512	1346	1089	907	786	711	2004	1890	1683	1361	1134	983	889
	2,3		226	219	352	342	1481	1397	1243	1006	838	726	657	1851	1746	1554	1258	1048	908	821
	4,5		221	215	346	336	1319	1244	1107	896	746	647	585	1649	1555	1384	1120	933	809	731
	6-9		177	172	277	269	806	760	676	547	456	395	357	1008	950	845	684	570	494	446
65,001 - 90,000	1	11	251	244	393	382	1745	1646	1465	1185	988	856	774	2181	2058	1831	1481	1235	1070	968
	2,3		251	244	393	382	1611	1520	1353	1094	912	790	714	2014	1900	1691	1368	1140	988	893
	4,5		247	240	386	375	1433	1352	1203	973	811	703	635	1791	1690	1504	1216	1014	879	794
	6-9		198	192	309	300	871	822	732	592	493	427	386	1089	1028	915	740	616	534	483
Charge per \$1000 over \$90,000	1	12	0.77	0.75	1.21	1.17	12.98	12.25	10.90	8.82	7.35	5.67	5.76	16.23	15.31	13.62	11.02	9.18	7.08	7.19
	2,3		0.77	0.75	1.21	1.17	12.98	12.25	10.90	8.82	7.35	5.67	5.76	16.23	15.31	13.62	11.02	9.18	7.08	7.19
	4,5		0.77	0.75	1.21	1.17	12.98	12.25	10.90	8.82	7.35	5.67	5.76	16.23	15.31	13.62	11.02	9.18	7.08	7.19
	6-9		0.77	0.75	1.21	1.17	12.98	12.25	10.90	8.82	7.35	5.67	5.76	16.23	15.31	13.62	11.02	9.18	7.08	7.19

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	\$ 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 \$4 minimum.

No Deductible - Add \$12  
to the \$300 Ded Limited Collision Rate.



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

**Territory 18 - FLEET**

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS							TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS						
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES							DEDUCTIBLES						
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	70	66	107	103	335	316	281	228	190	164	149	419	395	351	285	238	205	186
	2,3		70	66	107	103	318	300	267	216	180	156	141	398	375	334	270	225	195	176
	4,5		69	65	105	101	296	279	248	201	167	145	131	370	349	310	251	209	181	164
	6-9		60	56	92	88	225	212	189	153	127	110	100	281	265	236	191	159	138	125
4,501 - 6,000	1	2	72	68	110	106	379	358	319	258	215	186	168	474	448	399	323	269	233	210
	2,3		72	68	110	106	358	338	301	243	203	176	159	448	423	376	304	254	220	199
	4,5		71	67	109	105	332	313	279	225	188	163	147	415	391	349	281	235	204	184
	6-9		62	58	94	90	245	231	206	166	139	120	109	306	289	258	208	174	150	136
6,001 - 8,000	1	3	79	75	121	117	443	418	372	301	251	217	196	554	523	465	376	314	271	245
	2,3		79	75	121	117	418	394	351	284	236	205	185	523	493	439	355	295	256	231
	4,5		78	74	120	116	383	361	321	260	217	188	170	479	451	401	325	271	235	213
	6-9		67	63	103	99	275	259	231	186	155	135	122	344	324	289	233	194	169	153
8,001 - 10,000	1	4	105	101	163	158	589	566	495	400	334	289	261	736	695	619	500	418	361	326
	2,3		105	101	163	158	551	520	463	374	312	270	244	689	650	579	468	390	338	305
	4,5		104	100	161	156	501	473	421	341	284	246	222	626	591	526	426	355	308	278
	6-9		87	83	134	130	341	322	287	232	193	167	151	426	403	359	290	241	209	189
10,001 - 15,000	1	5	135	131	210	204	767	724	644	521	434	376	340	959	905	805	651	543	470	425
	2,3		135	131	210	204	714	674	600	485	404	350	317	893	843	750	606	505	438	396
	4,5		133	129	207	201	644	608	541	438	365	316	286	805	760	676	548	456	395	358
	6-9		110	106	170	165	423	399	355	287	239	207	188	529	499	444	359	299	259	235
15,001 - 20,000	1	6	168	163	263	255	1079	1018	906	733	611	529	478	1349	1273	1133	916	764	661	598
	2,3		168	163	263	255	1001	944	840	680	566	491	444	1251	1180	1050	850	708	614	555
	4,5		166	161	259	251	897	846	753	609	508	440	398	1121	1058	941	761	635	550	498
	6-9		134	130	209	203	566	534	475	384	320	278	251	708	668	594	480	400	348	314
20,001 - 25,000	1	7	163	158	254	247	1233	1163	1035	837	698	605	547	1541	1454	1294	1046	873	756	684
	2,3		163	158	254	247	1142	1077	959	775	646	560	506	1428	1346	1199	969	808	700	633
	4,5		161	156	250	243	1020	962	856	693	577	500	452	1275	1203	1070	866	721	625	565
	6-9		130	126	203	197	636	600	534	432	360	312	282	795	750	668	540	450	390	353
25,001 - 40,000	1	8	182	177	284	276	1391	1312	1168	945	787	682	617	1739	1640	1460	1181	984	853	771
	2,3		182	177	284	276	1287	1214	1080	874	728	631	571	1609	1518	1350	1093	910	789	714
	4,5		178	173	279	271	1148	1083	964	780	650	563	509	1435	1354	1205	975	813	704	636
	6-9		144	140	226	219	709	669	595	482	401	348	314	886	836	744	603	501	435	393
40,001 - 65,000	1	10	220	214	345	335	1786	1685	1500	1213	1011	876	792	2233	2106	1875	1516	1264	1095	990
	2,3		220	214	345	335	1649	1556	1385	1120	934	809	731	2061	1945	1731	1400	1168	1011	914
	4,5		217	211	339	329	1467	1384	1232	996	830	720	650	1834	1730	1540	1245	1038	900	813
	6-9		174	169	272	264	890	840	748	605	504	437	395	1113	1050	935	756	630	546	494
65,001 - 90,000	1	11	246	239	385	374	1945	1835	1633	1321	1101	954	862	2431	2294	2041	1651	1376	1193	1078
	2,3		246	239	385	374	1796	1694	1508	1220	1016	881	796	2245	2118	1885	1525	1270	1101	995
	4,5		243	236	379	368	1595	1505	1339	1084	903	783	707	1994	1881	1674	1355	1129	979	884
	6-9		194	188	303	294	964	909	809	654	545	473	427	1205	1136	1011	818	681	591	534
Charge per \$1000 over \$90,000	1	12	0.76	0.73	1.18	1.15	14.60	13.77	12.26	9.92	8.26	6.37	6.47	18.25	17.22	15.32	12.40	10.33	7.97	8.09
	2,3		0.76	0.73	1.18	1.15	14.60	13.77	12.26	9.92	8.26	6.37	6.47	18.25	17.22	15.32	12.40	10.33	7.97	8.09
	4,5		0.76	0.73	1.18	1.15	14.60	13.77	12.26	9.92	8.26	6.37	6.47	18.25	17.22	15.32	12.40	10.33	7.97	8.09
	6-9		0.76	0.73	1.18	1.15	14.60	13.77	12.26	9.92	8.26	6.37	6.47	18.25	17.22	15.32	12.40	10.33	7.97	8.09

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 16
\$1000 Deductible	\$ 27
\$2000 Deductible	\$ 41
\$3000 Deductible	\$ 51
\$4000 Deductible	\$ 57
\$5000 Deductible	\$ 62

**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 \$4 minimum.

No Deductible - Add \$14  
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	70	66	107	103	350	330	294	238	198	172	155	438	413	368	298	248	215	194
	2,3		70	66	107	103	332	313	279	225	188	163	147	415	391	349	281	235	204	184
	4,5		69	65	106	102	308	291	259	210	175	151	137	385	364	324	263	219	189	171
	6-9		60	56	92	88	231	218	194	157	131	113	102	289	273	243	196	164	141	128
4,501 - 6,000	1	2	72	68	110	106	398	375	334	270	225	195	176	498	469	418	338	281	244	220
	2,3		72	68	110	106	376	355	316	256	213	185	167	470	444	395	320	266	231	209
	4,5		71	67	109	105	347	327	291	235	196	170	154	434	409	364	294	245	213	193
	6-9		62	58	95	91	253	239	213	172	143	124	112	316	299	266	215	179	155	140
6,001 - 8,000	1	3	80	76	122	118	466	440	392	317	264	229	207	583	550	490	396	330	286	259
	2,3		80	76	122	118	439	414	368	298	248	215	195	549	518	460	373	310	269	244
	4,5		78	74	120	116	402	379	337	273	227	197	178	503	474	421	341	284	246	223
	6-9		67	63	103	99	285	269	239	194	161	140	126	356	336	299	243	201	175	158
8,001 - 10,000	1	4	106	102	164	159	624	589	524	424	353	306	277	780	736	655	530	441	383	346
	2,3		106	102	164	159	583	550	490	396	330	286	259	729	688	613	495	413	358	324
	4,5		104	100	162	157	529	499	444	359	299	259	235	661	624	555	449	374	324	294
	6-9		88	84	135	131	357	337	300	243	202	175	158	446	421	375	304	253	219	198
10,001 - 15,000	1	5	135	131	211	205	815	769	684	554	461	400	361	1019	961	855	693	576	500	451
	2,3		135	131	211	205	759	716	637	516	430	372	337	949	895	796	645	538	465	421
	4,5		133	129	208	202	684	645	574	464	387	335	303	855	806	718	580	484	419	379
	6-9		110	106	171	166	445	420	374	302	252	218	197	556	525	468	378	315	273	246
15,001 - 20,000	1	6	169	164	264	256	1151	1086	967	782	652	565	510	1439	1358	1209	978	815	706	638
	2,3		169	164	264	256	1066	1006	895	724	604	523	473	1333	1258	1119	905	755	654	591
	4,5		166	161	260	252	954	900	801	648	540	468	423	1193	1125	1001	810	675	585	529
	6-9		135	131	211	205	599	565	503	407	339	294	266	749	706	629	509	424	368	333
20,001 - 25,000	1	7	164	159	255	248	1315	1241	1104	894	745	645	583	1644	1551	1380	1118	931	806	729
	2,3		164	159	255	248	1218	1149	1023	827	689	597	540	1523	1436	1279	1034	861	746	675
	4,5		161	156	251	244	1087	1025	912	738	615	533	482	1359	1281	1140	923	769	666	603
	6-9		131	127	204	198	674	636	566	458	382	331	299	843	795	708	573	478	414	374
25,001 - 40,000	1	8	183	178	286	278	1486	1402	1248	1009	841	729	659	1858	1753	1560	1261	1051	911	824
	2,3		183	178	286	278	1375	1297	1154	934	778	674	610	1719	1621	1443	1168	973	843	763
	4,5		180	175	281	273	1225	1156	1029	832	694	601	543	1531	1445	1286	1040	868	751	679
	6-9		145	141	228	221	753	710	632	511	426	369	334	941	888	790	639	533	461	418
40,001 - 65,000	1	10	222	216	347	337	1911	1803	1605	1298	1082	938	847	2389	2254	2006	1623	1353	1173	1059
	2,3		222	216	347	337	1764	1664	1481	1198	998	865	782	2205	2080	1851	1498	1248	1081	978
	4,5		218	212	341	331	1568	1479	1316	1065	887	769	695	1960	1849	1645	1331	1109	961	869
	6-9		175	170	274	266	948	894	796	644	536	465	420	1185	1118	995	805	670	581	525
65,001 - 90,000	1	11	248	241	388	377	2082	1964	1748	1414	1178	1021	923	2603	2455	2185	1768	1473	1276	1154
	2,3		248	241	388	377	1921	1812	1613	1305	1087	942	852	2401	2265	2016	1631	1359	1178	1065
	4,5		244	237	381	370	1706	1609	1432	1158	965	837	756	2133	2011	1790	1448	1206	1046	945
	6-9		195	189	305	296	1026	968	862	697	581	503	455	1283	1210	1078	871	726	629	569
Charge per \$1000 over \$90,000	1	12	0.76	0.74	1.19	1.15	15.70	14.81	13.18	10.66	8.89	6.85	6.96	19.63	18.51	16.48	13.33	11.11	8.57	8.70
	2,3		0.76	0.74	1.19	1.15	15.70	14.81	13.18	10.66	8.89	6.85	6.96	19.63	18.51	16.48	13.33	11.11	8.57	8.70
	4,5		0.76	0.74	1.19	1.15	15.70	14.81	13.18	10.66	8.89	6.85	6.96	19.63	18.51	16.48	13.33	11.11	8.57	8.70
	6-9		0.76	0.74	1.19	1.15	15.70	14.81	13.18	10.66	8.89	6.85	6.96	19.63	18.51	16.48	13.33	11.11	8.57	8.70

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	\$ 15
\$ 500 Deductible	\$ 17
\$1000 Deductible	\$ 29
\$2000 Deductible	\$ 44
\$3000 Deductible	\$ 55
\$4000 Deductible	\$ 61
\$5000 Deductible	\$ 66

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 \$4 minimum.

No Deductible - Add \$15  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**

**Physical Damage Coverages**

**Territory 20 - FLEET**

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	67	63	103	99	349	329	293	237	197	171	155	436	411	366	296	246	214	194
	2,3		67	63	103	99	331	312	278	225	187	162	147	414	390	348	281	234	203	184
	4,5		67	63	102	98	306	289	257	208	173	150	136	383	361	321	260	216	188	170
	6-9		58	54	89	85	231	218	194	157	131	113	102	289	273	243	196	164	141	128
4,501 - 6,000	1	2	69	65	106	102	395	373	332	269	224	194	175	494	466	415	336	280	243	219
	2,3		69	65	106	102	374	353	314	254	212	184	166	468	441	393	318	265	230	208
	4,5		69	65	105	101	345	325	289	234	195	169	153	431	406	361	293	244	211	191
	6-9		60	56	91	87	252	238	212	171	143	124	112	315	298	265	214	179	155	140
6,001 - 8,000	1	3	76	72	117	113	463	437	389	315	262	227	205	579	546	486	394	328	284	256
	2,3		76	72	117	113	436	411	366	296	247	214	193	545	514	458	370	309	268	241
	4,5		75	71	115	111	400	377	336	271	226	196	177	500	471	420	339	283	245	221
	6-9		65	61	99	95	283	267	238	192	160	139	125	354	334	298	240	200	174	156
8,001 - 10,000	1	4	101	97	156	151	620	585	521	421	351	304	275	775	731	651	526	439	380	344
	2,3		101	97	156	151	580	547	487	394	328	284	257	725	684	609	493	410	355	321
	4,5		99	95	153	149	526	496	441	357	298	258	233	658	620	551	446	373	323	291
	6-9		84	80	129	125	355	335	298	241	201	174	157	444	419	373	301	251	218	196
10,001 - 15,000	1	5	128	124	200	194	810	764	680	550	458	397	359	1013	955	850	688	573	496	449
	2,3		128	124	200	194	754	711	633	512	427	370	334	943	889	791	640	534	463	418
	4,5		126	122	197	191	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	6-9		104	100	162	157	442	417	371	300	250	217	196	553	521	464	375	313	271	245
15,001 - 20,000	1	6	160	155	249	242	1143	1078	959	776	647	561	507	1429	1348	1199	970	809	701	634
	2,3		160	155	249	242	1059	999	889	719	599	519	470	1324	1249	1111	899	749	649	588
	4,5		157	152	245	238	948	894	796	644	536	465	420	1185	1118	995	805	670	581	525
	6-9		128	124	200	194	595	561	499	404	337	292	264	744	701	624	505	421	365	330
20,001 - 25,000	1	7	155	150	241	234	1306	1232	1096	887	739	641	579	1633	1540	1370	1109	924	801	724
	2,3		155	150	241	234	1208	1140	1015	821	684	593	536	1510	1425	1269	1026	855	741	670
	4,5		151	147	237	230	1079	1018	906	733	611	529	478	1349	1273	1133	916	764	661	598
	6-9		124	120	194	188	670	632	562	455	379	329	297	838	790	703	569	474	411	371
25,001 - 40,000	1	8	173	168	270	262	1476	1392	1239	1002	835	724	654	1845	1740	1549	1253	1044	905	818
	2,3		173	168	270	262	1364	1287	1145	927	772	669	605	1705	1609	1431	1159	965	836	756
	4,5		170	165	266	258	1216	1147	1021	826	688	596	539	1520	1434	1276	1033	860	745	674
	6-9		138	134	215	209	747	705	627	508	423	367	331	934	881	784	635	529	459	414
40,001 - 65,000	1	10	209	203	327	317	1896	1789	1592	1288	1073	930	841	2370	2236	1990	1610	1341	1163	1051
	2,3		209	203	327	317	1750	1651	1469	1189	991	859	776	2188	2064	1836	1486	1239	1074	970
	4,5		206	200	321	312	1556	1468	1307	1057	881	763	690	1945	1835	1634	1321	1101	954	863
	6-9		166	161	259	251	940	887	789	639	532	461	417	1175	1109	986	799	665	576	521
65,001 - 90,000	1	11	234	227	365	354	2066	1949	1735	1403	1169	1013	916	2583	2436	2169	1754	1461	1266	1145
	2,3		234	227	365	354	1906	1798	1600	1295	1079	935	845	2383	2248	2000	1619	1349	1169	1056
	4,5		230	223	358	348	1693	1597	1421	1150	958	830	751	2116	1996	1776	1438	1198	1038	939
	6-9		184	179	287	279	1019	961	855	692	577	500	452	1274	1201	1069	865	721	625	565
Charge per \$1000 over \$90,000	1	12	0.71	0.69	1.11	1.08	15.57	14.69	13.07	10.58	8.81	6.80	6.90	19.46	18.36	16.34	13.22	11.02	8.50	8.63
	2,3		0.71	0.69	1.11	1.08	15.57	14.69	13.07	10.58	8.81	6.80	6.90	19.46	18.36	16.34	13.22	11.02	8.50	8.63
	4,5		0.71	0.69	1.11	1.08	15.57	14.69	13.07	10.58	8.81	6.80	6.90	19.46	18.36	16.34	13.22	11.02	8.50	8.63
	6-9		0.71	0.69	1.11	1.08	15.57	14.69	13.07	10.58	8.81	6.80	6.90	19.46	18.36	16.34	13.22	11.02	8.50	8.63

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 17
\$1000 Deductible	\$ 29
\$2000 Deductible	\$ 44
\$3000 Deductible	\$ 55
\$4000 Deductible	\$ 61
\$5000 Deductible	\$ 66

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 \$4 minimum.

No Deductible - Add \$14  
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	113	109	175	170	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		113	109	175	170	632	596	530	429	358	310	280	790	745	663	536	448	388	350
	4,5		112	108	173	168	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	6-9		93	89	143	139	382	360	320	259	216	187	169	478	450	400	324	270	234	211
4,501 - 6,000	1	2	117	113	182	177	796	751	668	541	451	391	353	995	939	835	676	564	489	441
	2,3		117	113	182	177	741	699	622	503	419	363	329	926	874	778	629	524	454	411
	4,5		115	111	179	174	668	630	561	454	378	328	296	835	788	701	568	473	410	370
	6-9		96	92	148	144	436	411	366	296	247	214	193	545	514	458	370	309	268	241
6,001 - 8,000	1	3	133	129	207	201	967	912	812	657	547	474	429	1209	1140	1015	821	684	593	536
	2,3		133	129	207	201	898	847	754	610	508	440	398	1123	1059	943	763	635	550	498
	4,5		131	127	204	198	806	760	676	547	456	395	357	1008	950	845	684	570	494	446
	6-9		108	104	167	162	514	485	432	349	291	252	228	643	606	540	436	364	315	285
8,001 - 10,000	1	4	190	184	296	287	1359	1282	1141	923	769	667	603	1699	1603	1426	1154	961	834	754
	2,3		190	184	296	287	1257	1186	1056	854	712	617	557	1571	1483	1320	1068	890	771	696
	4,5		185	180	290	282	1123	1059	943	762	635	551	498	1404	1324	1179	953	794	689	623
	6-9		149	145	234	227	694	655	583	472	393	341	308	868	819	729	590	491	426	385
10,001 - 15,000	1	5	251	244	393	382	1836	1732	1541	1247	1039	901	814	2295	2165	1926	1559	1299	1126	1018
	2,3		251	244	393	382	1695	1599	1423	1151	959	831	752	2119	1999	1779	1439	1199	1039	940
	4,5		248	241	387	376	1507	1422	1266	1024	853	739	668	1884	1778	1583	1280	1066	924	835
	6-9		198	192	309	300	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	321	312	503	488	2671	2520	2243	1814	1512	1310	1184	3339	3150	2804	2268	1890	1638	1480
	2,3		321	312	503	488	2461	2322	2067	1672	1393	1207	1091	3076	2903	2584	2090	1741	1509	1364
	4,5		316	307	494	480	2181	2058	1832	1482	1235	1070	967	2726	2573	2290	1853	1544	1338	1209
	6-9		251	244	392	381	1296	1223	1088	881	734	636	575	1620	1529	1360	1101	918	795	719
20,001 - 25,000	1	7	310	301	485	471	3081	2907	2587	2093	1744	1512	1366	3851	3634	3234	2616	2180	1890	1708
	2,3		310	301	485	471	2837	2676	2382	1927	1606	1392	1258	3546	3345	2978	2409	2008	1740	1573
	4,5		305	296	477	463	2512	2370	2109	1706	1422	1232	1114	3140	2963	2636	2133	1778	1540	1393
	6-9		243	236	379	368	1484	1400	1246	1008	840	728	658	1855	1750	1558	1260	1050	910	823
25,001 - 40,000	1	8	351	341	549	533	3506	3308	2944	2382	1985	1720	1555	4383	4135	3680	2978	2481	2150	1944
	2,3		351	341	549	533	3228	3045	2710	2192	1827	1583	1431	4035	3806	3388	2740	2284	1979	1789
	4,5		345	335	539	523	2856	2694	2398	1940	1616	1401	1266	3570	3368	2998	2425	2020	1751	1583
	6-9		274	266	427	415	1679	1584	1410	1140	950	824	744	2099	1980	1763	1425	1188	1030	930
40,001 - 65,000	1	10	433	420	676	656	4564	4306	3832	3100	2584	2239	2024	5705	5383	4790	3875	3230	2799	2530
	2,3		433	420	676	656	4198	3960	3524	2851	2376	2059	1861	5248	4950	4405	3564	2970	2574	2326
	4,5		424	412	663	644	3710	3500	3115	2520	2100	1820	1645	4638	4375	3894	3150	2625	2275	2056
	6-9		335	325	523	508	2165	2042	1817	1470	1225	1062	960	2706	2553	2271	1838	1531	1328	1200
65,001 - 90,000	1	11	486	472	760	738	4992	4709	4191	3390	2825	2449	2213	6240	5886	5239	4238	3531	3061	2766
	2,3		486	472	760	738	4589	4329	3853	3117	2597	2251	2035	5736	5411	4816	3896	3246	2814	2544
	4,5		477	463	746	724	4055	3825	3404	2754	2295	1989	1798	5069	4781	4255	3443	2869	2486	2248
	6-9		376	365	588	571	2360	2226	1981	1603	1336	1158	1046	2950	2783	2476	2004	1670	1448	1308
Charge per \$1000 over \$90,000	1	12	1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	2,3		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	4,5		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	6-9		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67

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

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 36
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 73
\$2000 Deductible	\$110
\$3000 Deductible	\$137
\$4000 Deductible	\$153
\$5000 Deductible	\$166

LIMITED COLLISION

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$36  
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	113	109	175	170	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		113	109	175	170	632	596	530	429	358	310	280	790	745	663	536	448	388	350
	4,5		112	108	173	168	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	6-9		93	89	143	139	382	360	320	259	216	187	169	478	450	400	324	270	234	211
4,501 - 6,000	1	2	117	113	182	177	796	751	668	541	451	391	353	995	939	835	676	564	489	441
	2,3		117	113	182	177	741	699	622	503	419	363	329	926	874	778	629	524	454	411
	4,5		115	111	179	174	668	630	561	454	378	328	296	835	788	701	568	473	410	370
	6-9		96	92	148	144	436	411	366	296	247	214	193	545	514	458	370	309	268	241
6,001 - 8,000	1	3	133	129	207	201	967	912	812	657	547	474	429	1209	1140	1015	821	684	593	536
	2,3		133	129	207	201	898	847	754	610	508	440	398	1123	1059	943	763	635	550	498
	4,5		131	127	204	198	806	760	676	547	456	395	357	1008	950	845	684	570	494	446
	6-9		108	104	167	162	514	485	432	349	291	252	228	643	606	540	436	364	315	285
8,001 - 10,000	1	4	190	184	296	287	1359	1282	1141	923	769	667	603	1699	1603	1426	1154	961	834	754
	2,3		190	184	296	287	1257	1186	1056	854	712	617	557	1571	1483	1320	1068	890	771	696
	4,5		185	180	290	282	1123	1059	943	762	635	551	498	1404	1324	1179	953	794	689	623
	6-9		149	145	234	227	694	655	583	472	393	341	308	868	819	729	590	491	426	385
10,001 - 15,000	1	5	251	244	393	382	1836	1732	1541	1247	1039	901	814	2295	2165	1926	1559	1299	1126	1018
	2,3		251	244	393	382	1695	1599	1423	1151	959	831	752	2119	1999	1779	1439	1199	1039	940
	4,5		248	241	387	376	1507	1422	1266	1024	853	739	668	1884	1778	1583	1280	1066	924	835
	6-9		198	192	309	300	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	321	312	503	488	2671	2520	2243	1814	1512	1310	1184	3339	3150	2804	2268	1890	1638	1480
	2,3		321	312	503	488	2461	2322	2067	1672	1393	1207	1091	3076	2903	2584	2090	1741	1509	1364
	4,5		316	307	494	480	2181	2058	1832	1482	1235	1070	967	2726	2573	2290	1853	1544	1338	1209
	6-9		251	244	392	381	1296	1223	1088	881	734	636	575	1620	1529	1360	1101	918	795	719
20,001 - 25,000	1	7	310	301	485	471	3081	2907	2587	2093	1744	1512	1366	3851	3634	3234	2616	2180	1890	1708
	2,3		310	301	485	471	2837	2676	2382	1927	1606	1392	1258	3546	3345	2978	2409	2008	1740	1573
	4,5		305	296	477	463	2512	2370	2109	1706	1422	1232	1114	3140	2963	2636	2133	1778	1540	1393
	6-9		243	236	379	368	1484	1400	1246	1008	840	728	658	1855	1750	1558	1260	1050	910	823
25,001 - 40,000	1	8	351	341	549	533	3506	3308	2944	2382	1985	1720	1555	4383	4135	3680	2978	2481	2150	1944
	2,3		351	341	549	533	3228	3045	2710	2192	1827	1583	1431	4035	3806	3388	2740	2284	1979	1789
	4,5		345	335	539	523	2856	2694	2398	1940	1616	1401	1266	3570	3368	2998	2425	2020	1751	1583
	6-9		274	266	427	415	1679	1584	1410	1140	950	824	744	2099	1980	1763	1425	1188	1030	930
40,001 - 65,000	1	10	433	420	676	656	4564	4306	3832	3100	2584	2239	2024	5705	5383	4790	3875	3230	2799	2530
	2,3		433	420	676	656	4198	3960	3524	2851	2376	2059	1861	5248	4950	4405	3564	2970	2574	2326
	4,5		424	412	663	644	3710	3500	3115	2520	2100	1820	1645	4638	4375	3894	3150	2625	2275	2056
	6-9		335	325	523	508	2165	2042	1817	1470	1225	1062	960	2706	2553	2271	1838	1531	1328	1200
65,001 - 90,000	1	11	486	472	760	738	4992	4709	4191	3390	2825	2449	2213	6240	5886	5239	4238	3531	3061	2766
	2,3		486	472	760	738	4589	4329	3853	3117	2597	2251	2035	5736	5411	4816	3896	3246	2814	2544
	4,5		477	463	746	724	4055	3825	3404	2754	2295	1989	1798	5069	4781	4255	3443	2869	2486	2248
	6-9		376	365	588	571	2360	2226	1981	1603	1336	1158	1046	2950	2783	2476	2004	1670	1448	1308
Charge per \$1000 over \$90,000	1	12	1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	2,3		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	4,5		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	6-9		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 36
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 73
\$2000 Deductible	\$110
\$3000 Deductible	\$137
\$4000 Deductible	\$153
\$5000 Deductible	\$166

**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 \$4 minimum.

No Deductible - Add \$36  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**

**Physical Damage Coverages**

**Territory 3 - 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	113	109	175	170	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		113	109	175	170	632	596	530	429	358	310	280	790	745	663	536	448	388	350
	4,5		112	108	173	168	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	6-9		93	89	143	139	382	360	320	259	216	187	169	478	450	400	324	270	234	211
4,501 - 6,000	1	2	117	113	182	177	796	751	668	541	451	391	353	995	939	835	676	564	489	441
	2,3		117	113	182	177	741	699	622	503	419	363	329	926	874	778	629	524	454	411
	4,5		115	111	179	174	668	630	561	454	378	328	296	835	788	701	568	473	410	370
	6-9		96	92	148	144	436	411	366	296	247	214	193	545	514	458	370	309	268	241
6,001 - 8,000	1	3	133	129	207	201	967	912	812	657	547	474	429	1209	1140	1015	821	684	593	536
	2,3		133	129	207	201	898	847	754	610	508	440	398	1123	1059	943	763	635	550	498
	4,5		131	127	204	198	806	760	676	547	456	395	357	1008	950	845	684	570	494	446
	6-9		108	104	167	162	514	485	432	349	291	252	228	643	606	540	436	364	315	285
8,001 - 10,000	1	4	190	184	296	287	1359	1282	1141	923	769	667	603	1699	1603	1426	1154	961	834	754
	2,3		190	184	296	287	1257	1186	1056	854	712	617	557	1571	1483	1320	1068	890	771	696
	4,5		185	180	290	282	1123	1059	943	762	635	551	498	1404	1324	1179	953	794	689	623
	6-9		149	145	234	227	694	655	583	472	393	341	308	868	819	729	590	491	426	385
10,001 - 15,000	1	5	251	244	393	382	1836	1732	1541	1247	1039	901	814	2295	2165	1926	1559	1299	1126	1018
	2,3		251	244	393	382	1695	1599	1423	1151	959	831	752	2119	1999	1779	1439	1199	1039	940
	4,5		248	241	387	376	1507	1422	1266	1024	853	739	668	1884	1778	1583	1280	1066	924	835
	6-9		198	192	309	300	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	321	312	503	488	2671	2520	2243	1814	1512	1310	1184	3339	3150	2804	2268	1890	1638	1480
	2,3		321	312	503	488	2461	2322	2067	1672	1393	1207	1091	3076	2903	2584	2090	1741	1509	1364
	4,5		316	307	494	480	2181	2058	1832	1482	1235	1070	967	2726	2573	2290	1853	1544	1338	1209
	6-9		251	244	392	381	1296	1223	1088	881	734	636	575	1620	1529	1360	1101	918	795	719
20,001 - 25,000	1	7	310	301	485	471	3081	2907	2587	2093	1744	1512	1366	3851	3634	3234	2616	2180	1890	1708
	2,3		310	301	485	471	2837	2676	2382	1927	1606	1392	1258	3546	3345	2978	2409	2008	1740	1573
	4,5		305	296	477	463	2512	2370	2109	1706	1422	1232	1114	3140	2963	2636	2133	1778	1540	1393
	6-9		243	236	379	368	1484	1400	1246	1008	840	728	658	1855	1750	1558	1260	1050	910	823
25,001 - 40,000	1	8	351	341	549	533	3506	3308	2944	2382	1985	1720	1555	4383	4135	3680	2978	2481	2150	1944
	2,3		351	341	549	533	3228	3045	2710	2192	1827	1583	1431	4035	3806	3388	2740	2284	1979	1789
	4,5		345	335	539	523	2856	2694	2398	1940	1616	1401	1266	3570	3368	2998	2425	2020	1751	1583
	6-9		274	266	427	415	1679	1584	1410	1140	950	824	744	2099	1980	1763	1425	1188	1030	930
40,001 - 65,000	1	10	433	420	676	656	4564	4306	3832	3100	2584	2239	2024	5705	5383	4790	3875	3230	2799	2530
	2,3		433	420	676	656	4198	3960	3524	2851	2376	2059	1861	5248	4950	4405	3564	2970	2574	2326
	4,5		424	412	663	644	3710	3500	3115	2520	2100	1820	1645	4638	4375	3894	3150	2625	2275	2056
	6-9		335	325	523	508	2165	2042	1817	1470	1225	1062	960	2706	2553	2271	1838	1531	1328	1200
65,001 - 90,000	1	11	486	472	760	738	4992	4709	4191	3390	2825	2449	2213	6240	5886	5239	4238	3531	3061	2766
	2,3		486	472	760	738	4589	4329	3853	3117	2597	2251	2035	5736	5411	4816	3896	3246	2814	2544
	4,5		477	463	746	724	4055	3825	3404	2754	2295	1989	1798	5069	4781	4255	3443	2869	2486	2248
	6-9		376	365	588	571	2360	2226	1981	1603	1336	1158	1046	2950	2783	2476	2004	1670	1448	1308
Charge per \$1000 over \$90,000	1	12	1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	2,3		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	4,5		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	6-9		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 36
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 73
\$2000 Deductible	\$110
\$3000 Deductible	\$137
\$4000 Deductible	\$153
\$5000 Deductible	\$166

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 \$4 minimum.

No Deductible - Add \$36  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**

**Physical Damage Coverages**

**Territory 4 - 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	113	109	175	170	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		113	109	175	170	632	596	530	429	358	310	280	790	745	663	536	448	388	350
	4,5		112	108	173	168	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	6-9		93	89	143	139	382	360	320	259	216	187	169	478	450	400	324	270	234	211
4,501 - 6,000	1	2	117	113	182	177	796	751	668	541	451	391	353	995	939	835	676	564	489	441
	2,3		117	113	182	177	741	699	622	503	419	363	329	926	874	778	629	524	454	411
	4,5		115	111	179	174	668	630	561	454	378	328	296	835	788	701	568	473	410	370
	6-9		96	92	148	144	436	411	366	296	247	214	193	545	514	458	370	309	268	241
6,001 - 8,000	1	3	133	129	207	201	967	912	812	657	547	474	429	1209	1140	1015	821	684	593	536
	2,3		133	129	207	201	898	847	754	610	508	440	398	1123	1059	943	763	635	550	498
	4,5		131	127	204	198	806	760	676	547	456	395	357	1008	950	845	684	570	494	446
	6-9		108	104	167	162	514	485	432	349	291	252	228	643	606	540	436	364	315	285
8,001 - 10,000	1	4	190	184	296	287	1359	1282	1141	923	769	667	603	1699	1603	1426	1154	961	834	754
	2,3		190	184	296	287	1257	1186	1056	854	712	617	557	1571	1483	1320	1068	890	771	696
	4,5		185	180	290	282	1123	1059	943	762	635	551	498	1404	1324	1179	953	794	689	623
	6-9		149	145	234	227	694	655	583	472	393	341	308	868	819	729	590	491	426	385
10,001 - 15,000	1	5	251	244	393	382	1836	1732	1541	1247	1039	901	814	2295	2165	1926	1559	1299	1126	1018
	2,3		251	244	393	382	1695	1599	1423	1151	959	831	752	2119	1999	1779	1439	1199	1039	940
	4,5		248	241	387	376	1507	1422	1266	1024	853	739	668	1884	1778	1583	1280	1066	924	835
	6-9		198	192	309	300	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	321	312	503	488	2671	2520	2243	1814	1512	1310	1184	3339	3150	2804	2268	1890	1638	1480
	2,3		321	312	503	488	2461	2322	2067	1672	1393	1207	1091	3076	2903	2584	2090	1741	1509	1364
	4,5		316	307	494	480	2181	2058	1832	1482	1235	1070	967	2726	2573	2290	1853	1544	1338	1209
	6-9		251	244	392	381	1296	1223	1088	881	734	636	575	1620	1529	1360	1101	918	795	719
20,001 - 25,000	1	7	310	301	485	471	3081	2907	2587	2093	1744	1512	1366	3851	3634	3234	2616	2180	1890	1708
	2,3		310	301	485	471	2837	2676	2382	1927	1606	1392	1258	3546	3345	2978	2409	2008	1740	1573
	4,5		305	296	477	463	2512	2370	2109	1706	1422	1232	1114	3140	2963	2636	2133	1778	1540	1393
	6-9		243	236	379	368	1484	1400	1246	1008	840	728	658	1855	1750	1558	1260	1050	910	823
25,001 - 40,000	1	8	351	341	549	533	3506	3308	2944	2382	1985	1720	1555	4383	4135	3680	2978	2481	2150	1944
	2,3		351	341	549	533	3228	3045	2710	2192	1827	1583	1431	4035	3806	3388	2740	2284	1979	1789
	4,5		345	335	539	523	2856	2694	2398	1940	1616	1401	1266	3570	3368	2998	2425	2020	1751	1583
	6-9		274	266	427	415	1679	1584	1410	1140	950	824	744	2099	1980	1763	1425	1188	1030	930
40,001 - 65,000	1	10	433	420	676	656	4564	4306	3832	3100	2584	2239	2024	5705	5383	4790	3875	3230	2799	2530
	2,3		433	420	676	656	4198	3960	3524	2851	2376	2059	1861	5248	4950	4405	3564	2970	2574	2326
	4,5		424	412	663	644	3710	3500	3115	2520	2100	1820	1645	4638	4375	3894	3150	2625	2275	2056
	6-9		335	325	523	508	2165	2042	1817	1470	1225	1062	960	2706	2553	2271	1838	1531	1328	1200
65,001 - 90,000	1	11	486	472	760	738	4992	4709	4191	3390	2825	2449	2213	6240	5886	5239	4238	3531	3061	2766
	2,3		486	472	760	738	4589	4329	3853	3117	2597	2251	2035	5736	5411	4816	3896	3246	2814	2544
	4,5		477	463	746	724	4055	3825	3404	2754	2295	1989	1798	5069	4781	4255	3443	2869	2486	2248
	6-9		376	365	588	571	2360	2226	1981	1603	1336	1158	1046	2950	2783	2476	2004	1670	1448	1308
Charge per \$1000 over \$90,000	1	12	1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	2,3		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	4,5		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	6-9		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 36
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 73
\$2000 Deductible	\$110
\$3000 Deductible	\$137
\$4000 Deductible	\$153
\$5000 Deductible	\$166

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 \$4 minimum.

No Deductible - Add \$36  
to the \$300 Ded Limited Collision Rate.



**TRUCKS, TRACTORS, TRAILERS**

**Physical Damage Coverages**

**Territory 5 - 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	113	109	175	170	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		113	109	175	170	632	596	530	429	358	310	280	790	745	663	536	448	388	350
	4,5		112	108	173	168	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	6-9		93	89	143	139	382	360	320	259	216	187	169	478	450	400	324	270	234	211
4,501 - 6,000	1	2	117	113	182	177	796	751	668	541	451	391	353	995	939	835	676	564	489	441
	2,3		117	113	182	177	741	699	622	503	419	363	329	926	874	778	629	524	454	411
	4,5		115	111	179	174	668	630	561	454	378	328	296	835	788	701	568	473	410	370
	6-9		96	92	148	144	436	411	366	296	247	214	193	545	514	458	370	309	268	241
6,001 - 8,000	1	3	133	129	207	201	967	912	812	657	547	474	429	1209	1140	1015	821	684	593	536
	2,3		133	129	207	201	898	847	754	610	508	440	398	1123	1059	943	763	635	550	498
	4,5		131	127	204	198	806	760	676	547	456	395	357	1008	950	845	684	570	494	446
	6-9		108	104	167	162	514	485	432	349	291	252	228	643	606	540	436	364	315	285
8,001 - 10,000	1	4	190	184	296	287	1359	1282	1141	923	769	667	603	1699	1603	1426	1154	961	834	754
	2,3		190	184	296	287	1257	1186	1056	854	712	617	557	1571	1483	1320	1068	890	771	696
	4,5		185	180	290	282	1123	1059	943	762	635	551	498	1404	1324	1179	953	794	689	623
	6-9		149	145	234	227	694	655	583	472	393	341	308	868	819	729	590	491	426	385
10,001 - 15,000	1	5	251	244	393	382	1836	1732	1541	1247	1039	901	814	2295	2165	1926	1559	1299	1126	1018
	2,3		251	244	393	382	1695	1599	1423	1151	959	831	752	2119	1999	1779	1439	1199	1039	940
	4,5		248	241	387	376	1507	1422	1266	1024	853	739	668	1884	1778	1583	1280	1066	924	835
	6-9		198	192	309	300	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	321	312	503	488	2671	2520	2243	1814	1512	1310	1184	3339	3150	2804	2268	1890	1638	1480
	2,3		321	312	503	488	2461	2322	2067	1672	1393	1207	1091	3076	2903	2584	2090	1741	1509	1364
	4,5		316	307	494	480	2181	2058	1832	1482	1235	1070	967	2726	2573	2290	1853	1544	1338	1209
	6-9		251	244	392	381	1296	1223	1088	881	734	636	575	1620	1529	1360	1101	918	795	719
20,001 - 25,000	1	7	310	301	485	471	3081	2907	2587	2093	1744	1512	1366	3851	3634	3234	2616	2180	1890	1708
	2,3		310	301	485	471	2837	2676	2382	1927	1606	1392	1258	3546	3345	2978	2409	2008	1740	1573
	4,5		305	296	477	463	2512	2370	2109	1706	1422	1232	1114	3140	2963	2636	2133	1778	1540	1393
	6-9		243	236	379	368	1484	1400	1246	1008	840	728	658	1855	1750	1558	1260	1050	910	823
25,001 - 40,000	1	8	351	341	549	533	3506	3308	2944	2382	1985	1720	1555	4383	4135	3680	2978	2481	2150	1944
	2,3		351	341	549	533	3228	3045	2710	2192	1827	1583	1431	4035	3806	3388	2740	2284	1979	1789
	4,5		345	335	539	523	2856	2694	2398	1940	1616	1401	1266	3570	3368	2998	2425	2020	1751	1583
	6-9		274	266	427	415	1679	1584	1410	1140	950	824	744	2099	1980	1763	1425	1188	1030	930
40,001 - 65,000	1	10	433	420	676	656	4564	4306	3832	3100	2584	2239	2024	5705	5383	4790	3875	3230	2799	2530
	2,3		433	420	676	656	4198	3960	3524	2851	2376	2059	1861	5248	4950	4405	3564	2970	2574	2326
	4,5		424	412	663	644	3710	3500	3115	2520	2100	1820	1645	4638	4375	3894	3150	2625	2275	2056
	6-9		335	325	523	508	2165	2042	1817	1470	1225	1062	960	2706	2553	2271	1838	1531	1328	1200
65,001 - 90,000	1	11	486	472	760	738	4992	4709	4191	3390	2825	2449	2213	6240	5886	5239	4238	3531	3061	2766
	2,3		486	472	760	738	4589	4329	3853	3117	2597	2251	2035	5736	5411	4816	3896	3246	2814	2544
	4,5		477	463	746	724	4055	3825	3404	2754	2295	1989	1798	5069	4781	4255	3443	2869	2486	2248
	6-9		376	365	588	571	2360	2226	1981	1603	1336	1158	1046	2950	2783	2476	2004	1670	1448	1308
Charge per \$1000 over \$90,000	1	12	1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	2,3		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	4,5		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	6-9		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 36
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 73
\$2000 Deductible	\$110
\$3000 Deductible	\$137
\$4000 Deductible	\$153
\$5000 Deductible	\$166

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 \$4 minimum.

No Deductible - Add \$36  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**

**Physical Damage Coverages**

**Territory 6 - 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	113	109	175	170	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		113	109	175	170	632	596	530	429	358	310	280	790	745	663	536	448	388	350
	4,5		112	108	173	168	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	6-9		93	89	143	139	382	360	320	259	216	187	169	478	450	400	324	270	234	211
4,501 - 6,000	1	2	117	113	182	177	796	751	668	541	451	391	353	995	939	835	676	564	489	441
	2,3		117	113	182	177	741	699	622	503	419	363	329	926	874	778	629	524	454	411
	4,5		115	111	179	174	668	630	561	454	378	328	296	835	788	701	568	473	410	370
	6-9		96	92	148	144	436	411	366	296	247	214	193	545	514	458	370	309	268	241
6,001 - 8,000	1	3	133	129	207	201	967	912	812	657	547	474	429	1209	1140	1015	821	684	593	536
	2,3		133	129	207	201	898	847	754	610	508	440	398	1123	1059	943	763	635	550	498
	4,5		131	127	204	198	806	760	676	547	456	395	357	1008	950	845	684	570	494	446
	6-9		108	104	167	162	514	485	432	349	291	252	228	643	606	540	436	364	315	285
8,001 - 10,000	1	4	190	184	296	287	1359	1282	1141	923	769	667	603	1699	1603	1426	1154	961	834	754
	2,3		190	184	296	287	1257	1186	1056	854	712	617	557	1571	1483	1320	1068	890	771	696
	4,5		185	180	290	282	1123	1059	943	762	635	551	498	1404	1324	1179	953	794	689	623
	6-9		149	145	234	227	694	655	583	472	393	341	308	868	819	729	590	491	426	385
10,001 - 15,000	1	5	251	244	393	382	1836	1732	1541	1247	1039	901	814	2295	2165	1926	1559	1299	1126	1018
	2,3		251	244	393	382	1695	1599	1423	1151	959	831	752	2119	1999	1779	1439	1199	1039	940
	4,5		248	241	387	376	1507	1422	1266	1024	853	739	668	1884	1778	1583	1280	1066	924	835
	6-9		198	192	309	300	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	321	312	503	488	2671	2520	2243	1814	1512	1310	1184	3339	3150	2804	2268	1890	1638	1480
	2,3		321	312	503	488	2461	2322	2067	1672	1393	1207	1091	3076	2903	2584	2090	1741	1509	1364
	4,5		316	307	494	480	2181	2058	1832	1482	1235	1070	967	2726	2573	2290	1853	1544	1338	1209
	6-9		251	244	392	381	1296	1223	1088	881	734	636	575	1620	1529	1360	1101	918	795	719
20,001 - 25,000	1	7	310	301	485	471	3081	2907	2587	2093	1744	1512	1366	3851	3634	3234	2616	2180	1890	1708
	2,3		310	301	485	471	2837	2676	2382	1927	1606	1392	1258	3546	3345	2978	2409	2008	1740	1573
	4,5		305	296	477	463	2512	2370	2109	1706	1422	1232	1114	3140	2963	2636	2133	1778	1540	1393
	6-9		243	236	379	368	1484	1400	1246	1008	840	728	658	1855	1750	1558	1260	1050	910	823
25,001 - 40,000	1	8	351	341	549	533	3506	3308	2944	2382	1985	1720	1555	4383	4135	3680	2978	2481	2150	1944
	2,3		351	341	549	533	3228	3045	2710	2192	1827	1583	1431	4035	3806	3388	2740	2284	1979	1789
	4,5		345	335	539	523	2856	2694	2398	1940	1616	1401	1266	3570	3368	2998	2425	2020	1751	1583
	6-9		274	266	427	415	1679	1584	1410	1140	950	824	744	2099	1980	1763	1425	1188	1030	930
40,001 - 65,000	1	10	433	420	676	656	4564	4306	3832	3100	2584	2239	2024	5705	5383	4790	3875	3230	2799	2530
	2,3		433	420	676	656	4198	3960	3524	2851	2376	2059	1861	5248	4950	4405	3564	2970	2574	2326
	4,5		424	412	663	644	3710	3500	3115	2520	2100	1820	1645	4638	4375	3894	3150	2625	2275	2056
	6-9		335	325	523	508	2165	2042	1817	1470	1225	1062	960	2706	2553	2271	1838	1531	1328	1200
65,001 - 90,000	1	11	486	472	760	738	4992	4709	4191	3390	2825	2449	2213	6240	5886	5239	4238	3531	3061	2766
	2,3		486	472	760	738	4589	4329	3853	3117	2597	2251	2035	5736	5411	4816	3896	3246	2814	2544
	4,5		477	463	746	724	4055	3825	3404	2754	2295	1989	1798	5069	4781	4255	3443	2869	2486	2248
	6-9		376	365	588	571	2360	2226	1981	1603	1336	1158	1046	2950	2783	2476	2004	1670	1448	1308
Charge per \$1000 over \$90,000	1	12	1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	2,3		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	4,5		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	6-9		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 36
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 73
\$2000 Deductible	\$110
\$3000 Deductible	\$137
\$4000 Deductible	\$153
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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 \$4 minimum.

No Deductible - Add \$36  
to the \$300 Ded Limited Collision Rate.



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

Territory 7 - 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 2,3 4,5 6-9	1	113 113 112 93	109 109 108 89	175 175 173 143	170 170 168 139	677 632 572 382	639 596 540 360	569 530 481 320	460 429 389 259	383 358 324 216	332 310 281 187	300 280 254 169	846 790 715 478	799 745 675 450	711 663 601 400	575 536 486 324	479 448 405 270	415 388 351 234	375 350 318 211
4,501 - 6,000	1 2,3 4,5 6-9	2	117 117 115 96	113 113 111 92	182 182 179 148	177 177 174 144	796 741 668 436	751 699 630 411	668 622 561 366	541 503 454 296	451 419 378 247	391 363 328 214	353 329 296 193	995 926 835 545	939 874 788 514	835 778 701 458	676 629 568 370	564 524 473 309	489 454 410 268	441 411 370 241
6,001 - 8,000	1 2,3 4,5 6-9	3	133 133 131 108	129 129 127 104	207 207 204 167	201 201 198 162	967 898 806 514	912 847 760 485	812 754 676 432	657 610 547 349	547 508 456 291	474 440 395 252	429 398 357 228	1209 1140 1015 643	1150 1059 943 606	1015 763 684 540	821 763 684 436	684 635 570 364	593 550 494 315	536 498 446 285
8,001 - 10,000	1 2,3 4,5 6-9	4	190 190 185 149	184 184 180 145	296 296 282 234	287 287 282 227	1359 1257 1123 694	1282 1186 1059 655	1141 1056 943 583	923 854 762 472	769 712 635 393	667 617 551 341	603 557 498 308	1699 1571 1404 868	1603 1483 1324 819	1426 1320 1179 729	1154 1068 953 590	961 890 794 491	834 771 689 426	754 696 623 385
10,001 - 15,000	1 2,3 4,5 6-9	5	251 251 248 198	244 244 241 192	393 393 387 309	382 382 376 300	1836 1695 1507 913	1732 1599 1422 861	1541 1423 1266 766	1247 1151 1024 620	1039 959 853 517	901 831 739 448	814 752 668 405	2295 2119 1884 1141	2165 1999 1778 1076	1926 1779 1583 958	1559 1439 1280 775	1299 1199 1066 646	1126 940 835 506	1018 940 835 506
15,001 - 20,000	1 2,3 4,5 6-9	6	321 321 316 251	312 312 307 244	503 503 494 392	488 488 480 381	2671 2461 2181 1296	2520 2322 2058 1223	2243 2067 1832 1088	1814 1672 1482 881	1512 1393 1235 734	1310 1207 1070 636	1184 1091 967 575	3339 3076 2726 1620	3150 2903 2573 1529	2804 2584 2290 1360	2268 2090 1853 1101	1890 1741 1544 918	1638 1509 1338 795	1480 1364 1209 719
20,001 - 25,000	1 2,3 4,5 6-9	7	310 310 305 243	301 301 296 236	485 485 477 379	471 471 463 368	3081 2837 2512 1484	2907 2676 2370 1400	2587 2382 2109 1246	2093 1927 1706 1008	1744 1606 1422 840	1512 1392 1232 728	1366 1258 1114 658	3851 3546 3140 1855	3634 3345 2963 1750	3234 2978 2636 1558	2616 2409 2133 1260	2180 2008 1778 1050	1890 1740 1540 910	1708 1573 1393 823
25,001 - 40,000	1 2,3 4,5 6-9	8	351 351 345 274	341 341 335 266	549 549 539 427	533 533 523 415	3506 3228 2856 1679	3308 3045 2694 1584	2944 2710 2398 1410	2382 2192 1940 1140	1985 1827 1616 950	1720 1583 1401 824	1555 1431 1266 744	4383 4035 3570 2099	4135 3806 3368 1980	3680 3388 2998 1763	2978 2740 2425 1425	2268 2284 2020 1188	1890 1979 1751 1030	1638 1789 1583 930
40,001 - 65,000	1 2,3 4,5 6-9	10	433 433 424 335	420 420 412 325	676 676 663 523	656 656 644 508	4564 4198 3710 2165	4306 3960 3500 2042	3832 3524 3115 1817	3100 2851 2520 1470	2584 2376 2100 1225	2239 2059 1820 1062	2024 1861 1645 960	5705 5248 4638 2706	5383 4950 4375 2553	4790 4405 3894 2271	3875 3564 3150 1838	3230 2970 2625 1531	2799 2574 2275 1328	2530 2326 2056 1200
65,001 - 90,000	1 2,3 4,5 6-9	11	486 486 477 376	472 472 463 365	760 760 746 588	738 738 724 571	4992 4589 4055 2360	4709 4329 3825 2226	4191 3853 3404 1981	3390 3117 2754 1603	2825 2597 2295 1336	2449 2251 1989 1158	2213 2035 1798 1046	6240 5736 5069 2950	5886 5411 4781 2783	5239 4816 4255 2476	4238 3896 3443 2004	3531 3246 2869 1670	3061 2764 2486 1448	2566 2544 2248 1308
Charge per \$1000 over \$90,000	1 2,3 4,5 6-9	12	1.58 1.58 1.58 1.58	1.53 1.53 1.53 1.53	2.47 2.47 2.47 2.47	2.39 2.39 2.39 2.39	39.11 39.11 39.11 39.11	36.89 36.89 36.89 36.89	32.83 32.83 32.83 32.83	26.56 26.56 26.56 26.56	22.14 22.14 22.14 22.14	19.18 19.18 19.18 19.18	17.34 17.34 17.34 17.34	48.88 48.88 48.88 48.88	46.12 46.12 46.12 46.12	41.04 41.04 41.04 41.04	33.20 33.20 33.20 33.20	27.67 27.67 27.67 27.67	23.98 23.98 23.98 23.98	21.67 21.67 21.67 21.67

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

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 36
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 73
\$2000 Deductible	\$110
\$3000 Deductible	\$137
\$4000 Deductible	\$153
\$5000 Deductible	\$166

LIMITED COLLISION

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$36  
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS

Physical Damage Coverages

Territory 8 - NON-FLEET

Table with columns: Original Cost (Complete Automobile Chassis & Body), Age Group (Code), Original Cost New (Code), OTHER THAN COLLISION (ALL VEHICLES, TRUCKS), COLLISION (TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS), and DEDUCTIBLES (300, 500, 1000, 2000, 3000, 4000, 5000).

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

Table mapping Deductible amounts to charges: \$300 Deductible \$36, \$500 Deductible \$43, \$1000 Deductible \$73, \$2000 Deductible \$110, \$3000 Deductible \$137, \$4000 Deductible \$153, \$5000 Deductible \$166.

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

Table mapping Deductible amounts to charges: \$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 \$4 minimum.

No Deductible - Add \$36 to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 9 - NON-FLEET

Table with columns for Original Cost, Age Group, Original Cost New, and various deductibles under categories: OTHER THAN COLLISION, COLLISION, ALL VEHICLES, TRUCKS, and TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS.

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

Table listing deductible amounts and corresponding charges: \$300 Deductible \$36, \$500 Deductible \$43, \$1000 Deductible \$73, \$2000 Deductible \$110, \$3000 Deductible \$137, \$4000 Deductible \$153, \$5000 Deductible \$166.

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

Table showing premium percentages for various deductibles: \$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 \$4 minimum.

No Deductible - Add \$36 to the \$300 Ded Limited Collision Rate.

R-44

C.A.R.

9/1/2014

### TRUCKS, TRACTORS, TRAILERS Physical Damage Coverages

#### Territory 10 - 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	113	109	175	170	677	639	569	460	383	332	300	846	799	711	575	479	415	375
	2,3		113	109	175	170	632	596	530	429	358	310	280	790	745	663	536	448	388	350
	4,5		112	108	173	168	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	6-9		93	89	143	139	382	360	320	259	216	187	169	478	450	400	324	270	234	211
4,501 - 6,000	1	2	117	113	182	177	796	751	668	541	451	391	353	995	939	835	676	564	489	441
	2,3		117	113	182	177	741	699	622	503	419	363	329	926	874	778	629	524	454	411
	4,5		115	111	179	174	668	630	561	454	378	328	296	835	788	701	568	473	410	370
	6-9		96	92	148	144	436	411	366	296	247	214	193	545	514	458	370	309	268	241
6,001 - 8,000	1	3	133	129	207	201	967	912	812	657	547	474	429	1209	1140	1015	821	684	593	536
	2,3		133	129	207	201	898	847	754	610	508	440	398	1123	1059	943	763	635	550	498
	4,5		131	127	204	198	806	760	676	547	456	395	357	1008	950	845	684	570	494	446
	6-9		108	104	167	162	514	485	432	349	291	252	228	643	606	540	436	364	315	285
8,001 - 10,000	1	4	190	184	296	287	1359	1282	1141	923	769	667	603	1699	1603	1426	1154	961	834	754
	2,3		190	184	296	287	1257	1186	1056	854	712	617	557	1571	1483	1320	1068	890	771	696
	4,5		185	180	290	282	1123	1059	943	762	635	551	498	1404	1324	1179	953	794	689	623
	6-9		149	145	234	227	694	655	583	472	393	341	308	868	819	729	590	491	426	385
10,001 - 15,000	1	5	251	244	393	382	1836	1732	1541	1247	1039	901	814	2295	2165	1926	1559	1299	1126	1018
	2,3		251	244	393	382	1695	1599	1423	1151	959	831	752	2119	1999	1779	1439	1199	1039	940
	4,5		248	241	387	376	1507	1422	1266	1024	853	739	668	1884	1778	1583	1280	1066	924	835
	6-9		198	192	309	300	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
15,001 - 20,000	1	6	321	312	503	488	2671	2520	2243	1814	1512	1310	1184	3339	3150	2804	2268	1890	1638	1480
	2,3		321	312	503	488	2461	2322	2067	1672	1393	1207	1091	3076	2903	2584	2090	1741	1509	1364
	4,5		316	307	494	480	2181	2058	1832	1482	1235	1070	967	2726	2573	2290	1853	1544	1338	1209
	6-9		251	244	392	381	1296	1223	1088	881	734	636	575	1620	1529	1360	1101	918	795	719
20,001 - 25,000	1	7	310	301	485	471	3081	2907	2587	2093	1744	1512	1366	3851	3634	3234	2616	2180	1890	1708
	2,3		310	301	485	471	2837	2676	2382	1927	1606	1392	1258	3546	3345	2978	2409	2008	1740	1573
	4,5		305	296	477	463	2512	2370	2109	1706	1422	1232	1114	3140	2963	2636	2133	1778	1540	1393
	6-9		243	236	379	368	1484	1400	1246	1008	840	728	658	1855	1750	1558	1260	1050	910	823
25,001 - 40,000	1	8	351	341	549	533	3506	3308	2944	2382	1985	1720	1555	4383	4135	3680	2978	2481	2150	1944
	2,3		351	341	549	533	3228	3045	2710	2192	1827	1583	1431	4035	3806	3388	2740	2284	1979	1789
	4,5		345	335	539	523	2856	2694	2398	1940	1616	1401	1266	3570	3368	2998	2425	2020	1751	1583
	6-9		274	266	427	415	1679	1584	1410	1140	950	824	744	2099	1980	1763	1425	1188	1030	930
40,001 - 65,000	1	10	433	420	676	656	4564	4306	3832	3100	2584	2239	2024	5705	5383	4790	3875	3230	2799	2530
	2,3		433	420	676	656	4198	3960	3524	2851	2376	2059	1861	5248	4950	4405	3564	2970	2574	2326
	4,5		424	412	663	644	3710	3500	3115	2520	2100	1820	1645	4638	4375	3894	3150	2625	2275	2056
	6-9		335	325	523	508	2165	2042	1817	1470	1225	1062	960	2706	2553	2271	1838	1531	1328	1200
65,001 - 90,000	1	11	486	472	760	738	4992	4709	4191	3390	2825	2449	2213	6240	5886	5239	4238	3531	3061	2766
	2,3		486	472	760	738	4589	4329	3853	3117	2597	2251	2035	5736	5411	4816	3896	3246	2814	2544
	4,5		477	463	746	724	4055	3825	3404	2754	2295	1989	1798	5069	4781	4255	3443	2869	2486	2248
	6-9		376	365	588	571	2360	2226	1981	1603	1336	1158	1046	2950	2783	2476	2004	1670	1448	1308
Charge per \$1000 over \$90,000	1	12	1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	2,3		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	4,5		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67
	6-9		1.58	1.53	2.47	2.39	39.11	36.89	32.83	26.56	22.14	19.18	17.34	48.88	46.12	41.04	33.20	27.67	23.98	21.67

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

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	90%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	86%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	84%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	82%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 36
\$ 500 Deductible	\$ 43
\$1000 Deductible	\$ 73
\$2000 Deductible	\$110
\$3000 Deductible	\$137
\$4000 Deductible	\$153
\$5000 Deductible	\$166

LIMITED COLLISION

Any Deductible - Charge 10.0% of Comparable Collision Rate (after primary and secondary rating factors), subject to a \$4 minimum.

No Deductible - Add \$36 to the \$300 Ded Limited Collision Rate.

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

**Territory 11 - 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	60	56	92	88	271	256	228	184	154	133	120	339	320	285	230	193	166	150		
	2,3		60	56	92	88	260	245	218	176	147	127	115	325	306	273	220	184	159	144		
	4,5		60	56	91	87	244	230	205	166	138	120	108	305	288	256	208	173	150	135		
	6-9		53	49	80	76	195	184	164	132	110	96	86	244	230	205	165	138	120	108		
4,501 - 6,000	1	2	62	58	94	90	301	284	253	204	170	148	133	376	355	316	255	213	185	166		
	2,3		62	58	94	90	287	271	241	195	163	141	127	359	339	301	244	204	176	159		
	4,5		61	57	93	89	268	253	225	182	152	132	119	335	316	281	228	190	165	149		
	6-9		54	50	82	78	209	197	175	142	118	102	93	261	246	219	178	148	128	116		
6,001 - 8,000	1	3	67	63	103	99	346	326	290	235	196	170	153	433	408	363	294	245	213	191		
	2,3		67	63	103	99	328	309	275	222	185	161	145	410	386	344	278	231	201	181		
	4,5		67	63	102	98	304	287	255	207	172	149	135	380	359	319	259	215	186	169		
	6-9		58	54	89	85	229	216	192	156	130	112	102	286	270	240	195	163	140	128		
8,001 - 10,000	1	4	87	83	134	130	446	421	375	303	253	219	198	558	526	469	379	316	274	248		
	2,3		87	83	134	130	420	396	352	285	238	206	186	525	495	440	356	298	258	233		
	4,5		86	82	132	128	386	364	324	262	218	189	171	483	455	405	328	273	236	214		
	6-9		74	70	113	109	276	260	231	187	156	135	122	345	325	289	234	195	169	153		
10,001 - 15,000	1	5	110	106	170	165	568	536	477	386	322	279	252	710	670	596	483	403	349	315		
	2,3		110	106	170	165	532	502	447	361	301	261	236	665	628	559	451	376	326	295		
	4,5		108	104	167	162	484	457	407	329	274	238	215	605	571	509	411	343	298	269		
	6-9		90	86	139	135	332	313	279	225	188	163	147	415	391	349	281	235	204	184		
15,001 - 20,000	1	6	135	131	210	204	783	739	658	532	443	384	347	979	924	823	665	554	480	434		
	2,3		135	131	210	204	729	688	612	495	413	358	323	911	860	765	619	516	448	404		
	4,5		132	128	206	200	657	620	552	446	372	322	291	821	775	690	558	465	403	364		
	6-9		109	105	169	164	430	406	361	292	244	211	191	538	508	451	365	305	264	239		
20,001 - 25,000	1	7	130	126	203	197	888	838	746	603	503	436	394	1110	1048	933	754	629	545	493		
	2,3		130	126	203	197	826	779	693	561	467	405	366	1033	974	866	701	584	506	458		
	4,5		128	124	200	194	742	700	623	504	420	364	329	928	875	779	630	525	455	411		
	6-9		106	102	165	160	478	451	401	325	271	235	212	598	564	501	406	339	294	265		
25,001 - 40,000	1	8	145	141	227	220	997	941	837	678	565	489	442	1246	1176	1046	848	706	611	553		
	2,3		145	141	227	220	925	873	777	629	524	454	410	1156	1091	971	786	655	568	513		
	4,5		142	138	222	216	830	783	697	564	470	407	368	1038	979	871	705	588	509	460		
	6-9		117	113	182	177	528	498	443	359	299	259	234	660	623	554	449	374	324	293		
40,001 - 65,000	1	10	175	170	273	265	1269	1197	1065	862	718	622	563	1586	1496	1331	1078	898	778	704		
	2,3		175	170	273	265	1174	1108	986	798	665	576	521	1468	1385	1233	998	831	720	651		
	4,5		171	166	268	260	1049	990	881	713	594	515	465	1311	1238	1101	891	743	644	581		
	6-9		139	135	217	211	653	616	548	444	370	320	290	816	770	685	555	463	400	363		
65,001 - 90,000	1	11	195	189	304	295	1378	1300	1157	936	780	676	611	1723	1625	1446	1170	975	845	764		
	2,3		195	189	304	295	1275	1203	1071	866	722	626	565	1594	1504	1339	1083	903	783	706		
	4,5		191	185	298	289	1137	1073	955	773	644	558	504	1421	1341	1194	966	805	698	630		
	6-9		155	150	241	234	703	663	590	477	398	345	312	879	829	738	596	498	431	390		
Charge per \$1000 over \$90,000	1	12	0.57	0.56	0.90	0.87	10.04	9.47	8.43	6.82	5.68	4.92	4.45	12.54	11.83	10.53	8.52	7.10	6.15	5.56		
	2,3		0.57	0.56	0.90	0.87	10.04	9.47	8.43	6.82	5.68	4.92	4.45	12.54	11.83	10.53	8.52	7.10	6.15	5.56		
	4,5		0.57	0.56	0.90	0.87	10.04	9.47	8.43	6.82	5.68	4.92	4.45	12.54	11.83	10.53	8.52	7.10	6.15	5.56		
	6-9		0.57	0.56	0.90	0.87	10.04	9.47	8.43	6.82	5.68	4.92	4.45	12.54	11.83	10.53	8.52	7.10	6.15	5.56		

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, 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 \$4 minimum.

No Deductible - Add \$9  
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	64	60	97	93	288	272	242	196	163	141	128	360	340	303	245	204	176	160
	2,3		64	60	97	93	276	260	231	187	156	135	122	345	325	289	234	195	169	153
	4,5		63	59	96	92	259	244	217	176	146	127	115	324	305	271	220	183	159	144
	6-9		55	51	84	80	204	192	171	138	115	100	90	255	240	214	173	144	125	113
4,501 - 6,000	1	2	65	61	100	96	323	305	271	220	183	159	143	404	381	339	275	229	199	179
	2,3		65	61	100	96	307	290	258	209	174	151	136	384	363	323	261	218	189	170
	4,5		64	60	98	94	286	270	240	194	162	140	127	358	338	300	243	203	175	159
	6-9		56	52	86	82	219	207	184	149	124	108	97	274	259	230	186	155	135	121
6,001 - 8,000	1	3	71	67	109	105	372	351	312	253	211	183	165	465	439	390	316	264	229	206
	2,3		71	67	109	105	352	332	295	239	199	173	156	440	415	369	299	249	216	195
	4,5		71	67	108	104	325	307	273	221	184	160	144	406	384	341	276	230	200	180
	6-9		62	58	94	90	242	228	203	164	137	119	107	303	285	254	205	171	149	134
8,001 - 10,000	1	4	94	90	144	140	485	458	408	330	275	238	215	606	573	510	413	344	298	269
	2,3		94	90	144	140	457	431	384	310	259	224	203	571	539	480	388	324	280	254
	4,5		92	88	142	138	418	394	351	284	236	205	185	523	493	439	355	295	256	231
	6-9		78	74	120	116	294	277	247	199	166	144	130	368	346	309	249	208	180	163
10,001 - 15,000	1	5	118	114	183	178	623	588	523	423	353	306	276	779	735	654	529	441	383	345
	2,3		118	114	183	178	583	550	490	396	330	286	259	729	688	613	495	413	358	324
	4,5		117	113	181	176	529	499	444	359	299	259	235	661	624	555	449	374	324	294
	6-9		97	93	149	145	357	337	300	243	202	175	158	446	421	375	304	253	219	198
15,001 - 20,000	1	6	145	141	228	221	865	816	726	588	490	424	384	1081	1020	908	735	613	530	480
	2,3		145	141	228	221	805	759	676	546	455	395	357	1006	949	845	683	569	494	446
	4,5		144	140	225	218	723	682	607	491	409	355	321	904	853	759	614	511	444	401
	6-9		118	114	183	178	467	441	392	318	265	229	207	584	551	490	398	331	286	259
20,001 - 25,000	1	7	141	137	220	214	984	928	826	668	557	483	436	1230	1160	1033	835	696	604	545
	2,3		141	137	220	214	913	861	766	620	517	448	405	1141	1076	958	775	646	560	506
	4,5		139	135	217	211	818	772	687	556	463	401	363	1023	965	859	695	579	501	454
	6-9		115	111	178	173	522	492	438	354	295	256	231	653	615	548	443	369	320	289
25,001 - 40,000	1	8	158	153	246	239	1107	1044	929	752	626	543	491	1384	1305	1161	940	783	679	614
	2,3		158	153	246	239	1026	968	862	697	581	503	455	1283	1210	1078	871	726	629	569
	4,5		155	150	242	235	918	866	771	624	520	450	407	1148	1083	964	780	650	563	509
	6-9		126	122	197	191	579	546	486	393	328	284	257	724	683	608	491	410	355	321
40,001 - 65,000	1	10	191	185	298	289	1412	1332	1185	959	799	693	626	1765	1665	1481	1199	999	866	783
	2,3		191	185	298	289	1306	1232	1096	887	739	641	579	1633	1540	1370	1109	924	801	724
	4,5		187	182	293	284	1165	1099	978	791	659	571	517	1456	1374	1223	989	824	714	646
	6-9		151	147	236	229	719	678	603	488	407	353	319	899	848	754	610	509	441	399
65,001 - 90,000	1	11	212	206	332	322	1535	1448	1289	1043	869	753	681	1919	1810	1611	1304	1086	941	851
	2,3		212	206	332	322	1419	1339	1192	964	803	696	629	1774	1674	1490	1205	1004	870	786
	4,5		208	202	325	316	1265	1193	1062	859	716	620	561	1581	1491	1328	1074	895	775	701
	6-9		168	163	262	254	775	731	651	526	439	380	344	969	914	814	658	549	475	430
Charge per \$1000 over \$90,000	1	12	0.64	0.62	1.00	0.97	11.30	10.66	9.49	7.67	6.40	5.54	5.01	14.12	13.32	11.86	9.59	7.99	6.93	6.26
	2,3		0.64	0.62	1.00	0.97	11.30	10.66	9.49	7.67	6.40	5.54	5.01	14.12	13.32	11.86	9.59	7.99	6.93	6.26
	4,5		0.64	0.62	1.00	0.97	11.30	10.66	9.49	7.67	6.40	5.54	5.01	14.12	13.32	11.86	9.59	7.99	6.93	6.26
	6-9		0.64	0.62	1.00	0.97	11.30	10.66	9.49	7.67	6.40	5.54	5.01	14.12	13.32	11.86	9.59	7.99	6.93	6.26

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	\$ 21
\$2000 Deductible	\$ 32
\$3000 Deductible	\$ 40
\$4000 Deductible	\$ 44
\$5000 Deductible	\$ 48

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 \$4 minimum.

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

**TRUCKS, TRACTORS, TRAILERS**

**Physical Damage Coverages**

**Territory 13 - 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	63	59	96	92	295	278	247	200	167	145	131	369	348	309	250	209	181	164
	2,3		63	59	96	92	281	265	236	191	159	138	125	351	331	295	239	199	173	156
	4,5		62	58	95	91	263	248	221	179	149	129	117	329	310	276	224	186	161	146
	6-9		55	51	84	80	206	194	173	140	116	101	91	258	243	216	175	145	126	114
4,501 - 6,000	1	2	65	61	99	95	330	311	277	224	187	162	146	413	389	346	280	234	203	183
	2,3		65	61	99	95	314	296	263	213	178	154	139	393	370	329	266	223	193	174
	4,5		64	60	98	94	292	275	245	198	165	143	129	365	344	306	248	206	179	161
	6-9		56	52	86	82	223	210	187	151	126	109	99	279	263	234	189	158	136	124
6,001 - 8,000	1	3	71	67	108	104	382	360	320	259	216	187	169	478	450	400	324	270	234	211
	2,3		71	67	108	104	360	340	303	245	204	177	160	450	425	379	306	255	221	200
	4,5		70	66	107	103	333	314	279	226	188	163	148	416	393	349	283	235	204	185
	6-9		61	57	93	89	246	232	206	167	139	121	109	308	290	258	209	174	151	136
8,001 - 10,000	1	4	92	88	142	138	499	471	419	339	283	245	221	624	589	524	424	354	306	276
	2,3		92	88	142	138	469	442	393	318	265	230	208	586	553	491	398	331	288	260
	4,5		91	87	140	136	428	404	360	291	242	210	190	535	505	450	364	303	263	238
	6-9		78	74	119	115	300	283	252	204	170	147	133	375	354	315	255	213	184	166
10,001 - 15,000	1	5	117	113	181	176	642	606	539	436	364	315	285	803	758	674	545	455	394	356
	2,3		117	113	181	176	600	566	504	408	340	294	266	750	708	630	510	425	368	333
	4,5		115	111	178	173	544	513	457	369	308	267	241	680	641	571	461	385	334	301
	6-9		96	92	147	143	366	345	307	248	207	179	162	458	431	384	310	259	224	203
15,001 - 20,000	1	6	144	140	225	218	893	842	749	606	505	438	396	1116	1053	936	758	631	548	495
	2,3		144	140	225	218	829	782	696	563	469	407	368	1036	978	870	704	586	509	460
	4,5		141	137	220	214	745	703	626	506	422	366	330	931	879	783	633	528	458	413
	6-9		116	112	180	175	480	453	403	326	272	236	213	600	566	504	408	340	295	266
20,001 - 25,000	1	7	139	135	217	211	1015	958	853	690	575	498	450	1269	1198	1066	863	719	623	563
	2,3		139	135	217	211	942	889	791	640	533	462	418	1178	1111	989	800	666	578	523
	4,5		137	133	214	208	845	797	709	574	478	414	375	1056	996	886	718	598	518	469
	6-9		113	109	175	170	536	506	450	364	304	263	238	670	633	563	455	380	329	298
25,001 - 40,000	1	8	156	151	243	236	1143	1078	959	776	647	561	507	1429	1348	1199	970	809	701	634
	2,3		156	151	243	236	1059	999	889	719	599	519	470	1324	1249	1111	899	749	649	588
	4,5		152	148	239	232	948	894	796	644	536	465	420	1185	1118	995	805	670	581	525
	6-9		125	121	195	189	595	561	499	404	337	292	264	744	701	624	505	421	365	330
40,001 - 65,000	1	10	187	182	293	284	1460	1377	1226	991	826	716	647	1825	1721	1533	1239	1033	895	809
	2,3		187	182	293	284	1349	1273	1133	917	764	662	598	1686	1591	1416	1146	955	828	748
	4,5		184	179	288	280	1203	1135	1010	817	681	590	533	1504	1419	1263	1021	851	738	666
	6-9		149	145	233	226	740	698	621	503	419	363	328	925	873	776	629	524	454	410
65,001 - 90,000	1	11	209	203	327	317	1588	1498	1333	1079	899	779	704	1985	1873	1666	1349	1124	974	880
	2,3		209	203	327	317	1467	1384	1232	996	830	720	650	1834	1730	1540	1245	1038	900	813
	4,5		205	199	320	311	1307	1233	1097	888	740	641	580	1634	1541	1371	1110	925	801	725
	6-9		166	161	259	251	799	754	671	543	452	392	354	999	943	839	679	565	490	443
Charge per \$1000 over \$90,000	1	12	0.63	0.61	0.98	0.95	11.72	11.06	9.84	7.96	6.63	5.75	5.20	14.65	13.82	12.30	9.95	8.29	7.19	6.50
	2,3		0.63	0.61	0.98	0.95	11.72	11.06	9.84	7.96	6.63	5.75	5.20	14.65	13.82	12.30	9.95	8.29	7.19	6.50
	4,5		0.63	0.61	0.98	0.95	11.72	11.06	9.84	7.96	6.63	5.75	5.20	14.65	13.82	12.30	9.95	8.29	7.19	6.50
	6-9		0.63	0.61	0.98	0.95	11.72	11.06	9.84	7.96	6.63	5.75	5.20	14.65	13.82	12.30	9.95	8.29	7.19	6.50

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 \$4 minimum.

No Deductible - Add \$11  
to the \$300 Ded Limited Collision Rate.



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

**Territory 14 - 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	65	61	100	96	313	295	263	212	177	153	139	391	369	329	265	221	191	174		
	2,3		65	61	100	96	298	281	250	202	169	146	132	373	351	313	253	211	183	165		
	4,5		65	61	99	95	278	262	233	189	157	136	123	348	328	291	236	196	170	154		
	6-9		57	53	87	83	214	202	180	145	121	105	95	268	253	225	181	151	131	119		
4,501 - 6,000	1	2	67	63	103	99	353	333	296	240	200	173	157	441	416	370	300	250	216	196		
	2,3		67	63	103	99	335	316	281	228	190	164	149	419	395	351	285	238	205	186		
	4,5		67	63	102	98	310	292	260	210	175	152	137	388	365	325	263	219	190	171		
	6-9		58	54	89	85	233	220	196	158	132	114	103	291	275	245	198	165	143	129		
6,001 - 8,000	1	3	74	70	113	109	409	386	344	278	232	201	181	511	483	430	348	290	251	226		
	2,3		74	70	113	109	387	365	325	263	219	190	172	484	456	406	329	274	238	215		
	4,5		73	69	112	108	356	336	299	242	202	175	158	445	420	374	303	253	219	198		
	6-9		64	60	97	93	259	244	217	176	146	127	115	324	305	271	220	183	159	144		
8,001 - 10,000	1	4	97	93	150	146	541	510	454	367	306	265	240	676	638	568	459	383	331	300		
	2,3		97	93	150	146	507	478	425	344	287	249	225	634	598	531	430	359	311	281		
	4,5		96	92	148	144	462	436	388	314	262	227	205	578	545	485	393	328	284	256		
	6-9		81	77	125	121	319	301	268	217	181	157	141	399	376	335	271	226	196	176		
10,001 - 15,000	1	5	124	120	193	187	700	660	587	475	396	343	310	875	825	734	594	495	429	388		
	2,3		124	120	193	187	653	616	548	444	370	320	290	816	770	685	555	463	400	363		
	4,5		122	118	190	184	590	557	496	401	334	290	262	738	696	620	501	418	363	328		
	6-9		101	97	157	152	392	370	329	266	222	192	174	490	463	411	333	278	240	218		
15,001 - 20,000	1	6	152	148	239	232	978	923	821	665	554	480	434	1223	1154	1026	831	693	600	543		
	2,3		152	148	239	232	908	857	763	617	514	446	403	1135	1071	954	771	643	558	504		
	4,5		151	147	236	229	815	769	684	554	461	400	361	1019	961	855	693	576	500	451		
	6-9		123	119	192	186	519	490	436	353	294	255	230	649	613	545	441	368	319	288		
20,001 - 25,000	1	7	148	144	232	225	1115	1052	936	757	631	547	494	1394	1315	1170	946	789	684	618		
	2,3		148	144	232	225	1034	975	868	702	585	507	458	1293	1219	1085	878	731	634	573		
	4,5		145	141	228	221	925	873	777	629	524	454	410	1156	1091	971	786	655	568	513		
	6-9		120	116	186	181	582	549	489	395	329	285	258	728	686	611	494	411	356	323		
25,001 - 40,000	1	8	166	161	259	251	1257	1186	1056	854	712	617	557	1571	1483	1320	1068	890	771	696		
	2,3		166	161	259	251	1164	1098	977	791	659	571	516	1455	1373	1221	989	824	714	645		
	4,5		163	158	254	247	1040	981	873	706	589	510	461	1300	1226	1091	883	736	638	576		
	6-9		133	129	207	201	648	611	544	440	367	318	287	810	764	680	550	459	398	359		
40,001 - 65,000	1	10	201	195	313	304	1610	1519	1352	1094	911	790	714	2013	1899	1690	1368	1139	988	893		
	2,3		201	195	313	304	1488	1404	1250	1011	842	730	660	1860	1755	1563	1264	1053	913	825		
	4,5		197	191	308	299	1325	1250	1113	900	750	650	588	1656	1563	1391	1125	938	813	735		
	6-9		159	154	248	241	810	764	680	550	458	397	359	1013	955	850	688	573	496	449		
65,001 - 90,000	1	11	224	217	349	339	1752	1653	1471	1190	992	860	777	2190	2066	1839	1488	1240	1075	971		
	2,3		224	217	349	339	1619	1527	1359	1099	916	794	718	2024	1909	1699	1374	1145	993	898		
	4,5		219	213	343	333	1439	1358	1209	978	815	706	638	1799	1698	1511	1223	1019	883	798		
	6-9		177	172	276	268	875	825	734	594	495	429	388	1094	1031	918	743	619	536	485		
Charge per \$1000 over \$90,000	1	12	0.68	0.66	1.06	1.03	13.05	12.31	10.95	8.86	7.38	6.40	5.78	16.31	15.38	13.69	11.08	9.23	8.00	7.23		
	2,3		0.68	0.66	1.06	1.03	13.05	12.31	10.95	8.86	7.38	6.40	5.78	16.31	15.38	13.69	11.08	9.23	8.00	7.23		
	4,5		0.68	0.66	1.06	1.03	13.05	12.31	10.95	8.86	7.38	6.40	5.78	16.31	15.38	13.69	11.08	9.23	8.00	7.23		
	6-9		0.68	0.66	1.06	1.03	13.05	12.31	10.95	8.86	7.38	6.40	5.78	16.31	15.38	13.69	11.08	9.23	8.00	7.23		

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

For Fire only, Charge 40% of Fire, Theft, 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 \$4 minimum.

No Deductible - Add \$12  
to the \$300 Ded Limited Collision Rate.



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

**Territory 15 - NON-FLEET**

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	67	63	102	98	310	292	260	210	175	152	137	388	365	325	263	219	190	171
	2,3		67	63	102	98	295	278	247	200	167	145	131	369	348	309	250	209	181	164
	4,5		66	62	101	97	275	259	231	186	155	135	122	344	324	289	233	194	169	153
	6-9		58	54	89	85	213	201	179	145	121	105	94	266	251	224	181	151	131	118
4,501 - 6,000	1	2	69	65	105	101	348	328	292	236	197	171	154	435	410	365	295	246	214	193
	2,3		69	65	105	101	330	311	277	224	187	162	146	413	389	346	280	234	203	183
	4,5		68	64	104	100	306	289	257	208	173	150	136	383	361	321	260	216	188	170
	6-9		60	56	91	87	230	217	193	156	130	113	102	288	271	241	195	163	141	128
6,001 - 8,000	1	3	76	72	116	112	404	381	339	274	229	198	179	505	476	424	343	286	248	224
	2,3		76	72	116	112	381	359	320	258	215	187	169	476	449	400	323	269	234	211
	4,5		75	71	115	111	351	331	295	238	199	172	156	439	414	369	298	249	215	195
	6-9		65	61	99	95	255	241	214	174	145	125	113	319	301	268	218	181	156	141
8,001 - 10,000	1	4	100	96	155	150	531	501	446	361	301	261	235	664	626	558	451	376	326	294
	2,3		100	96	155	150	498	470	418	338	282	244	221	623	588	523	423	353	305	276
	4,5		99	95	152	148	455	429	382	309	257	223	202	569	536	478	386	321	279	253
	6-9		83	79	128	124	315	297	264	214	178	154	140	394	371	330	268	223	193	175
10,001 - 15,000	1	5	128	124	199	193	687	648	577	467	389	337	305	859	810	721	584	486	421	381
	2,3		128	124	199	193	641	605	538	436	363	315	284	801	756	673	545	454	394	355
	4,5		126	122	196	190	580	547	487	394	328	284	257	725	684	609	493	410	355	321
	6-9		104	100	161	156	386	364	324	262	218	189	171	483	455	405	328	273	236	214
15,001 - 20,000	1	6	159	154	247	240	959	905	805	652	543	471	425	1199	1131	1006	815	679	589	531
	2,3		159	154	247	240	891	841	748	606	505	437	395	1114	1051	935	758	631	546	494
	4,5		156	151	243	236	800	755	672	544	453	393	355	1000	944	840	680	566	491	444
	6-9		127	123	198	192	511	482	429	347	289	251	227	639	603	536	434	361	314	284
20,001 - 25,000	1	7	153	149	240	233	1093	1031	918	742	619	536	485	1366	1289	1148	928	774	670	606
	2,3		153	149	240	233	1013	956	851	688	574	497	449	1266	1195	1064	860	718	621	561
	4,5		151	147	236	229	907	856	762	616	514	445	402	1134	1070	953	770	643	556	503
	6-9		124	120	193	187	572	540	481	389	324	281	254	715	675	601	486	405	351	318
25,001 - 40,000	1	8	171	166	268	260	1232	1162	1034	837	697	604	546	1540	1453	1293	1046	871	755	683
	2,3		171	166	268	260	1142	1077	959	775	646	560	506	1428	1346	1199	969	808	700	633
	4,5		169	164	264	256	1020	962	856	693	577	500	452	1275	1203	1070	866	721	625	565
	6-9		136	132	213	207	636	600	534	432	360	312	282	795	750	668	540	450	390	353
40,001 - 65,000	1	10	208	202	324	315	1577	1488	1324	1071	893	774	699	1971	1860	1655	1339	1116	968	874
	2,3		208	202	324	315	1458	1375	1224	990	825	715	646	1823	1719	1530	1238	1031	894	808
	4,5		204	198	319	310	1299	1225	1090	882	735	637	576	1624	1531	1363	1103	919	796	720
	6-9		164	159	256	249	794	749	667	539	449	389	352	993	936	834	674	561	486	440
65,001 - 90,000	1	11	232	225	363	352	1716	1619	1441	1166	971	842	761	2145	2024	1801	1458	1214	1053	951
	2,3		232	225	363	352	1585	1495	1331	1076	897	777	703	1981	1869	1664	1345	1121	971	879
	4,5		228	221	356	346	1411	1331	1185	958	799	692	626	1764	1664	1481	1198	999	865	783
	6-9		182	177	285	277	858	809	720	582	485	421	380	1073	1011	900	728	606	526	475
Charge per \$1000 over \$90,000	1	12	0.70	0.68	1.10	1.07	12.75	12.03	10.71	8.66	7.22	6.26	5.66	15.94	15.04	13.39	10.83	9.02	7.82	7.07
	2,3		0.70	0.68	1.10	1.07	12.75	12.03	10.71	8.66	7.22	6.26	5.66	15.94	15.04	13.39	10.83	9.02	7.82	7.07
	4,5		0.70	0.68	1.10	1.07	12.75	12.03	10.71	8.66	7.22	6.26	5.66	15.94	15.04	13.39	10.83	9.02	7.82	7.07
	6-9		0.70	0.68	1.10	1.07	12.75	12.03	10.71	8.66	7.22	6.26	5.66	15.94	15.04	13.39	10.83	9.02	7.82	7.07

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	\$ 36
\$3000 Deductible	\$ 45
\$4000 Deductible	\$ 50
\$5000 Deductible	\$ 54

**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 \$4 minimum.

No Deductible - Add \$12  
to the \$300 Ded Limited Collision Rate.

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

**Territory 16 - 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	69	65	105	101	332	313	279	225	188	163	147	415	391	349	281	235	204	184
	2,3		69	65	105	101	315	297	264	214	178	154	140	394	371	330	268	223	193	175
	4,5		68	64	104	100	294	277	247	199	166	144	130	368	346	309	249	208	180	163
	6-9		60	56	91	87	224	211	188	152	127	110	99	280	264	235	190	159	138	124
4,501 - 6,000	1	2	71	67	108	104	376	355	316	256	213	185	167	470	444	395	320	266	231	209
	2,3		71	67	108	104	356	336	299	242	202	175	158	445	420	374	303	253	219	198
	4,5		70	66	107	103	329	310	276	223	186	161	146	411	388	345	279	233	201	183
	6-9		61	57	93	89	244	230	205	166	138	120	108	305	288	256	208	173	150	135
6,001 - 8,000	1	3	78	74	120	116	439	414	368	298	248	215	195	549	518	460	373	310	269	244
	2,3		78	74	120	116	413	390	347	281	234	203	183	516	488	434	351	293	254	229
	4,5		77	73	118	114	379	358	319	258	215	186	168	474	448	399	323	269	233	210
	6-9		67	63	102	98	272	257	229	185	154	134	121	340	321	286	231	193	168	151
8,001 - 10,000	1	4	104	100	161	156	583	550	490	396	330	286	259	729	688	613	495	413	358	324
	2,3		104	100	161	156	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	4,5		102	98	158	153	496	468	417	337	281	243	220	620	585	521	421	351	304	275
	6-9		86	82	132	128	338	319	284	230	191	166	150	423	399	355	288	239	208	188
10,001 - 15,000	1	5	132	128	206	200	759	716	637	516	430	372	337	949	895	796	645	538	465	421
	2,3		132	128	206	200	707	667	594	480	400	347	313	884	834	743	600	500	434	391
	4,5		130	126	203	197	638	602	536	433	361	313	283	798	753	670	541	451	391	354
	6-9		108	104	167	162	419	395	352	284	237	205	186	524	494	440	355	296	256	233
15,001 - 20,000	1	6	165	160	258	250	1066	1006	895	724	604	523	473	1333	1258	1119	905	755	654	591
	2,3		165	160	258	250	990	934	831	672	560	486	439	1238	1168	1039	840	700	608	549
	4,5		162	157	253	246	886	836	744	602	502	435	393	1108	1045	930	753	628	544	491
	6-9		132	128	206	200	561	529	471	381	317	275	249	701	661	589	476	396	344	311
20,001 - 25,000	1	7	160	155	249	242	1218	1149	1023	827	689	597	540	1523	1436	1279	1034	861	746	675
	2,3		160	155	249	242	1128	1064	947	766	638	553	500	1410	1330	1184	958	798	691	625
	4,5		157	152	245	238	1008	951	846	685	571	495	447	1260	1189	1058	856	714	619	559
	6-9		128	124	200	194	630	594	529	428	356	309	279	788	743	661	535	445	386	349
25,001 - 40,000	1	8	178	173	279	271	1375	1297	1154	934	778	674	610	1719	1621	1443	1168	973	843	763
	2,3		178	173	279	271	1272	1200	1068	864	720	624	564	1590	1500	1335	1080	900	780	705
	4,5		175	170	274	266	1135	1071	953	771	643	557	503	1419	1339	1191	964	804	696	629
	6-9		142	138	221	215	702	662	589	477	397	344	311	878	828	736	596	496	430	389
40,001 - 65,000	1	10	216	210	338	328	1764	1664	1481	1198	998	865	782	2205	2080	1851	1498	1248	1081	978
	2,3		216	210	338	328	1629	1537	1368	1107	922	799	722	2036	1921	1710	1384	1153	999	903
	4,5		213	207	333	323	1449	1367	1217	984	820	711	642	1811	1709	1521	1230	1025	889	803
	6-9		171	166	267	259	880	830	739	598	498	432	390	1100	1038	924	748	623	540	488
65,001 - 90,000	1	11	242	235	378	367	1922	1813	1614	1305	1088	943	852	2403	2266	2018	1631	1360	1179	1065
	2,3		242	235	378	367	1773	1673	1489	1205	1004	870	786	2216	2091	1861	1506	1255	1088	983
	4,5		237	230	371	360	1576	1487	1323	1071	892	773	699	1970	1859	1654	1339	1115	966	874
	6-9		190	184	297	288	952	898	799	647	539	467	422	1190	1123	999	809	674	584	528
Charge per \$1000 over \$90,000	1	12	0.74	0.72	1.15	1.12	14.41	13.59	12.10	9.78	8.15	7.07	6.39	18.01	16.99	15.12	12.23	10.19	8.83	7.98
	2,3		0.74	0.72	1.15	1.12	14.41	13.59	12.10	9.78	8.15	7.07	6.39	18.01	16.99	15.12	12.23	10.19	8.83	7.98
	4,5		0.74	0.72	1.15	1.12	14.41	13.59	12.10	9.78	8.15	7.07	6.39	18.01	16.99	15.12	12.23	10.19	8.83	7.98
	6-9		0.74	0.72	1.15	1.12	14.41	13.59	12.10	9.78	8.15	7.07	6.39	18.01	16.99	15.12	12.23	10.19	8.83	7.98

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 16
\$1000 Deductible	\$ 27
\$2000 Deductible	\$ 41
\$3000 Deductible	\$ 51
\$4000 Deductible	\$ 56
\$5000 Deductible	\$ 61

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 \$4 minimum.

No Deductible - Add \$13  
to the \$300 Ded Limited Collision Rate.

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

**Territories 17 - 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	71	67	108	104	346	326	290	235	196	170	153	433	408	363	294	245	213	191		
	2,3		71	67	108	104	329	310	276	223	186	161	146	411	388	345	279	233	201	183		
	4,5		70	66	107	103	305	288	256	207	173	150	135	381	360	320	259	216	188	169		
	6-9		61	57	93	89	230	217	193	156	130	113	102	288	271	241	195	163	141	128		
4,501 - 6,000	1	2	72	68	111	107	393	371	330	267	223	193	174	491	464	413	334	279	241	218		
	2,3		72	68	111	107	371	350	312	252	210	182	165	464	438	390	315	263	228	206		
	4,5		72	68	110	106	342	323	287	233	194	168	152	428	404	359	291	243	210	190		
	6-9		62	58	95	91	251	237	211	171	142	123	111	314	296	264	214	178	154	139		
6,001 - 8,000	1	3	80	76	123	119	460	434	386	312	260	226	204	575	543	483	390	325	283	255		
	2,3		80	76	123	119	432	408	363	294	245	212	192	540	510	454	368	306	265	240		
	4,5		80	76	122	118	396	374	333	269	224	194	176	495	468	416	336	280	243	220		
	6-9		68	64	104	100	282	266	237	192	160	138	125	353	333	296	240	200	173	156		
8,001 - 10,000	1	4	107	103	166	161	615	580	516	418	348	302	273	769	725	645	523	435	378	341		
	2,3		107	103	166	161	575	542	482	390	325	282	255	719	678	603	488	406	353	319		
	4,5		106	102	164	159	522	492	438	354	295	256	231	653	615	548	443	369	320	289		
	6-9		88	84	136	132	353	333	296	240	200	173	157	441	416	370	300	250	216	196		
10,001 - 15,000	1	5	137	133	214	208	802	757	674	545	454	394	356	1003	946	843	681	568	493	445		
	2,3		137	133	214	208	747	705	627	508	423	367	331	934	881	784	635	529	459	414		
	4,5		135	131	210	204	673	635	565	457	381	330	298	841	794	706	571	476	413	373		
	6-9		112	108	173	168	439	414	368	298	248	215	195	549	518	460	373	310	269	244		
15,001 - 20,000	1	6	171	166	268	260	1132	1068	951	769	641	555	502	1415	1335	1189	961	801	694	628		
	2,3		171	166	268	260	1049	990	881	713	594	515	465	1311	1238	1101	891	743	644	581		
	4,5		168	163	263	255	939	886	789	638	532	461	416	1174	1108	986	798	665	576	520		
	6-9		136	132	213	207	590	557	496	401	334	290	262	738	696	620	501	418	363	328		
20,001 - 25,000	1	7	166	161	259	251	1293	1220	1086	878	732	634	573	1616	1525	1358	1098	915	793	716		
	2,3		166	161	259	251	1198	1130	1006	814	678	588	531	1498	1413	1258	1018	848	735	664		
	4,5		163	158	254	247	1070	1009	898	726	605	525	474	1338	1261	1123	908	756	656	593		
	6-9		133	129	207	201	665	627	558	451	376	326	295	831	784	698	564	470	408	369		
25,001 - 40,000	1	8	185	180	289	281	1461	1378	1226	992	827	717	648	1826	1723	1533	1240	1034	896	810		
	2,3		185	180	289	281	1352	1275	1135	918	765	663	599	1690	1594	1419	1148	956	829	749		
	4,5		182	177	285	277	1204	1136	1011	818	682	591	534	1505	1420	1264	1023	853	739	668		
	6-9		147	143	230	223	741	699	622	503	419	363	329	926	874	778	629	524	454	411		
40,001 - 65,000	1	10	226	219	352	342	1877	1771	1576	1275	1063	921	832	2346	2214	1970	1594	1329	1151	1040		
	2,3		226	219	352	342	1733	1635	1455	1177	981	850	768	2166	2044	1819	1471	1226	1063	960		
	4,5		221	215	346	336	1541	1454	1294	1047	872	756	683	1926	1818	1618	1309	1090	945	854		
	6-9		177	172	277	269	932	879	782	633	527	457	413	1165	1099	978	791	659	571	516		
65,001 - 90,000	1	11	251	244	393	382	2046	1930	1718	1390	1158	1004	907	2558	2413	2148	1738	1448	1255	1134		
	2,3		251	244	393	382	1888	1781	1585	1282	1069	926	837	2360	2226	1981	1603	1336	1158	1046		
	4,5		247	240	386	375	1677	1582	1408	1139	949	823	744	2096	1978	1760	1424	1186	1029	930		
	6-9		198	192	309	300	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559		
Charge per \$1000 over \$90,000	1	12	0.77	0.75	1.21	1.17	15.41	14.54	12.94	10.47	8.72	7.56	6.83	19.26	18.17	16.17	13.08	10.90	9.45	8.54		
	2,3		0.77	0.75	1.21	1.17	15.41	14.54	12.94	10.47	8.72	7.56	6.83	19.26	18.17	16.17	13.08	10.90	9.45	8.54		
	4,5		0.77	0.75	1.21	1.17	15.41	14.54	12.94	10.47	8.72	7.56	6.83	19.26	18.17	16.17	13.08	10.90	9.45	8.54		
	6-9		0.77	0.75	1.21	1.17	15.41	14.54	12.94	10.47	8.72	7.56	6.83	19.26	18.17	16.17	13.08	10.90	9.45	8.54		

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 17
\$1000 Deductible	\$ 29
\$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 \$4 minimum.

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

**TRUCKS, TRACTORS, TRAILERS**

**Physical Damage Coverages**

**Territory 18 - 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	74	70	113	109	349	329	293	237	197	171	155	436	411	366	296	246	214	194
	2,3		74	70	113	109	331	312	278	225	187	162	147	414	390	348	281	234	203	184
	4,5		72	68	111	107	307	290	258	209	174	151	136	384	363	323	261	218	189	170
4,501 - 6,000	1	2	76	72	116	112	396	374	333	269	224	194	176	495	468	416	336	280	243	220
	2,3		76	72	116	112	374	353	314	254	212	184	166	468	441	393	318	265	230	208
	4,5		75	71	115	111	346	326	290	235	196	170	153	433	408	363	294	245	213	191
6,001 - 8,000	1	3	84	80	129	125	464	438	390	315	263	228	206	580	548	488	394	329	285	258
	2,3		84	80	129	125	437	412	367	297	247	214	194	546	515	459	371	309	268	243
	4,5		83	79	127	123	400	377	336	271	226	196	177	500	471	420	339	283	245	221
8,001 - 10,000	1	4	113	109	175	170	621	586	522	422	352	305	275	776	733	653	528	440	381	344
	2,3		113	109	175	170	580	547	487	394	328	284	257	725	684	609	493	410	355	321
	4,5		111	107	172	167	527	497	442	358	298	258	234	659	621	553	448	373	323	293
10,001 - 15,000	1	5	145	141	227	220	811	765	681	551	459	398	360	1014	956	851	689	574	498	450
	2,3		145	141	227	220	755	712	634	513	427	370	335	944	890	793	641	534	463	419
	4,5		142	138	222	216	681	642	571	462	385	334	302	851	803	714	578	481	418	378
15,001 - 20,000	1	6	182	177	284	276	1145	1080	961	778	648	562	508	1431	1350	1201	973	810	703	635
	2,3		182	177	284	276	1061	1001	891	721	601	521	470	1326	1251	1114	901	751	651	588
	4,5		178	173	279	271	949	895	797	644	537	465	421	1186	1119	996	805	671	581	526
20,001 - 25,000	1	7	176	171	275	267	1308	1234	1098	888	740	642	580	1635	1543	1373	1110	925	803	725
	2,3		176	171	275	267	1211	1142	1016	822	685	594	537	1514	1428	1270	1028	856	743	671
	4,5		173	168	270	262	1081	1020	908	734	612	530	479	1351	1275	1135	918	765	663	599
25,001 - 40,000	1	8	197	191	308	299	1478	1394	1241	1004	836	725	655	1848	1743	1551	1255	1045	906	819
	2,3		197	191	308	299	1366	1289	1147	928	773	670	606	1708	1611	1434	1160	966	838	758
	4,5		194	188	303	294	1218	1149	1023	827	689	597	540	1523	1436	1279	1034	861	746	675
40,001 - 65,000	1	10	240	233	375	364	1900	1792	1595	1290	1075	932	842	2375	2240	1994	1613	1344	1165	1053
	2,3		240	233	375	364	1753	1654	1472	1191	992	860	777	2191	2068	1840	1489	1240	1075	971
	4,5		235	228	368	357	1559	1471	1309	1059	883	765	691	1949	1839	1636	1324	1104	956	864
65,001 - 90,000	1	11	268	260	419	407	2070	1953	1738	1406	1172	1016	918	2588	2441	2173	1758	1465	1270	1148
	2,3		268	260	419	407	1910	1802	1604	1297	1081	937	847	2388	2253	2005	1621	1351	1171	1059
	4,5		263	255	411	399	1696	1600	1424	1152	960	832	752	2120	2000	1780	1440	1200	1040	940
Charge per \$1000 over \$90,000	1	12	0.83	0.80	1.29	1.26	15.60	14.72	13.10	10.60	8.83	7.65	6.92	19.50	18.40	16.38	13.25	11.04	9.57	8.65
	2,3		0.83	0.80	1.29	1.26	15.60	14.72	13.10	10.60	8.83	7.65	6.92	19.50	18.40	16.38	13.25	11.04	9.57	8.65
	4,5		0.83	0.80	1.29	1.26	15.60	14.72	13.10	10.60	8.83	7.65	6.92	19.50	18.40	16.38	13.25	11.04	9.57	8.65
6-9	0.83	0.80	1.29	1.26	15.60	14.72	13.10	10.60	8.83	7.65	6.92	19.50	18.40	16.38	13.25	11.04	9.57	8.65		

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 17
\$1000 Deductible	\$ 29
\$2000 Deductible	\$ 44
\$3000 Deductible	\$ 55
\$4000 Deductible	\$ 61
\$5000 Deductible	\$ 66

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 \$4 minimum.

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

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

**Territory 19 - 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	74	70	113	109	370	349	311	251	209	181	164	463	436	389	314	261	226	205
	2,3		74	70	113	109	350	330	294	238	198	172	155	438	413	368	298	248	215	194
	4,5		73	69	112	108	324	306	272	220	184	159	144	405	383	340	275	230	199	180
	6-9		64	60	97	93	241	227	202	163	136	118	107	301	284	253	204	170	148	134
4,501 - 6,000	1	2	76	72	117	113	422	398	354	287	239	207	187	528	498	443	359	299	259	234
	2,3		76	72	117	113	399	376	335	271	226	196	177	499	470	419	339	283	245	221
	4,5		75	71	115	111	366	345	307	248	207	179	162	458	431	384	310	259	224	203
	6-9		65	61	99	95	265	250	223	180	150	130	118	331	313	279	225	188	163	148
6,001 - 8,000	1	3	84	80	129	125	497	469	417	338	281	244	220	621	586	521	423	351	305	275
	2,3		84	80	129	125	466	440	392	317	264	229	207	583	550	490	396	330	286	259
	4,5		83	79	128	124	426	402	358	289	241	209	189	533	503	448	361	301	261	236
	6-9		71	67	109	105	299	282	251	203	169	147	133	374	353	314	254	211	184	166
8,001 - 10,000	1	4	113	109	176	171	669	631	562	454	379	328	297	836	789	703	568	474	410	371
	2,3		113	109	176	171	624	589	524	424	353	306	277	780	736	655	530	441	383	346
	4,5		112	108	173	168	565	533	474	384	320	277	251	706	666	593	480	400	346	314
	6-9		93	89	143	139	377	356	317	256	214	185	167	471	445	396	320	268	231	209
10,001 - 15,000	1	5	145	141	228	221	878	828	737	596	497	431	389	1098	1035	921	745	621	539	486
	2,3		145	141	228	221	816	770	685	554	462	400	362	1020	963	856	693	578	500	453
	4,5		144	140	225	218	734	692	616	498	415	360	325	918	865	770	623	519	450	406
	6-9		118	114	183	178	474	447	398	322	268	232	210	593	559	498	403	335	290	263
15,001 - 20,000	1	6	182	177	285	277	1243	1173	1044	845	704	610	551	1554	1466	1305	1056	880	763	689
	2,3		182	177	285	277	1151	1086	967	782	652	565	510	1439	1358	1209	978	815	706	638
	4,5		180	175	281	273	1029	971	864	699	583	505	456	1286	1214	1080	874	729	631	570
	6-9		145	141	227	220	641	605	538	436	363	315	284	801	756	673	545	454	394	355
20,001 - 25,000	1	7	177	172	276	268	1423	1342	1194	966	805	698	631	1779	1678	1493	1208	1006	873	789
	2,3		177	172	276	268	1317	1242	1105	894	745	646	584	1646	1553	1381	1118	931	808	730
	4,5		174	169	272	264	1173	1107	985	797	664	576	520	1466	1384	1231	996	830	720	650
	6-9		141	137	220	214	724	683	608	492	410	355	321	905	854	760	615	513	444	401
25,001 - 40,000	1	8	199	193	310	301	1609	1518	1351	1093	911	789	713	2011	1898	1689	1366	1139	986	891
	2,3		199	193	310	301	1487	1403	1249	1010	842	730	659	1859	1754	1561	1263	1053	913	824
	4,5		195	189	304	295	1324	1249	1112	899	749	649	587	1655	1561	1390	1124	936	811	734
	6-9		157	152	245	238	809	763	679	549	458	397	359	1011	954	849	686	573	496	449
40,001 - 65,000	1	10	241	234	377	366	2072	1955	1740	1408	1173	1017	919	2590	2444	2175	1760	1466	1271	1149
	2,3		241	234	377	366	1912	1804	1606	1299	1082	938	848	2390	2255	2008	1624	1353	1173	1060
	4,5		237	230	370	359	1698	1602	1426	1153	961	833	753	2123	2003	1783	1441	1201	1041	941
	6-9		190	184	297	288	1022	964	858	694	578	501	453	1278	1205	1073	868	723	626	566
65,001 - 90,000	1	11	270	262	421	409	2259	2131	1897	1534	1279	1108	1002	2824	2664	2371	1918	1599	1385	1253
	2,3		270	262	421	409	2083	1965	1749	1415	1179	1022	924	2604	2456	2186	1769	1474	1278	1155
	4,5		265	257	414	402	1849	1744	1552	1256	1046	907	820	2311	2180	1940	1570	1308	1134	1025
	6-9		211	205	331	321	1107	1044	929	752	626	543	491	1384	1305	1161	940	783	679	614
Charge per \$1000 over \$90,000	1	12	0.83	0.81	1.30	1.27	17.12	16.16	14.38	11.63	9.69	8.40	7.59	21.41	20.19	17.97	14.54	12.12	10.50	9.49
	2,3		0.83	0.81	1.30	1.27	17.12	16.16	14.38	11.63	9.69	8.40	7.59	21.41	20.19	17.97	14.54	12.12	10.50	9.49
	4,5		0.83	0.81	1.30	1.27	17.12	16.16	14.38	11.63	9.69	8.40	7.59	21.41	20.19	17.97	14.54	12.12	10.50	9.49
	6-9		0.83	0.81	1.30	1.27	17.12	16.16	14.38	11.63	9.69	8.40	7.59	21.41	20.19	17.97	14.54	12.12	10.50	9.49

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 19
\$1000 Deductible	\$ 32
\$2000 Deductible	\$ 48
\$3000 Deductible	\$ 60
\$4000 Deductible	\$ 67
\$5000 Deductible	\$ 73

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 \$4 minimum.

No Deductible - Add \$16  
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	74	70	114	110	370	349	311	251	209	181	164	463	436	389	314	261	226	205
	2,3		74	70	114	110	351	331	295	238	199	172	156	439	414	369	298	249	215	195
	4,5		74	70	113	109	324	306	272	220	184	159	144	405	383	340	275	230	199	180
	6-9		64	60	97	93	241	227	202	163	136	118	107	301	284	253	204	170	148	134
4,501 - 6,000	1	2	77	73	118	114	423	399	355	287	239	207	188	529	499	444	359	299	259	235
	2,3		77	73	118	114	399	376	335	271	226	196	177	499	470	419	339	283	245	221
	4,5		76	72	116	112	367	346	308	249	208	180	163	459	433	385	311	260	225	204
	6-9		65	61	100	96	265	250	223	180	150	130	118	331	313	279	225	188	163	148
6,001 - 8,000	1	3	85	81	130	126	497	469	417	338	281	244	220	621	586	521	423	351	305	275
	2,3		85	81	130	126	467	441	392	318	265	229	207	584	551	490	398	331	286	259
	4,5		84	80	129	125	427	403	359	290	242	210	189	534	504	449	363	303	263	236
	6-9		72	68	110	106	299	282	251	203	169	147	133	374	353	314	254	211	184	166
8,001 - 10,000	1	4	114	110	177	172	670	632	562	455	379	329	297	838	790	703	569	474	411	371
	2,3		114	110	177	172	625	590	525	425	354	307	277	781	738	656	531	443	384	346
	4,5		113	109	175	170	566	534	475	384	320	278	251	708	668	594	480	400	348	314
	6-9		94	90	145	141	378	357	318	257	214	186	168	473	446	398	321	268	233	210
10,001 - 15,000	1	5	147	143	231	224	879	829	738	597	497	431	390	1099	1036	923	746	621	539	488
	2,3		147	143	231	224	817	771	686	555	463	401	362	1021	964	858	694	579	501	453
	4,5		145	141	227	220	735	693	617	499	416	360	326	919	866	771	624	520	450	408
	6-9		119	115	185	180	474	447	398	322	268	232	210	593	559	498	403	335	290	263
15,001 - 20,000	1	6	184	179	288	280	1246	1175	1046	846	705	611	552	1558	1469	1308	1058	881	764	690
	2,3		184	179	288	280	1153	1088	968	783	653	566	511	1441	1360	1210	979	816	708	639
	4,5		182	177	284	276	1030	972	865	700	583	505	457	1288	1215	1081	875	729	631	571
	6-9		147	143	230	223	642	606	539	436	364	315	285	803	758	674	545	455	394	356
20,001 - 25,000	1	7	178	173	279	271	1426	1345	1197	968	807	699	632	1783	1681	1496	1210	1009	874	790
	2,3		178	173	279	271	1319	1244	1107	896	746	647	585	1649	1555	1384	1120	933	809	731
	4,5		176	171	275	267	1176	1109	987	798	665	577	521	1470	1386	1234	998	831	721	651
	6-9		142	138	222	216	725	684	609	492	410	356	321	906	855	761	615	513	445	401
25,001 - 40,000	1	8	201	195	313	304	1612	1521	1354	1095	913	791	715	2015	1901	1693	1369	1141	989	894
	2,3		201	195	313	304	1489	1405	1250	1012	843	731	660	1861	1756	1563	1265	1054	914	825
	4,5		197	191	308	299	1326	1251	1113	901	751	651	588	1658	1564	1391	1126	939	814	735
	6-9		159	154	248	241	811	765	681	551	459	398	360	1014	956	851	689	574	498	450
40,001 - 65,000	1	10	244	237	381	370	2075	1958	1743	1410	1175	1018	920	2594	2448	2179	1763	1469	1273	1150
	2,3		244	237	381	370	1915	1807	1608	1301	1084	940	849	2394	2259	2010	1626	1355	1175	1061
	4,5		240	233	375	364	1701	1605	1428	1156	963	835	754	2126	2006	1785	1445	1204	1044	943
	6-9		192	186	300	291	1023	965	859	695	579	502	454	1279	1206	1074	869	724	628	568
65,001 - 90,000	1	11	273	265	426	414	2263	2135	1900	1537	1281	1110	1003	2829	2669	2375	1921	1601	1388	1254
	2,3		273	265	426	414	2087	1969	1752	1418	1181	1024	925	2609	2461	2190	1773	1476	1280	1156
	4,5		268	260	419	407	1852	1747	1555	1258	1048	908	821	2315	2184	1944	1573	1310	1135	1026
	6-9		213	207	334	324	1109	1046	931	753	628	544	492	1386	1308	1164	941	785	680	615
Charge per \$1000 over \$90,000	1	12	0.85	0.82	1.32	1.28	17.16	16.19	14.41	11.65	9.71	8.42	7.61	21.45	20.23	18.01	14.57	12.14	10.52	9.51
	2,3		0.85	0.82	1.32	1.28	17.16	16.19	14.41	11.65	9.71	8.42	7.61	21.45	20.23	18.01	14.57	12.14	10.52	9.51
	4,5		0.85	0.82	1.32	1.28	17.16	16.19	14.41	11.65	9.71	8.42	7.61	21.45	20.23	18.01	14.57	12.14	10.52	9.51
	6-9		0.85	0.82	1.32	1.28	17.16	16.19	14.41	11.65	9.71	8.42	7.61	21.45	20.23	18.01	14.57	12.14	10.52	9.51

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 19
\$1000 Deductible	\$ 32
\$2000 Deductible	\$ 48
\$3000 Deductible	\$ 60
\$4000 Deductible	\$ 67
\$5000 Deductible	\$ 73

**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 \$4 minimum.

No Deductible - Add \$16  
to the \$300 Ded Limited Collision Rate.

**Commercial Automobile Insurance Manual**

**ZONE RATING TABLES**

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

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

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

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

**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 Indian-apolis	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 Jackson-ville	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 Phila-delphia	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 Pitts-burgh	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 Milwau-kee	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 Indian-apolis	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 Jackson-ville	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 Phila-delphia	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 Pitts-burgh	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 Milwau-kee	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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 09/1/2014

**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	\$133	\$133	\$133	\$133
\$300 Ded. - Non-Fleet	178	178	178	178
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$133	\$133	\$133	\$133
\$300 Ded. - Non-Fleet	178	178	178	178
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$133	\$133	\$35	\$41
\$300 Ded. - Non-Fleet	178	178	46	55
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$40	\$43	\$43	\$51
\$300 Ded. - Non-Fleet	54	58	58	68
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$56	\$66	\$68	\$75
\$300 Ded. - Non-Fleet	76	89	91	100

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. -	\$13	\$18
\$ 500 Ded. -	18	24
\$1,000 Ded. -	30	41
\$2,000 Ded. -	49	65
\$3,000 Ded. -	59	79
\$4,000 Ded. -	67	90
\$5,000 Ded. -	74	99

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 \$13 for fleet, or \$18 for non-fleet, to the \$300 deductible rate.

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

	Territory 1	Territory 2	Territory 3	Territory 4
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 9	\$ 9	\$ 9	\$ 9
\$300 Ded. - Non-Fleet	12	12	12	12
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 9	\$ 9	\$ 9	\$ 9
\$300 Ded. - Non-Fleet	12	12	12	12
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 9	\$ 9	\$ 2	\$ 3
\$300 Ded. - Non-Fleet	12	12	3	4
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$3	\$3	\$3	\$4
\$300 Ded. - Non-Fleet	4	4	4	5
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 4	\$ 5	\$ 5	\$ 5
\$300 Ded. - Non-Fleet	5	6	6	7

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.

**Commonwealth Automobile Reinsurers**

**Commercial Automobile Insurance Manual**

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

**COMPREHENSIVE**

Comprehensive Deductible: \$500

Refer to rate pages.

Comprehensive Deductibles: \$300

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

	Territory 1	Territory 2	Territory 3	Territory 4
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 17	\$ 17	\$ 17	\$ 17
\$300 Ded. – Non-Fleet	26	26	26	26
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 17	\$ 17	\$ 17	\$ 17
\$300 Ded. – Non-Fleet	26	26	26	26
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 17	\$ 17	\$ 6	\$ 6
\$300 Ded. - Non-Fleet	26	26	9	10
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 6	\$ 6	\$ 6	\$ 7
\$300 Ded. – Non-Fleet	9	10	10	11
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 7	\$ 7	\$ 7	\$ 8
\$300 Ded. – Non-Fleet	11	11	11	12

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, C.A.C.:

Fire – Charge 10% of the Comprehensive premium.

Fire and Theft – Charge 70% of the Comprehensive premium.

Fire, Theft and C.A.C. – Charge 85% of the Comprehensive premium.

\$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  
1123

A-2  
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B, Increased Limits				Property Damage Liability	
20/40	143	100/300	1130	5000	875
20/50	194	250/500	1688	10000	1033
25/50	308	500/500	2143	25000	1111
35/80	510	500/1000	2169	50000	1129
50/100	713	1000/1000	2485	100000	1138
				500000	1164

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1449	1449	1449	1449	1360	1360	1257	1193	989
4,501 - 6,000	02		1650	1650	1650	1650	1546	1546	1429	1354	1117
6,001 - 8,000	03		1705	1705	1705	1705	1597	1597	1475	1398	1153
8,001 - 10,000	04		1815	1815	1815	1815	1700	1700	1568	1486	1223
10,001 - 15,000	05		1998	1998	1998	1998	1870	1870	1723	1632	1340
15,001 - 20,000	06		1998	1998	1998	1998	1870	1870	1723	1632	1340
20,001 - 25,000	07		2071	2071	2071	2071	1937	1937	1786	1691	1387
25,001 - 40,000	08		2235	2235	2235	2235	2091	2091	1926	1822	1491
40,001 - 65,000	10		2436	2436	2436	2436	2277	2277	2096	1983	1621
65,001 - 90,000	11		3423	3423	3423	3423	3195	3195	2935	2772	2252
Charge Per \$1K > \$90K	12		18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		102	102	102	102	95	95	88	84	69
4,501 - 6,000	02		116	116	116	116	108	108	100	95	78
6,001 - 8,000	03		120	120	120	120	112	112	103	98	81
8,001 - 10,000	04		127	127	127	127	119	119	110	104	86
10,001 - 15,000	05		140	140	140	140	131	131	121	115	94
15,001 - 20,000	06		140	140	140	140	131	131	121	115	94
20,001 - 25,000	07		145	145	145	145	136	136	125	119	97
25,001 - 40,000	08		157	157	157	157	147	147	135	128	105
40,001 - 65,000	10		171	171	171	171	160	160	147	139	114
65,001 - 90,000	11		240	240	240	240	224	224	206	195	158
Charge Per \$1K > \$90K	12		1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		321	321	321	312	312	279	279	270	234
4,501 - 6,000	02		336	336	336	327	327	291	291	283	244
6,001 - 8,000	03		336	336	336	327	327	291	291	283	244
8,001 - 10,000	04		396	396	396	386	386	343	343	332	286
10,001 - 15,000	05		419	419	419	408	408	362	362	351	302
15,001 - 20,000	06		419	419	419	408	408	362	362	351	302
20,001 - 25,000	07		419	419	419	408	408	362	362	351	302
25,001 - 40,000	08		461	461	461	448	448	398	398	385	331
40,001 - 65,000	10		597	597	597	581	581	514	514	497	424
65,001 - 90,000	11		980	980	980	952	952	839	839	811	689
Charge Per \$1K > \$90K	12		7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<b>Towing &amp; Labor (Rule 65)</b>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 2

A-1  
1123

A-2  
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	143	100/300	1130	5000	875
20/50	194	250/500	1688	10000	1033
25/50	308	500/500	2143	25000	1111
35/80	510	500/1000	2169	50000	1129
50/100	713	1000/1000	2485	100000	1138
				500000	1164

<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		1449	1449	1449	1449	1360	1360	1257	1193	989
4,501 - 6,000	02		1650	1650	1650	1650	1546	1546	1429	1354	1117
6,001 - 8,000	03		1705	1705	1705	1705	1597	1597	1475	1398	1153
8,001 - 10,000	04		1815	1815	1815	1815	1700	1700	1568	1486	1223
10,001 - 15,000	05		1998	1998	1998	1998	1870	1870	1723	1632	1340
15,001 - 20,000	06		1998	1998	1998	1998	1870	1870	1723	1632	1340
20,001 - 25,000	07		2071	2071	2071	2071	1937	1937	1786	1691	1387
25,001 - 40,000	08		2235	2235	2235	2235	2091	2091	1926	1822	1491
40,001 - 65,000	10		2436	2436	2436	2436	2277	2277	2096	1983	1621
65,001 - 90,000	11		3423	3423	3423	3423	3195	3195	2935	2772	2252
Charge Per \$1K > \$90K	12		18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28

<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		102	102	102	102	95	95	88	84	69
4,501 - 6,000	02		116	116	116	116	108	108	100	95	78
6,001 - 8,000	03		120	120	120	120	112	112	103	98	81
8,001 - 10,000	04		127	127	127	127	119	119	110	104	86
10,001 - 15,000	05		140	140	140	140	131	131	121	115	94
15,001 - 20,000	06		140	140	140	140	131	131	121	115	94
20,001 - 25,000	07		145	145	145	145	136	136	125	119	97
25,001 - 40,000	08		157	157	157	157	147	147	135	128	105
40,001 - 65,000	10		171	171	171	171	160	160	147	139	114
65,001 - 90,000	11		240	240	240	240	224	224	206	195	158
Charge Per \$1K > \$90K	12		1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28

<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		321	321	321	312	312	279	279	270	234
4,501 - 6,000	02		336	336	336	327	327	291	291	283	244
6,001 - 8,000	03		336	336	336	327	327	291	291	283	244
8,001 - 10,000	04		396	396	396	386	386	343	343	332	286
10,001 - 15,000	05		419	419	419	408	408	362	362	351	302
15,001 - 20,000	06		419	419	419	408	408	362	362	351	302
20,001 - 25,000	07		419	419	419	408	408	362	362	351	302
25,001 - 40,000	08		461	461	461	448	448	398	398	385	331
40,001 - 65,000	10		597	597	597	581	581	514	514	497	424
65,001 - 90,000	11		980	980	980	952	952	839	839	811	689
Charge Per \$1K > \$90K	12		7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 3

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1123

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	143	100/300	1130	5000	875
20/50	194	250/500	1688	10000	1033
25/50	308	500/500	2143	25000	1111
35/80	510	500/1000	2169	50000	1129
50/100	713	1000/1000	2485	100000	1138
				500000	1164

<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		1449	1449	1449	1449	1360	1360	1257	1193	989
4,501 - 6,000	02		1650	1650	1650	1650	1546	1546	1429	1354	1117
6,001 - 8,000	03		1705	1705	1705	1705	1597	1597	1475	1398	1153
8,001 - 10,000	04		1815	1815	1815	1815	1700	1700	1568	1486	1223
10,001 - 15,000	05		1998	1998	1998	1998	1870	1870	1723	1632	1340
15,001 - 20,000	06		1998	1998	1998	1998	1870	1870	1723	1632	1340
20,001 - 25,000	07		2071	2071	2071	2071	1937	1937	1786	1691	1387
25,001 - 40,000	08		2235	2235	2235	2235	2091	2091	1926	1822	1491
40,001 - 65,000	10		2436	2436	2436	2436	2277	2277	2096	1983	1621
65,001 - 90,000	11		3423	3423	3423	3423	3195	3195	2935	2772	2252
Charge Per \$1K > \$90K	12		18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28

<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		102	102	102	102	95	95	88	84	69
4,501 - 6,000	02		116	116	116	116	108	108	100	95	78
6,001 - 8,000	03		120	120	120	120	112	112	103	98	81
8,001 - 10,000	04		127	127	127	127	119	119	110	104	86
10,001 - 15,000	05		140	140	140	140	131	131	121	115	94
15,001 - 20,000	06		140	140	140	140	131	131	121	115	94
20,001 - 25,000	07		145	145	145	145	136	136	125	119	97
25,001 - 40,000	08		157	157	157	157	147	147	135	128	105
40,001 - 65,000	10		171	171	171	171	160	160	147	139	114
65,001 - 90,000	11		240	240	240	240	224	224	206	195	158
Charge Per \$1K > \$90K	12		1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28

<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		321	321	321	312	312	279	279	270	234
4,501 - 6,000	02		336	336	336	327	327	291	291	283	244
6,001 - 8,000	03		336	336	336	327	327	291	291	283	244
8,001 - 10,000	04		396	396	396	386	386	343	343	332	286
10,001 - 15,000	05		419	419	419	408	408	362	362	351	302
15,001 - 20,000	06		419	419	419	408	408	362	362	351	302
20,001 - 25,000	07		419	419	419	408	408	362	362	351	302
25,001 - 40,000	08		461	461	461	448	448	398	398	385	331
40,001 - 65,000	10		597	597	597	581	581	514	514	497	424
65,001 - 90,000	11		980	980	980	952	952	839	839	811	689
Charge Per \$1K > \$90K	12		7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 4

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B, Increased Limits				Property Damage Liability	
20/40	143	100/300	1130	5000	875
20/50	194	250/500	1688	10000	1033
25/50	308	500/500	2143	25000	1111
35/80	510	500/1000	2169	50000	1129
50/100	713	1000/1000	2485	100000	1138
				500000	1164

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1449	1449	1449	1449	1360	1360	1257	1193	989
4,501 - 6,000	02		1650	1650	1650	1650	1546	1546	1429	1354	1117
6,001 - 8,000	03		1705	1705	1705	1705	1597	1597	1475	1398	1153
8,001 - 10,000	04		1815	1815	1815	1815	1700	1700	1568	1486	1223
10,001 - 15,000	05		1998	1998	1998	1998	1870	1870	1723	1632	1340
15,001 - 20,000	06		1998	1998	1998	1998	1870	1870	1723	1632	1340
20,001 - 25,000	07		2071	2071	2071	2071	1937	1937	1786	1691	1387
25,001 - 40,000	08		2235	2235	2235	2235	2091	2091	1926	1822	1491
40,001 - 65,000	10		2436	2436	2436	2436	2277	2277	2096	1983	1621
65,001 - 90,000	11		3423	3423	3423	3423	3195	3195	2935	2772	2252
Charge Per \$1K > \$90K	12		18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		102	102	102	102	95	95	88	84	69
4,501 - 6,000	02		116	116	116	116	108	108	100	95	78
6,001 - 8,000	03		120	120	120	120	112	112	103	98	81
8,001 - 10,000	04		127	127	127	127	119	119	110	104	86
10,001 - 15,000	05		140	140	140	140	131	131	121	115	94
15,001 - 20,000	06		140	140	140	140	131	131	121	115	94
20,001 - 25,000	07		145	145	145	145	136	136	125	119	97
25,001 - 40,000	08		157	157	157	157	147	147	135	128	105
40,001 - 65,000	10		171	171	171	171	160	160	147	139	114
65,001 - 90,000	11		240	240	240	240	224	224	206	195	158
Charge Per \$1K > \$90K	12		1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		321	321	321	312	312	279	279	270	234
4,501 - 6,000	02		336	336	336	327	327	291	291	283	244
6,001 - 8,000	03		336	336	336	327	327	291	291	283	244
8,001 - 10,000	04		396	396	396	386	386	343	343	332	286
10,001 - 15,000	05		419	419	419	408	408	362	362	351	302
15,001 - 20,000	06		419	419	419	408	408	362	362	351	302
20,001 - 25,000	07		419	419	419	408	408	362	362	351	302
25,001 - 40,000	08		461	461	461	448	448	398	398	385	331
40,001 - 65,000	10		597	597	597	581	581	514	514	497	424
65,001 - 90,000	11		980	980	980	952	952	839	839	811	689
Charge Per \$1K > \$90K	12		7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 5

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B, Increased Limits

Property Damage Liability

20/40	143	100/300	1130	5000	875		
20/50	194	250/500	1688	10000	1033		
25/50	308	500/500	2143	25000	1111		
35/80	510	500/1000	2169	50000	1129		
50/100	713	1000/1000	2485	100000	1138		
				500000	1164		

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		1449	1449	1449	1449	1360	1360	1257	1193	989
4,501 - 6,000	02		1650	1650	1650	1650	1546	1546	1429	1354	1117
6,001 - 8,000	03		1705	1705	1705	1705	1597	1597	1475	1398	1153
8,001 - 10,000	04		1815	1815	1815	1815	1700	1700	1568	1486	1223
10,001 - 15,000	05		1998	1998	1998	1998	1870	1870	1723	1632	1340
15,001 - 20,000	06		1998	1998	1998	1998	1870	1870	1723	1632	1340
20,001 - 25,000	07		2071	2071	2071	2071	1937	1937	1786	1691	1387
25,001 - 40,000	08		2235	2235	2235	2235	2091	2091	1926	1822	1491
40,001 - 65,000	10		2436	2436	2436	2436	2277	2277	2096	1983	1621
65,001 - 90,000	11		3423	3423	3423	3423	3195	3195	2935	2772	2252
Charge Per \$1K > \$90K	12		18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28

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		102	102	102	102	95	95	88	84	69
4,501 - 6,000	02		116	116	116	116	108	108	100	95	78
6,001 - 8,000	03		120	120	120	120	112	112	103	98	81
8,001 - 10,000	04		127	127	127	127	119	119	110	104	86
10,001 - 15,000	05		140	140	140	140	131	131	121	115	94
15,001 - 20,000	06		140	140	140	140	131	131	121	115	94
20,001 - 25,000	07		145	145	145	145	136	136	125	119	97
25,001 - 40,000	08		157	157	157	157	147	147	135	128	105
40,001 - 65,000	10		171	171	171	171	160	160	147	139	114
65,001 - 90,000	11		240	240	240	240	224	224	206	195	158
Charge Per \$1K > \$90K	12		1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28

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		321	321	321	312	312	279	279	270	234
4,501 - 6,000	02		336	336	336	327	327	291	291	283	244
6,001 - 8,000	03		336	336	336	327	327	291	291	283	244
8,001 - 10,000	04		396	396	396	386	386	343	343	332	286
10,001 - 15,000	05		419	419	419	408	408	362	362	351	302
15,001 - 20,000	06		419	419	419	408	408	362	362	351	302
20,001 - 25,000	07		419	419	419	408	408	362	362	351	302
25,001 - 40,000	08		461	461	461	448	448	398	398	385	331
40,001 - 65,000	10		597	597	597	581	581	514	514	497	424
65,001 - 90,000	11		980	980	980	952	952	839	839	811	689
Charge Per \$1K > \$90K	12		7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58

Medical Payments

U1, Uninsured

U2, Underinsured

5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 65)

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

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 6

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B, Increased Limits				Property Damage Liability	
20/40	143	100/300	1130	5000	875
20/50	194	250/500	1688	10000	1033
25/50	308	500/500	2143	25000	1111
35/80	510	500/1000	2169	50000	1129
50/100	713	1000/1000	2485	100000	1138
				500000	1164

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1449	1449	1449	1449	1360	1360	1257	1193	989
4,501 - 6,000	02		1650	1650	1650	1650	1546	1546	1429	1354	1117
6,001 - 8,000	03		1705	1705	1705	1705	1597	1597	1475	1398	1153
8,001 - 10,000	04		1815	1815	1815	1815	1700	1700	1568	1486	1223
10,001 - 15,000	05		1998	1998	1998	1998	1870	1870	1723	1632	1340
15,001 - 20,000	06		1998	1998	1998	1998	1870	1870	1723	1632	1340
20,001 - 25,000	07		2071	2071	2071	2071	1937	1937	1786	1691	1387
25,001 - 40,000	08		2235	2235	2235	2235	2091	2091	1926	1822	1491
40,001 - 65,000	10		2436	2436	2436	2436	2277	2277	2096	1983	1621
65,001 - 90,000	11		3423	3423	3423	3423	3195	3195	2935	2772	2252
Charge Per \$1K > \$90K	12		18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		102	102	102	102	95	95	88	84	69
4,501 - 6,000	02		116	116	116	116	108	108	100	95	78
6,001 - 8,000	03		120	120	120	120	112	112	103	98	81
8,001 - 10,000	04		127	127	127	127	119	119	110	104	86
10,001 - 15,000	05		140	140	140	140	131	131	121	115	94
15,001 - 20,000	06		140	140	140	140	131	131	121	115	94
20,001 - 25,000	07		145	145	145	145	136	136	125	119	97
25,001 - 40,000	08		157	157	157	157	147	147	135	128	105
40,001 - 65,000	10		171	171	171	171	160	160	147	139	114
65,001 - 90,000	11		240	240	240	240	224	224	206	195	158
Charge Per \$1K > \$90K	12		1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		321	321	321	312	312	279	279	270	234
4,501 - 6,000	02		336	336	336	327	327	291	291	283	244
6,001 - 8,000	03		336	336	336	327	327	291	291	283	244
8,001 - 10,000	04		396	396	396	386	386	343	343	332	286
10,001 - 15,000	05		419	419	419	408	408	362	362	351	302
15,001 - 20,000	06		419	419	419	408	408	362	362	351	302
20,001 - 25,000	07		419	419	419	408	408	362	362	351	302
25,001 - 40,000	08		461	461	461	448	448	398	398	385	331
40,001 - 65,000	10		597	597	597	581	581	514	514	497	424
65,001 - 90,000	11		980	980	980	952	952	839	839	811	689
Charge Per \$1K > \$90K	12		7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</u>					
\$25 per Disablement:	4				
\$50 per Disablement:	8				
\$100 per Disablement:	16				



COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 7

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B, Increased Limits				Property Damage Liability	
20/40	143	100/300	1130	5000	875
20/50	194	250/500	1688	10000	1033
25/50	308	500/500	2143	25000	1111
35/80	510	500/1000	2169	50000	1129
50/100	713	1000/1000	2485	100000	1138
				500000	1164

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1449	1449	1449	1449	1360	1360	1257	1193	989
4,501 - 6,000	02		1650	1650	1650	1650	1546	1546	1429	1354	1117
6,001 - 8,000	03		1705	1705	1705	1705	1597	1597	1475	1398	1153
8,001 - 10,000	04		1815	1815	1815	1815	1700	1700	1568	1486	1223
10,001 - 15,000	05		1998	1998	1998	1998	1870	1870	1723	1632	1340
15,001 - 20,000	06		1998	1998	1998	1998	1870	1870	1723	1632	1340
20,001 - 25,000	07		2071	2071	2071	2071	1937	1937	1786	1691	1387
25,001 - 40,000	08		2235	2235	2235	2235	2091	2091	1926	1822	1491
40,001 - 65,000	10		2436	2436	2436	2436	2277	2277	2096	1983	1621
65,001 - 90,000	11		3423	3423	3423	3423	3195	3195	2935	2772	2252
Charge Per \$1K > \$90K	12		18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		102	102	102	102	95	95	88	84	69
4,501 - 6,000	02		116	116	116	116	108	108	100	95	78
6,001 - 8,000	03		120	120	120	120	112	112	103	98	81
8,001 - 10,000	04		127	127	127	127	119	119	110	104	86
10,001 - 15,000	05		140	140	140	140	131	131	121	115	94
15,001 - 20,000	06		140	140	140	140	131	131	121	115	94
20,001 - 25,000	07		145	145	145	145	136	136	125	119	97
25,001 - 40,000	08		157	157	157	157	147	147	135	128	105
40,001 - 65,000	10		171	171	171	171	160	160	147	139	114
65,001 - 90,000	11		240	240	240	240	224	224	206	195	158
Charge Per \$1K > \$90K	12		1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		321	321	321	312	312	279	279	270	234
4,501 - 6,000	02		336	336	336	327	327	291	291	283	244
6,001 - 8,000	03		336	336	336	327	327	291	291	283	244
8,001 - 10,000	04		396	396	396	386	386	343	343	332	286
10,001 - 15,000	05		419	419	419	408	408	362	362	351	302
15,001 - 20,000	06		419	419	419	408	408	362	362	351	302
20,001 - 25,000	07		419	419	419	408	408	362	362	351	302
25,001 - 40,000	08		461	461	461	448	448	398	398	385	331
40,001 - 65,000	10		597	597	597	581	581	514	514	497	424
65,001 - 90,000	11		980	980	980	952	952	839	839	811	689
Charge Per \$1K > \$90K	12		7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<b>Towing &amp; Labor (Rule 65)</b>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 8

A-1  
1123

A-2  
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B, Increased Limits				Property Damage Liability	
20/40	143	100/300	1130	5000	875
20/50	194	250/500	1688	10000	1033
25/50	308	500/500	2143	25000	1111
35/80	510	500/1000	2169	50000	1129
50/100	713	1000/1000	2485	100000	1138
				500000	1164

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1449	1449	1449	1449	1360	1360	1257	1193	989
4,501 - 6,000	02		1650	1650	1650	1650	1546	1546	1429	1354	1117
6,001 - 8,000	03		1705	1705	1705	1705	1597	1597	1475	1398	1153
8,001 - 10,000	04		1815	1815	1815	1815	1700	1700	1568	1486	1223
10,001 - 15,000	05		1998	1998	1998	1998	1870	1870	1723	1632	1340
15,001 - 20,000	06		1998	1998	1998	1998	1870	1870	1723	1632	1340
20,001 - 25,000	07		2071	2071	2071	2071	1937	1937	1786	1691	1387
25,001 - 40,000	08		2235	2235	2235	2235	2091	2091	1926	1822	1491
40,001 - 65,000	10		2436	2436	2436	2436	2277	2277	2096	1983	1621
65,001 - 90,000	11		3423	3423	3423	3423	3195	3195	2935	2772	2252
Charge Per \$1K > \$90K	12		18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		102	102	102	102	95	95	88	84	69
4,501 - 6,000	02		116	116	116	116	108	108	100	95	78
6,001 - 8,000	03		120	120	120	120	112	112	103	98	81
8,001 - 10,000	04		127	127	127	127	119	119	110	104	86
10,001 - 15,000	05		140	140	140	140	131	131	121	115	94
15,001 - 20,000	06		140	140	140	140	131	131	121	115	94
20,001 - 25,000	07		145	145	145	145	136	136	125	119	97
25,001 - 40,000	08		157	157	157	157	147	147	135	128	105
40,001 - 65,000	10		171	171	171	171	160	160	147	139	114
65,001 - 90,000	11		240	240	240	240	224	224	206	195	158
Charge Per \$1K > \$90K	12		1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		321	321	321	312	312	279	279	270	234
4,501 - 6,000	02		336	336	336	327	327	291	291	283	244
6,001 - 8,000	03		336	336	336	327	327	291	291	283	244
8,001 - 10,000	04		396	396	396	386	386	343	343	332	286
10,001 - 15,000	05		419	419	419	408	408	362	362	351	302
15,001 - 20,000	06		419	419	419	408	408	362	362	351	302
20,001 - 25,000	07		419	419	419	408	408	362	362	351	302
25,001 - 40,000	08		461	461	461	448	448	398	398	385	331
40,001 - 65,000	10		597	597	597	581	581	514	514	497	424
65,001 - 90,000	11		980	980	980	952	952	839	839	811	689
Charge Per \$1K > \$90K	12		7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</u>					
\$25 per Disablement:	4				
\$50 per Disablement:	8				
\$100 per Disablement:	16				

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 9

A-1  
1123

A-2  
167

B, Increased Limits				Property Damage Liability	
20/40	143	100/300	1130	5000	875
20/50	194	250/500	1688	10000	1033
25/50	308	500/500	2143	25000	1111
35/80	510	500/1000	2169	50000	1129
50/100	713	1000/1000	2485	100000	1138
				500000	1164

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1449	1449	1449	1449	1360	1360	1257	1193	989
4,501 - 6,000	02		1650	1650	1650	1650	1546	1546	1429	1354	1117
6,001 - 8,000	03		1705	1705	1705	1705	1597	1597	1475	1398	1153
8,001 - 10,000	04		1815	1815	1815	1815	1700	1700	1568	1486	1223
10,001 - 15,000	05		1998	1998	1998	1998	1870	1870	1723	1632	1340
15,001 - 20,000	06		1998	1998	1998	1998	1870	1870	1723	1632	1340
20,001 - 25,000	07		2071	2071	2071	2071	1937	1937	1786	1691	1387
25,001 - 40,000	08		2235	2235	2235	2235	2091	2091	1926	1822	1491
40,001 - 65,000	10		2436	2436	2436	2436	2277	2277	2096	1983	1621
65,001 - 90,000	11		3423	3423	3423	3423	3195	3195	2935	2772	2252
Charge Per \$1K > \$90K	12		18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		102	102	102	102	95	95	88	84	69
4,501 - 6,000	02		116	116	116	116	108	108	100	95	78
6,001 - 8,000	03		120	120	120	120	112	112	103	98	81
8,001 - 10,000	04		127	127	127	127	119	119	110	104	86
10,001 - 15,000	05		140	140	140	140	131	131	121	115	94
15,001 - 20,000	06		140	140	140	140	131	131	121	115	94
20,001 - 25,000	07		145	145	145	145	136	136	125	119	97
25,001 - 40,000	08		157	157	157	157	147	147	135	128	105
40,001 - 65,000	10		171	171	171	171	160	160	147	139	114
65,001 - 90,000	11		240	240	240	240	224	224	206	195	158
Charge Per \$1K > \$90K	12		1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		321	321	321	312	312	279	279	270	234
4,501 - 6,000	02		336	336	336	327	327	291	291	283	244
6,001 - 8,000	03		336	336	336	327	327	291	291	283	244
8,001 - 10,000	04		396	396	396	386	386	343	343	332	286
10,001 - 15,000	05		419	419	419	408	408	362	362	351	302
15,001 - 20,000	06		419	419	419	408	408	362	362	351	302
20,001 - 25,000	07		419	419	419	408	408	362	362	351	302
25,001 - 40,000	08		461	461	461	448	448	398	398	385	331
40,001 - 65,000	10		597	597	597	581	581	514	514	497	424
65,001 - 90,000	11		980	980	980	952	952	839	839	811	689
Charge Per \$1K > \$90K	12		7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</u>					
\$25 per Disablement:	4				
\$50 per Disablement:	8				
\$100 per Disablement:	16				

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 10

A-1  
1123

A-2  
167

B, Increased Limits				Property Damage Liability	
20/40	143	100/300	1130	5000	875
20/50	194	250/500	1688	10000	1033
25/50	308	500/500	2143	25000	1111
35/80	510	500/1000	2169	50000	1129
50/100	713	1000/1000	2485	100000	1138
				500000	1164

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1449	1449	1449	1449	1360	1360	1257	1193	989
4,501 - 6,000	02		1650	1650	1650	1650	1546	1546	1429	1354	1117
6,001 - 8,000	03		1705	1705	1705	1705	1597	1597	1475	1398	1153
8,001 - 10,000	04		1815	1815	1815	1815	1700	1700	1568	1486	1223
10,001 - 15,000	05		1998	1998	1998	1998	1870	1870	1723	1632	1340
15,001 - 20,000	06		1998	1998	1998	1998	1870	1870	1723	1632	1340
20,001 - 25,000	07		2071	2071	2071	2071	1937	1937	1786	1691	1387
25,001 - 40,000	08		2235	2235	2235	2235	2091	2091	1926	1822	1491
40,001 - 65,000	10		2436	2436	2436	2436	2277	2277	2096	1983	1621
65,001 - 90,000	11		3423	3423	3423	3423	3195	3195	2935	2772	2252
Charge Per \$1K > \$90K	12		18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		102	102	102	102	95	95	88	84	69
4,501 - 6,000	02		116	116	116	116	108	108	100	95	78
6,001 - 8,000	03		120	120	120	120	112	112	103	98	81
8,001 - 10,000	04		127	127	127	127	119	119	110	104	86
10,001 - 15,000	05		140	140	140	140	131	131	121	115	94
15,001 - 20,000	06		140	140	140	140	131	131	121	115	94
20,001 - 25,000	07		145	145	145	145	136	136	125	119	97
25,001 - 40,000	08		157	157	157	157	147	147	135	128	105
40,001 - 65,000	10		171	171	171	171	160	160	147	139	114
65,001 - 90,000	11		240	240	240	240	224	224	206	195	158
Charge Per \$1K > \$90K	12		1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		321	321	321	312	312	279	279	270	234
4,501 - 6,000	02		336	336	336	327	327	291	291	283	244
6,001 - 8,000	03		336	336	336	327	327	291	291	283	244
8,001 - 10,000	04		396	396	396	386	386	343	343	332	286
10,001 - 15,000	05		419	419	419	408	408	362	362	351	302
15,001 - 20,000	06		419	419	419	408	408	362	362	351	302
20,001 - 25,000	07		419	419	419	408	408	362	362	351	302
25,001 - 40,000	08		461	461	461	448	448	398	398	385	331
40,001 - 65,000	10		597	597	597	581	581	514	514	497	424
65,001 - 90,000	11		980	980	980	952	952	839	839	811	689
Charge Per \$1K > \$90K	12		7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</u>					
\$25 per Disablement:	4				
\$50 per Disablement:	8				
\$100 per Disablement:	16				

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 11

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B, Increased Limits				Property Damage Liability	
20/40	39	100/300	305	5000	251
20/50	53	250/500	455	10000	296
25/50	83	500/500	578	25000	319
35/80	138	500/1000	585	50000	324
50/100	192	1000/1000	670	100000	326
				500000	334

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		504	504	504	504	480	480	454	437	383
4,501 - 6,000	02		556	556	556	556	529	529	498	479	417
6,001 - 8,000	03		570	570	570	570	542	542	510	490	426
8,001 - 10,000	04		599	599	599	599	569	569	534	513	444
10,001 - 15,000	05		646	646	646	646	613	613	575	551	475
15,001 - 20,000	06		646	646	646	646	613	613	575	551	475
20,001 - 25,000	07		666	666	666	666	631	631	591	566	487
25,001 - 40,000	08		708	708	708	708	671	671	628	601	514
40,001 - 65,000	10		761	761	761	761	719	719	672	643	548
65,001 - 90,000	11		1018	1018	1018	1018	959	959	891	848	713
Charge Per \$1K > \$90K	12		4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		35	35	35	35	33	33	32	30	27
4,501 - 6,000	02		39	39	39	39	37	37	35	33	29
6,001 - 8,000	03		40	40	40	40	38	38	35	34	30
8,001 - 10,000	04		42	42	42	42	40	40	37	36	31
10,001 - 15,000	05		45	45	45	45	43	43	40	38	33
15,001 - 20,000	06		45	45	45	45	43	43	40	38	33
20,001 - 25,000	07		46	46	46	46	44	44	41	39	34
25,001 - 40,000	08		49	49	49	49	47	47	44	42	36
40,001 - 65,000	10		53	53	53	53	50	50	47	45	38
65,001 - 90,000	11		71	71	71	71	66	66	62	59	49
Charge Per \$1K > \$90K	12		0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		142	142	142	139	139	126	126	123	110
4,501 - 6,000	02		147	147	147	144	144	131	131	128	114
6,001 - 8,000	03		147	147	147	144	144	131	131	128	114
8,001 - 10,000	04		169	169	169	165	165	150	150	146	129
10,001 - 15,000	05		177	177	177	173	173	157	157	153	135
15,001 - 20,000	06		177	177	177	173	173	157	157	153	135
20,001 - 25,000	07		177	177	177	173	173	157	157	153	135
25,001 - 40,000	08		192	192	192	188	188	170	170	165	145
40,001 - 65,000	10		242	242	242	236	236	212	212	205	179
65,001 - 90,000	11		380	380	380	370	370	329	329	319	275
Charge Per \$1K > \$90K	12		2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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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B, Increased Limits				Property Damage Liability	
20/40	42	100/300	331	5000	271
20/50	57	250/500	495	10000	320
25/50	90	500/500	628	25000	344
35/80	150	500/1000	636	50000	350
50/100	209	1000/1000	728	100000	352
				500000	360

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		566	566	566	566	538	538	507	487	423
4,501 - 6,000	02		628	628	628	628	596	596	560	537	463
6,001 - 8,000	03		645	645	645	645	612	612	574	550	474
8,001 - 10,000	04		679	679	679	679	643	643	603	577	496
10,001 - 15,000	05		736	736	736	736	696	696	651	623	532
15,001 - 20,000	06		736	736	736	736	696	696	651	623	532
20,001 - 25,000	07		758	758	758	758	717	717	670	641	547
25,001 - 40,000	08		809	809	809	809	764	764	714	681	579
40,001 - 65,000	10		871	871	871	871	822	822	766	731	619
65,001 - 90,000	11		1177	1177	1177	1177	1106	1106	1026	975	814
Charge Per \$1K > \$90K	12		5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		39	39	39	39	37	37	35	34	29
4,501 - 6,000	02		44	44	44	44	41	41	39	37	32
6,001 - 8,000	03		45	45	45	45	42	42	40	38	33
8,001 - 10,000	04		47	47	47	47	45	45	42	40	34
10,001 - 15,000	05		51	51	51	51	48	48	45	43	37
15,001 - 20,000	06		51	51	51	51	48	48	45	43	37
20,001 - 25,000	07		53	53	53	53	50	50	46	44	38
25,001 - 40,000	08		56	56	56	56	53	53	49	47	40
40,001 - 65,000	10		60	60	60	60	57	57	53	51	43
65,001 - 90,000	11		81	81	81	81	77	77	71	68	56
Charge Per \$1K > \$90K	12		0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		147	147	147	143	143	131	131	128	114
4,501 - 6,000	02		152	152	152	149	149	136	136	132	118
6,001 - 8,000	03		152	152	152	149	149	136	136	132	118
8,001 - 10,000	04		175	175	175	171	171	155	155	151	134
10,001 - 15,000	05		184	184	184	180	180	162	162	158	139
15,001 - 20,000	06		184	184	184	180	180	162	162	158	139
20,001 - 25,000	07		184	184	184	180	180	162	162	158	139
25,001 - 40,000	08		200	200	200	195	195	176	176	171	150
40,001 - 65,000	10		252	252	252	245	245	220	220	214	186
65,001 - 90,000	11		397	397	397	386	386	343	343	333	286
Charge Per \$1K > \$90K	12		2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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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B, Increased Limits				Property Damage Liability	
20/40	43	100/300	341	5000	278
20/50	58	250/500	509	10000	328
25/50	93	500/500	647	25000	353
35/80	154	500/1000	654	50000	359
50/100	215	1000/1000	750	100000	361
				500000	370

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		556	556	556	556	529	529	498	479	417
4,501 - 6,000	02		616	616	616	616	585	585	550	527	455
6,001 - 8,000	03		633	633	633	633	600	600	563	540	466
8,001 - 10,000	04		666	666	666	666	631	631	592	567	487
10,001 - 15,000	05		721	721	721	721	682	682	638	611	523
15,001 - 20,000	06		721	721	721	721	682	682	638	611	523
20,001 - 25,000	07		743	743	743	743	703	703	657	628	537
25,001 - 40,000	08		793	793	793	793	749	749	699	668	568
40,001 - 65,000	10		853	853	853	853	805	805	751	717	607
65,001 - 90,000	11		1151	1151	1151	1151	1082	1082	1004	955	798
Charge Per \$1K > \$90K	12		5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		39	39	39	39	37	37	35	34	29
4,501 - 6,000	02		44	44	44	44	41	41	39	37	32
6,001 - 8,000	03		45	45	45	45	42	42	40	38	33
8,001 - 10,000	04		47	47	47	47	45	45	42	40	34
10,001 - 15,000	05		51	51	51	51	48	48	45	43	37
15,001 - 20,000	06		51	51	51	51	48	48	45	43	37
20,001 - 25,000	07		53	53	53	53	50	50	46	44	38
25,001 - 40,000	08		56	56	56	56	53	53	49	47	40
40,001 - 65,000	10		60	60	60	60	57	57	53	51	43
65,001 - 90,000	11		81	81	81	81	77	77	71	68	56
Charge Per \$1K > \$90K	12		0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		143	143	143	140	140	127	127	124	111
4,501 - 6,000	02		148	148	148	145	145	132	132	129	115
6,001 - 8,000	03		148	148	148	145	145	132	132	129	115
8,001 - 10,000	04		170	170	170	166	166	151	151	147	130
10,001 - 15,000	05		179	179	179	175	175	158	158	154	136
15,001 - 20,000	06		179	179	179	175	175	158	158	154	136
20,001 - 25,000	07		179	179	179	175	175	158	158	154	136
25,001 - 40,000	08		194	194	194	189	189	171	171	166	146
40,001 - 65,000	10		244	244	244	238	238	213	213	207	181
65,001 - 90,000	11		383	383	383	373	373	332	332	322	277
Charge Per \$1K > \$90K	12		2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77

Medical Payments	U1, Uninsured	U2, Underinsured
5000 18	20/40 4	20/40 0
10000 20	20/50 5	20/50 0
15000 22	25/50 6	25/50 2
20000 23	35/80 7	35/80 8
25000 25	50/100 8	50/100 14
	100/300 9	100/300 34
Towing & Labor (Rule 65)	250/500 10	250/500 114
\$25 per Disablement: 4	500/500 11	500/500 279
\$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	42	100/300	335	5000	274
20/50	57	250/500	501	10000	323
25/50	91	500/500	636	25000	348
35/80	151	500/1000	644	50000	353
50/100	211	1000/1000	738	100000	356
				500000	364

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		586	586	586	586	557	557	524	503	437
4,501 - 6,000	02		652	652	652	652	618	618	580	556	478
6,001 - 8,000	03		670	670	670	670	635	635	595	570	490
8,001 - 10,000	04		705	705	705	705	668	668	625	598	513
10,001 - 15,000	05		765	765	765	765	723	723	676	646	551
15,001 - 20,000	06		765	765	765	765	723	723	676	646	551
20,001 - 25,000	07		789	789	789	789	745	745	696	665	566
25,001 - 40,000	08		842	842	842	842	795	795	742	708	600
40,001 - 65,000	10		908	908	908	908	856	856	797	760	642
65,001 - 90,000	11		1229	1229	1229	1229	1155	1155	1070	1017	848
Charge Per \$1K > \$90K	12		5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		41	41	41	41	39	39	37	35	31
4,501 - 6,000	02		46	46	46	46	43	43	41	39	33
6,001 - 8,000	03		47	47	47	47	44	44	42	40	34
8,001 - 10,000	04		49	49	49	49	47	47	44	42	36
10,001 - 15,000	05		53	53	53	53	51	51	47	45	38
15,001 - 20,000	06		53	53	53	53	51	51	47	45	38
20,001 - 25,000	07		55	55	55	55	52	52	49	46	40
25,001 - 40,000	08		59	59	59	59	56	56	52	49	42
40,001 - 65,000	10		63	63	63	63	60	60	56	53	45
65,001 - 90,000	11		86	86	86	86	81	81	75	71	59
Charge Per \$1K > \$90K	12		0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		145	145	145	142	142	129	129	126	112
4,501 - 6,000	02		150	150	150	147	147	134	134	131	116
6,001 - 8,000	03		150	150	150	147	147	134	134	131	116
8,001 - 10,000	04		173	173	173	169	169	153	153	149	132
10,001 - 15,000	05		181	181	181	177	177	160	160	156	138
15,001 - 20,000	06		181	181	181	177	177	160	160	156	138
20,001 - 25,000	07		181	181	181	177	177	160	160	156	138
25,001 - 40,000	08		197	197	197	192	192	173	173	169	148
40,001 - 65,000	10		248	248	248	241	241	217	217	210	183
65,001 - 90,000	11		390	390	390	380	380	338	338	327	282
Charge Per \$1K > \$90K	12		2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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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B, Increased Limits				Property Damage Liability	
20/40	44	100/300	344	5000	280
20/50	59	250/500	514	10000	330
25/50	94	500/500	652	25000	356
35/80	156	500/1000	660	50000	361
50/100	217	1000/1000	756	100000	364
				500000	372

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		583	583	583	583	554	554	521	500	434
4,501 - 6,000	02		648	648	648	648	614	614	577	552	476
6,001 - 8,000	03		666	666	666	666	631	631	591	567	487
8,001 - 10,000	04		701	701	701	701	664	664	621	595	510
10,001 - 15,000	05		760	760	760	760	719	719	672	642	548
15,001 - 20,000	06		760	760	760	760	719	719	672	642	548
20,001 - 25,000	07		784	784	784	784	741	741	692	661	563
25,001 - 40,000	08		837	837	837	837	790	790	737	703	597
40,001 - 65,000	10		902	902	902	902	850	850	792	755	639
65,001 - 90,000	11		1220	1220	1220	1220	1147	1147	1063	1010	842
Charge Per \$1K > \$90K	12		5.90	5.90	5.90	5.90	5.90	5.90	5.90	5.90	5.90

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		41	41	41	41	39	39	37	35	31
4,501 - 6,000	02		46	46	46	46	43	43	41	39	33
6,001 - 8,000	03		47	47	47	47	44	44	42	40	34
8,001 - 10,000	04		49	49	49	49	47	47	44	42	36
10,001 - 15,000	05		53	53	53	53	51	51	47	45	38
15,001 - 20,000	06		53	53	53	53	51	51	47	45	38
20,001 - 25,000	07		55	55	55	55	52	52	49	46	40
25,001 - 40,000	08		59	59	59	59	56	56	52	49	42
40,001 - 65,000	10		63	63	63	63	60	60	56	53	45
65,001 - 90,000	11		86	86	86	86	81	81	75	71	59
Charge Per \$1K > \$90K	12		0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		146	146	146	143	143	130	130	127	113
4,501 - 6,000	02		151	151	151	148	148	135	135	131	117
6,001 - 8,000	03		151	151	151	148	148	135	135	131	117
8,001 - 10,000	04		174	174	174	170	170	154	154	150	133
10,001 - 15,000	05		183	183	183	178	178	161	161	157	139
15,001 - 20,000	06		183	183	183	178	178	161	161	157	139
20,001 - 25,000	07		183	183	183	178	178	161	161	157	139
25,001 - 40,000	08		198	198	198	194	194	175	175	170	149
40,001 - 65,000	10		250	250	250	243	243	218	218	212	185
65,001 - 90,000	11		393	393	393	383	383	340	340	330	284
Charge Per \$1K > \$90K	12		2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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	49	100/300	385	5000	311
20/50	66	250/500	575	10000	367
25/50	105	500/500	730	25000	395
35/80	174	500/1000	739	50000	401
50/100	243	1000/1000	846	100000	404
				500000	414

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		657	657	657	657	623	623	584	560	482
4,501 - 6,000	02		734	734	734	734	694	694	650	621	531
6,001 - 8,000	03		755	755	755	755	714	714	667	638	545
8,001 - 10,000	04		797	797	797	797	753	753	703	671	571
10,001 - 15,000	05		866	866	866	866	818	818	762	727	616
15,001 - 20,000	06		866	866	866	866	818	818	762	727	616
20,001 - 25,000	07		894	894	894	894	843	843	786	749	634
25,001 - 40,000	08		957	957	957	957	902	902	839	799	673
40,001 - 65,000	10		1033	1033	1033	1033	973	973	904	861	723
65,001 - 90,000	11		1409	1409	1409	1409	1322	1322	1224	1162	963
Charge Per \$1K > \$90K	12		6.96	6.96	6.96	6.96	6.96	6.96	6.96	6.96	6.96

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		46	46	46	46	44	44	41	39	34
4,501 - 6,000	02		51	51	51	51	49	49	46	44	37
6,001 - 8,000	03		53	53	53	53	50	50	47	45	38
8,001 - 10,000	04		56	56	56	56	53	53	49	47	40
10,001 - 15,000	05		61	61	61	61	57	57	53	51	43
15,001 - 20,000	06		61	61	61	61	57	57	53	51	43
20,001 - 25,000	07		63	63	63	63	59	59	55	53	44
25,001 - 40,000	08		67	67	67	67	63	63	59	56	47
40,001 - 65,000	10		72	72	72	72	68	68	63	60	51
65,001 - 90,000	11		99	99	99	99	93	93	86	81	68
Charge Per \$1K > \$90K	12		0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		156	156	156	152	152	138	138	135	120
4,501 - 6,000	02		162	162	162	158	158	144	144	140	124
6,001 - 8,000	03		162	162	162	158	158	144	144	140	124
8,001 - 10,000	04		187	187	187	182	182	165	165	160	141
10,001 - 15,000	05		196	196	196	191	191	173	173	168	148
15,001 - 20,000	06		196	196	196	191	191	173	173	168	148
20,001 - 25,000	07		196	196	196	191	191	173	173	168	148
25,001 - 40,000	08		213	213	213	208	208	187	187	182	160
40,001 - 65,000	10		269	269	269	263	263	235	235	228	198
65,001 - 90,000	11		427	427	427	415	415	369	369	357	307
Charge Per \$1K > \$90K	12		3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</u>					
\$25 per Disablement:	4				
\$50 per Disablement:	8				
\$100 per Disablement:	16				

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
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B, Increased Limits				Property Damage Liability	
20/40	56	100/300	444	5000	356
20/50	76	250/500	664	10000	420
25/50	121	500/500	843	25000	452
35/80	200	500/1000	853	50000	459
50/100	280	1000/1000	977	100000	463
				500000	473

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		714	714	714	714	676	676	632	605	518
4,501 - 6,000	02		799	799	799	799	755	755	705	673	572
6,001 - 8,000	03		823	823	823	823	777	777	725	692	588
8,001 - 10,000	04		869	869	869	869	820	820	764	729	618
10,001 - 15,000	05		947	947	947	947	893	893	830	792	667
15,001 - 20,000	06		947	947	947	947	893	893	830	792	667
20,001 - 25,000	07		978	978	978	978	921	921	857	816	687
25,001 - 40,000	08		1048	1048	1048	1048	987	987	917	872	732
40,001 - 65,000	10		1133	1133	1133	1133	1066	1066	989	941	787
65,001 - 90,000	11		1553	1553	1553	1553	1456	1456	1346	1276	1055
Charge Per \$1K > \$90K	12		7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		50	50	50	50	48	48	45	43	37
4,501 - 6,000	02		56	56	56	56	53	53	50	48	40
6,001 - 8,000	03		58	58	58	58	55	55	51	49	41
8,001 - 10,000	04		61	61	61	61	58	58	54	51	44
10,001 - 15,000	05		67	67	67	67	63	63	59	56	47
15,001 - 20,000	06		67	67	67	67	63	63	59	56	47
20,001 - 25,000	07		69	69	69	69	65	65	60	58	49
25,001 - 40,000	08		74	74	74	74	70	70	65	62	52
40,001 - 65,000	10		80	80	80	80	75	75	70	66	56
65,001 - 90,000	11		110	110	110	110	103	103	95	90	75
Charge Per \$1K > \$90K	12		0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		156	156	156	152	152	138	138	135	120
4,501 - 6,000	02		162	162	162	158	158	144	144	140	124
6,001 - 8,000	03		162	162	162	158	158	144	144	140	124
8,001 - 10,000	04		187	187	187	182	182	165	165	160	141
10,001 - 15,000	05		196	196	196	191	191	173	173	168	148
15,001 - 20,000	06		196	196	196	191	191	173	173	168	148
20,001 - 25,000	07		196	196	196	191	191	173	173	168	148
25,001 - 40,000	08		213	213	213	208	208	187	187	182	160
40,001 - 65,000	10		269	269	269	263	263	235	235	228	198
65,001 - 90,000	11		427	427	427	415	415	369	369	357	307
Charge Per \$1K > \$90K	12		3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	50/100	8	50/100	14
		100/300	9	100/300	34
		250/500	10	250/500	114
		500/500	11	500/500	279
<b>Towing &amp; Labor (Rule 65)</b>					
\$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	61	100/300	485	5000	387
20/50	83	250/500	723	10000	457
25/50	132	500/500	919	25000	491
35/80	218	500/1000	930	50000	499
50/100	305	1000/1000	1066	100000	503
				500000	515

<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		808	808	808	808	763	763	712	680	578
4,501 - 6,000	02		908	908	908	908	856	856	798	761	642
6,001 - 8,000	03		936	936	936	936	882	882	821	782	660
8,001 - 10,000	04		990	990	990	990	933	933	867	826	695
10,001 - 15,000	05		1081	1081	1081	1081	1018	1018	945	899	753
15,001 - 20,000	06		1081	1081	1081	1081	1018	1018	945	899	753
20,001 - 25,000	07		1118	1118	1118	1118	1051	1051	976	928	777
25,001 - 40,000	08		1200	1200	1200	1200	1128	1128	1046	994	829
40,001 - 65,000	10		1300	1300	1300	1300	1221	1221	1131	1074	894
65,001 - 90,000	11		1792	1792	1792	1792	1678	1678	1549	1468	1208
Charge Per \$1K > \$90K	12		9.11	9.11	9.11	9.11	9.11	9.11	9.11	9.11	9.11

<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		56	56	56	56	53	53	50	47	40
4,501 - 6,000	02		63	63	63	63	60	60	56	53	45
6,001 - 8,000	03		65	65	65	65	62	62	57	55	46
8,001 - 10,000	04		69	69	69	69	65	65	60	58	48
10,001 - 15,000	05		75	75	75	75	71	71	66	63	53
15,001 - 20,000	06		75	75	75	75	71	71	66	63	53
20,001 - 25,000	07		78	78	78	78	73	73	68	65	54
25,001 - 40,000	08		84	84	84	84	79	79	73	69	58
40,001 - 65,000	10		91	91	91	91	85	85	79	75	62
65,001 - 90,000	11		125	125	125	125	117	117	108	102	84
Charge Per \$1K > \$90K	12		0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64

<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	155	155	141	141	137	122
4,501 - 6,000	02		165	165	165	161	161	146	146	143	126
6,001 - 8,000	03		165	165	165	161	161	146	146	143	126
8,001 - 10,000	04		191	191	191	186	186	168	168	164	144
10,001 - 15,000	05		200	200	200	195	195	176	176	171	151
15,001 - 20,000	06		200	200	200	195	195	176	176	171	151
20,001 - 25,000	07		200	200	200	195	195	176	176	171	151
25,001 - 40,000	08		218	218	218	212	212	191	191	186	163
40,001 - 65,000	10		275	275	275	268	268	240	240	233	202
65,001 - 90,000	11		437	437	437	425	425	377	377	365	314
Charge Per \$1K > \$90K	12		3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</u>					
\$25 per Disablement:	4				
\$50 per Disablement:	8				
\$100 per Disablement:	16				

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET  
Territory 19

A-1  
550

A-2  
86

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	70	100/300	554	5000	439
20/50	95	250/500	826	10000	518
25/50	151	500/500	1050	25000	558
35/80	250	500/1000	1062	50000	566
50/100	349	1000/1000	1217	100000	571
				500000	584

<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		824	824	824	824	778	778	726	693	589
4,501 - 6,000	02		927	927	927	927	874	874	814	776	654
6,001 - 8,000	03		955	955	955	955	900	900	837	798	673
8,001 - 10,000	04		1011	1011	1011	1011	952	952	885	843	708
10,001 - 15,000	05		1105	1105	1105	1105	1039	1039	964	918	768
15,001 - 20,000	06		1105	1105	1105	1105	1039	1039	964	918	768
20,001 - 25,000	07		1142	1142	1142	1142	1074	1074	996	948	792
25,001 - 40,000	08		1226	1226	1226	1226	1152	1152	1068	1015	846
40,001 - 65,000	10		1329	1329	1329	1329	1248	1248	1155	1097	912
65,001 - 90,000	11		1833	1833	1833	1833	1717	1717	1584	1501	1234
Charge Per \$1K > \$90K	12		9.35	9.35	9.35	9.35	9.35	9.35	9.35	9.35	9.35

<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		58	58	58	58	55	55	51	49	41
4,501 - 6,000	02		65	65	65	65	62	62	57	55	46
6,001 - 8,000	03		67	67	67	67	63	63	59	56	47
8,001 - 10,000	04		71	71	71	71	67	67	62	59	50
10,001 - 15,000	05		78	78	78	78	73	73	68	65	54
15,001 - 20,000	06		78	78	78	78	73	73	68	65	54
20,001 - 25,000	07		81	81	81	81	76	76	70	67	56
25,001 - 40,000	08		86	86	86	86	81	81	75	72	60
40,001 - 65,000	10		94	94	94	94	88	88	81	77	64
65,001 - 90,000	11		129	129	129	129	121	121	112	106	87
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		162	162	162	158	158	143	143	140	124
4,501 - 6,000	02		168	168	168	164	164	149	149	145	128
6,001 - 8,000	03		168	168	168	164	164	149	149	145	128
8,001 - 10,000	04		194	194	194	190	190	171	171	167	147
10,001 - 15,000	05		204	204	204	199	199	180	180	175	153
15,001 - 20,000	06		204	204	204	199	199	180	180	175	153
20,001 - 25,000	07		204	204	204	199	199	180	180	175	153
25,001 - 40,000	08		222	222	222	217	217	195	195	189	166
40,001 - 65,000	10		281	281	281	274	274	245	245	238	206
65,001 - 90,000	11		447	447	447	435	435	386	386	374	321
Charge Per \$1K > \$90K	12		3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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  
609

A-2  
94

B, Increased Limits				Property Damage Liability	
20/40	78	100/300	614	5000	484
20/50	105	250/500	916	10000	571
25/50	167	500/500	1163	25000	615
35/80	277	500/1000	1177	50000	624
50/100	387	1000/1000	1349	100000	629
				500000	644

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		892	892	892	892	841	841	783	747	632
4,501 - 6,000	02		1005	1005	1005	1005	946	946	880	838	704
6,001 - 8,000	03		1036	1036	1036	1036	975	975	906	863	725
8,001 - 10,000	04		1098	1098	1098	1098	1033	1033	959	912	764
10,001 - 15,000	05		1201	1201	1201	1201	1129	1129	1046	995	830
15,001 - 20,000	06		1201	1201	1201	1201	1129	1129	1046	995	830
20,001 - 25,000	07		1242	1242	1242	1242	1167	1167	1081	1028	857
25,001 - 40,000	08		1335	1335	1335	1335	1254	1254	1161	1102	915
40,001 - 65,000	10		1449	1449	1449	1449	1359	1359	1257	1193	989
65,001 - 90,000	11		2005	2005	2005	2005	1876	1876	1730	1638	1344
Charge Per \$1K > \$90K	12		10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		62	62	62	62	59	59	55	52	44
4,501 - 6,000	02		70	70	70	70	66	66	62	59	49
6,001 - 8,000	03		72	72	72	72	68	68	63	60	51
8,001 - 10,000	04		77	77	77	77	72	72	67	64	53
10,001 - 15,000	05		84	84	84	84	79	79	73	70	58
15,001 - 20,000	06		84	84	84	84	79	79	73	70	58
20,001 - 25,000	07		87	87	87	87	82	82	76	72	60
25,001 - 40,000	08		93	93	93	93	88	88	81	77	64
40,001 - 65,000	10		101	101	101	101	95	95	88	83	69
65,001 - 90,000	11		140	140	140	140	131	131	121	115	94
Charge Per \$1K > \$90K	12		0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		174	174	174	171	171	154	154	150	133
4,501 - 6,000	02		182	182	182	178	178	161	161	156	138
6,001 - 8,000	03		182	182	182	178	178	161	161	156	138
8,001 - 10,000	04		211	211	211	206	206	185	185	180	158
10,001 - 15,000	05		222	222	222	216	216	194	194	189	165
15,001 - 20,000	06		222	222	222	216	216	194	194	189	165
20,001 - 25,000	07		222	222	222	216	216	194	194	189	165
25,001 - 40,000	08		242	242	242	236	236	212	212	205	179
40,001 - 65,000	10		307	307	307	299	299	267	267	259	224
65,001 - 90,000	11		490	490	490	477	477	423	423	409	351
Charge Per \$1K > \$90K	12		3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</u>					
\$25 per Disablement:	4				
\$50 per Disablement:	8				
\$100 per Disablement:	16				

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL  
PRIVATE PASSENGER TYPE -- NON - FLEET  
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES  
Territory 1**

A-1  
1213

A-2  
307

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	154	100/300	1220	5000	1027
20/50	209	250/500	1822	10000	1212
25/50	332	500/500	2314	25000	1304
35/80	550	500/1000	2341	50000	1325
50/100	769	1000/1000	2683	100000	1335
				500000	1366

<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		1728	1728	1728	1728	1619	1619	1494	1416	1167
4,501 - 6,000	02		1973	1973	1973	1973	1846	1846	1704	1612	1323
6,001 - 8,000	03		2040	2040	2040	2040	1908	1908	1759	1666	1367
8,001 - 10,000	04		2173	2173	2173	2173	2033	2033	1873	1773	1452
10,001 - 15,000	05		2396	2396	2396	2396	2240	2240	2062	1951	1595
15,001 - 20,000	06		2396	2396	2396	2396	2240	2240	2062	1951	1595
20,001 - 25,000	07		2485	2485	2485	2485	2322	2322	2138	2022	1652
25,001 - 40,000	08		2685	2685	2685	2685	2509	2509	2309	2182	1779
40,001 - 65,000	10		2930	2930	2930	2930	2736	2736	2516	2378	1937
65,001 - 90,000	11		4132	4132	4132	4132	3854	3854	3538	3340	2705
Charge Per \$1K > \$90	12		22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26

<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		121	121	121	121	114	114	105	99	82
4,501 - 6,000	02		139	139	139	139	130	130	120	113	93
6,001 - 8,000	03		143	143	143	143	134	134	124	117	96
8,001 - 10,000	04		153	153	153	153	143	143	132	124	102
10,001 - 15,000	05		168	168	168	168	157	157	145	137	112
15,001 - 20,000	06		168	168	168	168	157	157	145	137	112
20,001 - 25,000	07		175	175	175	175	163	163	150	142	116
25,001 - 40,000	08		189	189	189	189	176	176	162	153	125
40,001 - 65,000	10		206	206	206	206	192	192	177	167	136
65,001 - 90,000	11		290	290	290	290	271	271	248	235	190
Charge Per \$1K > \$90	12		1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56

<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		465	465	465	452	452	401	401	388	333
4,501 - 6,000	02		488	488	488	475	475	421	421	407	348
6,001 - 8,000	03		488	488	488	475	475	421	421	407	348
8,001 - 10,000	04		581	581	581	565	565	499	499	483	412
10,001 - 15,000	05		616	616	616	598	598	529	529	511	436
15,001 - 20,000	06		616	616	616	598	598	529	529	511	436
20,001 - 25,000	07		616	616	616	598	598	529	529	511	436
25,001 - 40,000	08		679	679	679	660	660	583	583	564	480
40,001 - 65,000	10		888	888	888	862	862	760	760	734	624
65,001 - 90,000	11		1473	1473	1473	1430	1430	1257	1257	1214	1027
Charge Per \$1K > \$90	12		11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 65)  
\$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  
1213

A-2  
307

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	154	100/300	1220	5000	1027
20/50	209	250/500	1822	10000	1212
25/50	332	500/500	2314	25000	1304
35/80	550	500/1000	2341	50000	1325
50/100	769	1000/1000	2683	100000	1335
				500000	1366

<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		1728	1728	1728	1728	1619	1619	1494	1416	1167
4,501 - 6,000	02		1973	1973	1973	1973	1846	1846	1704	1612	1323
6,001 - 8,000	03		2040	2040	2040	2040	1908	1908	1759	1666	1367
8,001 - 10,000	04		2173	2173	2173	2173	2033	2033	1873	1773	1452
10,001 - 15,000	05		2396	2396	2396	2396	2240	2240	2062	1951	1595
15,001 - 20,000	06		2396	2396	2396	2396	2240	2240	2062	1951	1595
20,001 - 25,000	07		2485	2485	2485	2485	2322	2322	2138	2022	1652
25,001 - 40,000	08		2685	2685	2685	2685	2509	2509	2309	2182	1779
40,001 - 65,000	10		2930	2930	2930	2930	2736	2736	2516	2378	1937
65,001 - 90,000	11		4132	4132	4132	4132	3854	3854	3538	3340	2705
Charge Per \$1K > \$90	12		22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26

<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		121	121	121	121	114	114	105	99	82
4,501 - 6,000	02		139	139	139	139	130	130	120	113	93
6,001 - 8,000	03		143	143	143	143	134	134	124	117	96
8,001 - 10,000	04		153	153	153	153	143	143	132	124	102
10,001 - 15,000	05		168	168	168	168	157	157	145	137	112
15,001 - 20,000	06		168	168	168	168	157	157	145	137	112
20,001 - 25,000	07		175	175	175	175	163	163	150	142	116
25,001 - 40,000	08		189	189	189	189	176	176	162	153	125
40,001 - 65,000	10		206	206	206	206	192	192	177	167	136
65,001 - 90,000	11		290	290	290	290	271	271	248	235	190
Charge Per \$1K > \$90	12		1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56

<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		465	465	465	452	452	401	401	388	333
4,501 - 6,000	02		488	488	488	475	475	421	421	407	348
6,001 - 8,000	03		488	488	488	475	475	421	421	407	348
8,001 - 10,000	04		581	581	581	565	565	499	499	483	412
10,001 - 15,000	05		616	616	616	598	598	529	529	511	436
15,001 - 20,000	06		616	616	616	598	598	529	529	511	436
20,001 - 25,000	07		616	616	616	598	598	529	529	511	436
25,001 - 40,000	08		679	679	679	660	660	583	583	564	480
40,001 - 65,000	10		888	888	888	862	862	760	760	734	624
65,001 - 90,000	11		1473	1473	1473	1430	1430	1257	1257	1214	1027
Charge Per \$1K > \$90	12		11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 65)  
\$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  
1213

A-2  
307

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	154	100/300	1220	5000	1027
20/50	209	250/500	1822	10000	1212
25/50	332	500/500	2314	25000	1304
35/80	550	500/1000	2341	50000	1325
50/100	769	1000/1000	2683	100000	1335
				500000	1366

<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		1728	1728	1728	1728	1619	1619	1494	1416	1167
4,501 - 6,000	02		1973	1973	1973	1973	1846	1846	1704	1612	1323
6,001 - 8,000	03		2040	2040	2040	2040	1908	1908	1759	1666	1367
8,001 - 10,000	04		2173	2173	2173	2173	2033	2033	1873	1773	1452
10,001 - 15,000	05		2396	2396	2396	2396	2240	2240	2062	1951	1595
15,001 - 20,000	06		2396	2396	2396	2396	2240	2240	2062	1951	1595
20,001 - 25,000	07		2485	2485	2485	2485	2322	2322	2138	2022	1652
25,001 - 40,000	08		2685	2685	2685	2685	2509	2509	2309	2182	1779
40,001 - 65,000	10		2930	2930	2930	2930	2736	2736	2516	2378	1937
65,001 - 90,000	11		4132	4132	4132	4132	3854	3854	3538	3340	2705
Charge Per \$1K > \$90	12		22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26

<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		121	121	121	121	114	114	105	99	82
4,501 - 6,000	02		139	139	139	139	130	130	120	113	93
6,001 - 8,000	03		143	143	143	143	134	134	124	117	96
8,001 - 10,000	04		153	153	153	153	143	143	132	124	102
10,001 - 15,000	05		168	168	168	168	157	157	145	137	112
15,001 - 20,000	06		168	168	168	168	157	157	145	137	112
20,001 - 25,000	07		175	175	175	175	163	163	150	142	116
25,001 - 40,000	08		189	189	189	189	176	176	162	153	125
40,001 - 65,000	10		206	206	206	206	192	192	177	167	136
65,001 - 90,000	11		290	290	290	290	271	271	248	235	190
Charge Per \$1K > \$90	12		1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56

<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		465	465	465	452	452	401	401	388	333
4,501 - 6,000	02		488	488	488	475	475	421	421	407	348
6,001 - 8,000	03		488	488	488	475	475	421	421	407	348
8,001 - 10,000	04		581	581	581	565	565	499	499	483	412
10,001 - 15,000	05		616	616	616	598	598	529	529	511	436
15,001 - 20,000	06		616	616	616	598	598	529	529	511	436
20,001 - 25,000	07		616	616	616	598	598	529	529	511	436
25,001 - 40,000	08		679	679	679	660	660	583	583	564	480
40,001 - 65,000	10		888	888	888	862	862	760	760	734	624
65,001 - 90,000	11		1473	1473	1473	1430	1430	1257	1257	1214	1027
Charge Per \$1K > \$90	12		11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 65)  
\$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  
1213

A-2  
307

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	154	100/300	1220	5000	1027
20/50	209	250/500	1822	10000	1212
25/50	332	500/500	2314	25000	1304
35/80	550	500/1000	2341	50000	1325
50/100	769	1000/1000	2683	100000	1335
				500000	1366

<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		1728	1728	1728	1728	1619	1619	1494	1416	1167
4,501 - 6,000	02		1973	1973	1973	1973	1846	1846	1704	1612	1323
6,001 - 8,000	03		2040	2040	2040	2040	1908	1908	1759	1666	1367
8,001 - 10,000	04		2173	2173	2173	2173	2033	2033	1873	1773	1452
10,001 - 15,000	05		2396	2396	2396	2396	2240	2240	2062	1951	1595
15,001 - 20,000	06		2396	2396	2396	2396	2240	2240	2062	1951	1595
20,001 - 25,000	07		2485	2485	2485	2485	2322	2322	2138	2022	1652
25,001 - 40,000	08		2685	2685	2685	2685	2509	2509	2309	2182	1779
40,001 - 65,000	10		2930	2930	2930	2930	2736	2736	2516	2378	1937
65,001 - 90,000	11		4132	4132	4132	4132	3854	3854	3538	3340	2705
Charge Per \$1K > \$90	12		22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26

<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		121	121	121	121	114	114	105	99	82
4,501 - 6,000	02		139	139	139	139	130	130	120	113	93
6,001 - 8,000	03		143	143	143	143	134	134	124	117	96
8,001 - 10,000	04		153	153	153	153	143	143	132	124	102
10,001 - 15,000	05		168	168	168	168	157	157	145	137	112
15,001 - 20,000	06		168	168	168	168	157	157	145	137	112
20,001 - 25,000	07		175	175	175	175	163	163	150	142	116
25,001 - 40,000	08		189	189	189	189	176	176	162	153	125
40,001 - 65,000	10		206	206	206	206	192	192	177	167	136
65,001 - 90,000	11		290	290	290	290	271	271	248	235	190
Charge Per \$1K > \$90	12		1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56

<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		465	465	465	452	452	401	401	388	333
4,501 - 6,000	02		488	488	488	475	475	421	421	407	348
6,001 - 8,000	03		488	488	488	475	475	421	421	407	348
8,001 - 10,000	04		581	581	581	565	565	499	499	483	412
10,001 - 15,000	05		616	616	616	598	598	529	529	511	436
15,001 - 20,000	06		616	616	616	598	598	529	529	511	436
20,001 - 25,000	07		616	616	616	598	598	529	529	511	436
25,001 - 40,000	08		679	679	679	660	660	583	583	564	480
40,001 - 65,000	10		888	888	888	862	862	760	760	734	624
65,001 - 90,000	11		1473	1473	1473	1430	1430	1257	1257	1214	1027
Charge Per \$1K > \$90	12		11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 65)  
\$25 per Disablement: 4  
\$50 per Disablement: 8  
\$100 per Disablement: 16

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL  
PRIVATE PASSENGER TYPE -- NON - FLEET  
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES  
Territory 5**

A-1  
1213

A-2  
307

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	154	100/300	1220	5000	1027
20/50	209	250/500	1822	10000	1212
25/50	332	500/500	2314	25000	1304
35/80	550	500/1000	2341	50000	1325
50/100	769	1000/1000	2683	100000	1335
				500000	1366

<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		1728	1728	1728	1728	1619	1619	1494	1416	1167
4,501 - 6,000	02		1973	1973	1973	1973	1846	1846	1704	1612	1323
6,001 - 8,000	03		2040	2040	2040	2040	1908	1908	1759	1666	1367
8,001 - 10,000	04		2173	2173	2173	2173	2033	2033	1873	1773	1452
10,001 - 15,000	05		2396	2396	2396	2396	2240	2240	2062	1951	1595
15,001 - 20,000	06		2396	2396	2396	2396	2240	2240	2062	1951	1595
20,001 - 25,000	07		2485	2485	2485	2485	2322	2322	2138	2022	1652
25,001 - 40,000	08		2685	2685	2685	2685	2509	2509	2309	2182	1779
40,001 - 65,000	10		2930	2930	2930	2930	2736	2736	2516	2378	1937
65,001 - 90,000	11		4132	4132	4132	4132	3854	3854	3538	3340	2705
Charge Per \$1K > \$90	12		22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26

<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		121	121	121	121	114	114	105	99	82
4,501 - 6,000	02		139	139	139	139	130	130	120	113	93
6,001 - 8,000	03		143	143	143	143	134	134	124	117	96
8,001 - 10,000	04		153	153	153	153	143	143	132	124	102
10,001 - 15,000	05		168	168	168	168	157	157	145	137	112
15,001 - 20,000	06		168	168	168	168	157	157	145	137	112
20,001 - 25,000	07		175	175	175	175	163	163	150	142	116
25,001 - 40,000	08		189	189	189	189	176	176	162	153	125
40,001 - 65,000	10		206	206	206	206	192	192	177	167	136
65,001 - 90,000	11		290	290	290	290	271	271	248	235	190
Charge Per \$1K > \$90	12		1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56

<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		465	465	465	452	452	401	401	388	333
4,501 - 6,000	02		488	488	488	475	475	421	421	407	348
6,001 - 8,000	03		488	488	488	475	475	421	421	407	348
8,001 - 10,000	04		581	581	581	565	565	499	499	483	412
10,001 - 15,000	05		616	616	616	598	598	529	529	511	436
15,001 - 20,000	06		616	616	616	598	598	529	529	511	436
20,001 - 25,000	07		616	616	616	598	598	529	529	511	436
25,001 - 40,000	08		679	679	679	660	660	583	583	564	480
40,001 - 65,000	10		888	888	888	862	862	760	760	734	624
65,001 - 90,000	11		1473	1473	1473	1430	1430	1257	1257	1214	1027
Charge Per \$1K > \$90	12		11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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**

A-1  
1213

A-2  
307

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	154	100/300	1220	5000	1027
20/50	209	250/500	1822	10000	1212
25/50	332	500/500	2314	25000	1304
35/80	550	500/1000	2341	50000	1325
50/100	769	1000/1000	2683	100000	1335
				500000	1366

<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		1728	1728	1728	1728	1619	1619	1494	1416	1167
4,501 - 6,000	02		1973	1973	1973	1973	1846	1846	1704	1612	1323
6,001 - 8,000	03		2040	2040	2040	2040	1908	1908	1759	1666	1367
8,001 - 10,000	04		2173	2173	2173	2173	2033	2033	1873	1773	1452
10,001 - 15,000	05		2396	2396	2396	2396	2240	2240	2062	1951	1595
15,001 - 20,000	06		2396	2396	2396	2396	2240	2240	2062	1951	1595
20,001 - 25,000	07		2485	2485	2485	2485	2322	2322	2138	2022	1652
25,001 - 40,000	08		2685	2685	2685	2685	2509	2509	2309	2182	1779
40,001 - 65,000	10		2930	2930	2930	2930	2736	2736	2516	2378	1937
65,001 - 90,000	11		4132	4132	4132	4132	3854	3854	3538	3340	2705
Charge Per \$1K > \$90	12		22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26

<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		121	121	121	121	114	114	105	99	82
4,501 - 6,000	02		139	139	139	139	130	130	120	113	93
6,001 - 8,000	03		143	143	143	143	134	134	124	117	96
8,001 - 10,000	04		153	153	153	153	143	143	132	124	102
10,001 - 15,000	05		168	168	168	168	157	157	145	137	112
15,001 - 20,000	06		168	168	168	168	157	157	145	137	112
20,001 - 25,000	07		175	175	175	175	163	163	150	142	116
25,001 - 40,000	08		189	189	189	189	176	176	162	153	125
40,001 - 65,000	10		206	206	206	206	192	192	177	167	136
65,001 - 90,000	11		290	290	290	290	271	271	248	235	190
Charge Per \$1K > \$90	12		1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56

<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		465	465	465	452	452	401	401	388	333
4,501 - 6,000	02		488	488	488	475	475	421	421	407	348
6,001 - 8,000	03		488	488	488	475	475	421	421	407	348
8,001 - 10,000	04		581	581	581	565	565	499	499	483	412
10,001 - 15,000	05		616	616	616	598	598	529	529	511	436
15,001 - 20,000	06		616	616	616	598	598	529	529	511	436
20,001 - 25,000	07		616	616	616	598	598	529	529	511	436
25,001 - 40,000	08		679	679	679	660	660	583	583	564	480
40,001 - 65,000	10		888	888	888	862	862	760	760	734	624
65,001 - 90,000	11		1473	1473	1473	1430	1430	1257	1257	1214	1027
Charge Per \$1K > \$90	12		11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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  
1213

A-2  
307

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	154	100/300	1220	5000	1027
20/50	209	250/500	1822	10000	1212
25/50	332	500/500	2314	25000	1304
35/80	550	500/1000	2341	50000	1325
50/100	769	1000/1000	2683	100000	1335
				500000	1366

<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		1728	1728	1728	1728	1619	1619	1494	1416	1167
4,501 - 6,000	02		1973	1973	1973	1973	1846	1846	1704	1612	1323
6,001 - 8,000	03		2040	2040	2040	2040	1908	1908	1759	1666	1367
8,001 - 10,000	04		2173	2173	2173	2173	2033	2033	1873	1773	1452
10,001 - 15,000	05		2396	2396	2396	2396	2240	2240	2062	1951	1595
15,001 - 20,000	06		2396	2396	2396	2396	2240	2240	2062	1951	1595
20,001 - 25,000	07		2485	2485	2485	2485	2322	2322	2138	2022	1652
25,001 - 40,000	08		2685	2685	2685	2685	2509	2509	2309	2182	1779
40,001 - 65,000	10		2930	2930	2930	2930	2736	2736	2516	2378	1937
65,001 - 90,000	11		4132	4132	4132	4132	3854	3854	3538	3340	2705
Charge Per \$1K > \$90	12		22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26

<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		121	121	121	121	114	114	105	99	82
4,501 - 6,000	02		139	139	139	139	130	130	120	113	93
6,001 - 8,000	03		143	143	143	143	134	134	124	117	96
8,001 - 10,000	04		153	153	153	153	143	143	132	124	102
10,001 - 15,000	05		168	168	168	168	157	157	145	137	112
15,001 - 20,000	06		168	168	168	168	157	157	145	137	112
20,001 - 25,000	07		175	175	175	175	163	163	150	142	116
25,001 - 40,000	08		189	189	189	189	176	176	162	153	125
40,001 - 65,000	10		206	206	206	206	192	192	177	167	136
65,001 - 90,000	11		290	290	290	290	271	271	248	235	190
Charge Per \$1K > \$90	12		1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56

<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		465	465	465	452	452	401	401	388	333
4,501 - 6,000	02		488	488	488	475	475	421	421	407	348
6,001 - 8,000	03		488	488	488	475	475	421	421	407	348
8,001 - 10,000	04		581	581	581	565	565	499	499	483	412
10,001 - 15,000	05		616	616	616	598	598	529	529	511	436
15,001 - 20,000	06		616	616	616	598	598	529	529	511	436
20,001 - 25,000	07		616	616	616	598	598	529	529	511	436
25,001 - 40,000	08		679	679	679	660	660	583	583	564	480
40,001 - 65,000	10		888	888	888	862	862	760	760	734	624
65,001 - 90,000	11		1473	1473	1473	1430	1430	1257	1257	1214	1027
Charge Per \$1K > \$90	12		11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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  
1213

A-2  
307

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	154	100/300	1220	5000	1027
20/50	209	250/500	1822	10000	1212
25/50	332	500/500	2314	25000	1304
35/80	550	500/1000	2341	50000	1325
50/100	769	1000/1000	2683	100000	1335
				500000	1366

<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		1728	1728	1728	1728	1619	1619	1494	1416	1167
4,501 - 6,000	02		1973	1973	1973	1973	1846	1846	1704	1612	1323
6,001 - 8,000	03		2040	2040	2040	2040	1908	1908	1759	1666	1367
8,001 - 10,000	04		2173	2173	2173	2173	2033	2033	1873	1773	1452
10,001 - 15,000	05		2396	2396	2396	2396	2240	2240	2062	1951	1595
15,001 - 20,000	06		2396	2396	2396	2396	2240	2240	2062	1951	1595
20,001 - 25,000	07		2485	2485	2485	2485	2322	2322	2138	2022	1652
25,001 - 40,000	08		2685	2685	2685	2685	2509	2509	2309	2182	1779
40,001 - 65,000	10		2930	2930	2930	2930	2736	2736	2516	2378	1937
65,001 - 90,000	11		4132	4132	4132	4132	3854	3854	3538	3340	2705
Charge Per \$1K > \$90	12		22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26

<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		121	121	121	121	114	114	105	99	82
4,501 - 6,000	02		139	139	139	139	130	130	120	113	93
6,001 - 8,000	03		143	143	143	143	134	134	124	117	96
8,001 - 10,000	04		153	153	153	153	143	143	132	124	102
10,001 - 15,000	05		168	168	168	168	157	157	145	137	112
15,001 - 20,000	06		168	168	168	168	157	157	145	137	112
20,001 - 25,000	07		175	175	175	175	163	163	150	142	116
25,001 - 40,000	08		189	189	189	189	176	176	162	153	125
40,001 - 65,000	10		206	206	206	206	192	192	177	167	136
65,001 - 90,000	11		290	290	290	290	271	271	248	235	190
Charge Per \$1K > \$90	12		1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56

<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		465	465	465	452	452	401	401	388	333
4,501 - 6,000	02		488	488	488	475	475	421	421	407	348
6,001 - 8,000	03		488	488	488	475	475	421	421	407	348
8,001 - 10,000	04		581	581	581	565	565	499	499	483	412
10,001 - 15,000	05		616	616	616	598	598	529	529	511	436
15,001 - 20,000	06		616	616	616	598	598	529	529	511	436
20,001 - 25,000	07		616	616	616	598	598	529	529	511	436
25,001 - 40,000	08		679	679	679	660	660	583	583	564	480
40,001 - 65,000	10		888	888	888	862	862	760	760	734	624
65,001 - 90,000	11		1473	1473	1473	1430	1430	1257	1257	1214	1027
Charge Per \$1K > \$90	12		11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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**

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1213

A-2  
307

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	154	100/300	1220	5000	1027
20/50	209	250/500	1822	10000	1212
25/50	332	500/500	2314	25000	1304
35/80	550	500/1000	2341	50000	1325
50/100	769	1000/1000	2683	100000	1335
				500000	1366

<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		1728	1728	1728	1728	1619	1619	1494	1416	1167
4,501 - 6,000	02		1973	1973	1973	1973	1846	1846	1704	1612	1323
6,001 - 8,000	03		2040	2040	2040	2040	1908	1908	1759	1666	1367
8,001 - 10,000	04		2173	2173	2173	2173	2033	2033	1873	1773	1452
10,001 - 15,000	05		2396	2396	2396	2396	2240	2240	2062	1951	1595
15,001 - 20,000	06		2396	2396	2396	2396	2240	2240	2062	1951	1595
20,001 - 25,000	07		2485	2485	2485	2485	2322	2322	2138	2022	1652
25,001 - 40,000	08		2685	2685	2685	2685	2509	2509	2309	2182	1779
40,001 - 65,000	10		2930	2930	2930	2930	2736	2736	2516	2378	1937
65,001 - 90,000	11		4132	4132	4132	4132	3854	3854	3538	3340	2705
Charge Per \$1K > \$90	12		22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26

<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		121	121	121	121	114	114	105	99	82
4,501 - 6,000	02		139	139	139	139	130	130	120	113	93
6,001 - 8,000	03		143	143	143	143	134	134	124	117	96
8,001 - 10,000	04		153	153	153	153	143	143	132	124	102
10,001 - 15,000	05		168	168	168	168	157	157	145	137	112
15,001 - 20,000	06		168	168	168	168	157	157	145	137	112
20,001 - 25,000	07		175	175	175	175	163	163	150	142	116
25,001 - 40,000	08		189	189	189	189	176	176	162	153	125
40,001 - 65,000	10		206	206	206	206	192	192	177	167	136
65,001 - 90,000	11		290	290	290	290	271	271	248	235	190
Charge Per \$1K > \$90	12		1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56

<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		465	465	465	452	452	401	401	388	333
4,501 - 6,000	02		488	488	488	475	475	421	421	407	348
6,001 - 8,000	03		488	488	488	475	475	421	421	407	348
8,001 - 10,000	04		581	581	581	565	565	499	499	483	412
10,001 - 15,000	05		616	616	616	598	598	529	529	511	436
15,001 - 20,000	06		616	616	616	598	598	529	529	511	436
20,001 - 25,000	07		616	616	616	598	598	529	529	511	436
25,001 - 40,000	08		679	679	679	660	660	583	583	564	480
40,001 - 65,000	10		888	888	888	862	862	760	760	734	624
65,001 - 90,000	11		1473	1473	1473	1430	1430	1257	1257	1214	1027
Charge Per \$1K > \$90	12		11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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**

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A-2  
307

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	154	100/300	1220	5000	1027
20/50	209	250/500	1822	10000	1212
25/50	332	500/500	2314	25000	1304
35/80	550	500/1000	2341	50000	1325
50/100	769	1000/1000	2683	100000	1335
				500000	1366

<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		1728	1728	1728	1728	1619	1619	1494	1416	1167
4,501 - 6,000	02		1973	1973	1973	1973	1846	1846	1704	1612	1323
6,001 - 8,000	03		2040	2040	2040	2040	1908	1908	1759	1666	1367
8,001 - 10,000	04		2173	2173	2173	2173	2033	2033	1873	1773	1452
10,001 - 15,000	05		2396	2396	2396	2396	2240	2240	2062	1951	1595
15,001 - 20,000	06		2396	2396	2396	2396	2240	2240	2062	1951	1595
20,001 - 25,000	07		2485	2485	2485	2485	2322	2322	2138	2022	1652
25,001 - 40,000	08		2685	2685	2685	2685	2509	2509	2309	2182	1779
40,001 - 65,000	10		2930	2930	2930	2930	2736	2736	2516	2378	1937
65,001 - 90,000	11		4132	4132	4132	4132	3854	3854	3538	3340	2705
Charge Per \$1K > \$90	12		22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26

<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		121	121	121	121	114	114	105	99	82
4,501 - 6,000	02		139	139	139	139	130	130	120	113	93
6,001 - 8,000	03		143	143	143	143	134	134	124	117	96
8,001 - 10,000	04		153	153	153	153	143	143	132	124	102
10,001 - 15,000	05		168	168	168	168	157	157	145	137	112
15,001 - 20,000	06		168	168	168	168	157	157	145	137	112
20,001 - 25,000	07		175	175	175	175	163	163	150	142	116
25,001 - 40,000	08		189	189	189	189	176	176	162	153	125
40,001 - 65,000	10		206	206	206	206	192	192	177	167	136
65,001 - 90,000	11		290	290	290	290	271	271	248	235	190
Charge Per \$1K > \$90	12		1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56

<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		465	465	465	452	452	401	401	388	333
4,501 - 6,000	02		488	488	488	475	475	421	421	407	348
6,001 - 8,000	03		488	488	488	475	475	421	421	407	348
8,001 - 10,000	04		581	581	581	565	565	499	499	483	412
10,001 - 15,000	05		616	616	616	598	598	529	529	511	436
15,001 - 20,000	06		616	616	616	598	598	529	529	511	436
20,001 - 25,000	07		616	616	616	598	598	529	529	511	436
25,001 - 40,000	08		679	679	679	660	660	583	583	564	480
40,001 - 65,000	10		888	888	888	862	862	760	760	734	624
65,001 - 90,000	11		1473	1473	1473	1430	1430	1257	1257	1214	1027
Charge Per \$1K > \$90	12		11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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**

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A-2  
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	41	100/300	324	5000	283
20/50	56	250/500	484	10000	334
25/50	88	500/500	615	25000	359
35/80	146	500/1000	622	50000	365
50/100	204	1000/1000	713	100000	368
				500000	376

<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		576	576	576	576	548	548	515	495	430
4,501 - 6,000	02		640	640	640	640	607	607	570	546	471
6,001 - 8,000	03		657	657	657	657	623	623	584	560	482
8,001 - 10,000	04		692	692	692	692	656	656	614	588	504
10,001 - 15,000	05		750	750	750	750	710	710	663	634	541
15,001 - 20,000	06		750	750	750	750	710	710	663	634	541
20,001 - 25,000	07		774	774	774	774	731	731	683	653	556
25,001 - 40,000	08		826	826	826	826	780	780	728	695	590
40,001 - 65,000	10		890	890	890	890	839	839	782	746	631
65,001 - 90,000	11		1203	1203	1203	1203	1130	1130	1048	996	831
Charge Per \$1K > \$90	12		5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80

<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	40	40	38	38	36	34	30
4,501 - 6,000	02		45	45	45	45	42	42	40	38	33
6,001 - 8,000	03		46	46	46	46	43	43	41	39	34
8,001 - 10,000	04		48	48	48	48	46	46	43	41	35
10,001 - 15,000	05		52	52	52	52	49	49	46	44	38
15,001 - 20,000	06		52	52	52	52	49	49	46	44	38
20,001 - 25,000	07		54	54	54	54	51	51	48	45	39
25,001 - 40,000	08		57	57	57	57	54	54	51	48	41
40,001 - 65,000	10		62	62	62	62	58	58	54	52	44
65,001 - 90,000	11		84	84	84	84	79	79	73	69	58
Charge Per \$1K > \$90	12		0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40

<u>Cost New</u>	<u>Symbol Code</u>	<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		191	191	191	187	187	168	168	163	143
4,501 - 6,000	02		200	200	200	195	195	175	175	170	149
6,001 - 8,000	03		200	200	200	195	195	175	175	170	149
8,001 - 10,000	04		233	233	233	227	227	204	204	198	172
10,001 - 15,000	05		246	246	246	239	239	214	214	208	181
15,001 - 20,000	06		246	246	246	239	239	214	214	208	181
20,001 - 25,000	07		246	246	246	239	239	214	214	208	181
25,001 - 40,000	08		268	268	268	262	262	234	234	227	197
40,001 - 65,000	10		344	344	344	335	335	298	298	288	248
65,001 - 90,000	11		555	555	555	539	539	477	477	462	394
Charge Per \$1K > \$90	12		4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	45	100/300	354	5000	308
20/50	61	250/500	528	10000	363
25/50	96	500/500	671	25000	391
35/80	160	500/1000	679	50000	397
50/100	223	1000/1000	778	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		652	652	652	652	619	619	580	556	479
4,501 - 6,000	02		728	728	728	728	689	689	645	616	527
6,001 - 8,000	03		749	749	749	749	708	708	662	633	541
8,001 - 10,000	04		790	790	790	790	747	747	697	666	567
10,001 - 15,000	05		859	859	859	859	811	811	756	721	611
15,001 - 20,000	06		859	859	859	859	811	811	756	721	611
20,001 - 25,000	07		887	887	887	887	836	836	779	743	629
25,001 - 40,000	08		949	949	949	949	894	894	832	793	668
40,001 - 65,000	10		1024	1024	1024	1024	964	964	896	854	717
65,001 - 90,000	11		1396	1396	1396	1396	1310	1310	1212	1151	955
Charge Per \$1K > \$90	12		6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89

<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	45	45	43	43	40	39	33
4,501 - 6,000	02		50	50	50	50	48	48	45	43	37
6,001 - 8,000	03		52	52	52	52	49	49	46	44	38
8,001 - 10,000	04		55	55	55	55	52	52	48	46	39
10,001 - 15,000	05		60	60	60	60	56	56	52	50	42
15,001 - 20,000	06		60	60	60	60	56	56	52	50	42
20,001 - 25,000	07		61	61	61	61	58	58	54	52	44
25,001 - 40,000	08		66	66	66	66	62	62	58	55	46
40,001 - 65,000	10		71	71	71	71	67	67	62	59	50
65,001 - 90,000	11		97	97	97	97	91	91	84	80	66
Charge Per \$1K > \$90	12		0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48

<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		199	199	199	195	195	175	175	170	149
4,501 - 6,000	02		208	208	208	203	203	182	182	177	155
6,001 - 8,000	03		208	208	208	203	203	182	182	177	155
8,001 - 10,000	04		243	243	243	237	237	212	212	206	179
10,001 - 15,000	05		257	257	257	250	250	224	224	217	188
15,001 - 20,000	06		257	257	257	250	250	224	224	217	188
20,001 - 25,000	07		257	257	257	250	250	224	224	217	188
25,001 - 40,000	08		281	281	281	273	273	244	244	237	205
40,001 - 65,000	10		360	360	360	350	350	311	311	302	260
65,001 - 90,000	11		582	582	582	566	566	500	500	484	413
Charge Per \$1K > \$90	12		4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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	46	100/300	363	5000	316
20/50	62	250/500	543	10000	373
25/50	99	500/500	689	25000	401
35/80	164	500/1000	697	50000	408
50/100	229	1000/1000	799	100000	411
				500000	420

<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		640	640	640	640	607	607	570	546	471
4,501 - 6,000	02		714	714	714	714	676	676	633	605	518
6,001 - 8,000	03		734	734	734	734	695	695	650	622	532
8,001 - 10,000	04		775	775	775	775	732	732	684	654	557
10,001 - 15,000	05		842	842	842	842	795	795	741	708	600
15,001 - 20,000	06		842	842	842	842	795	795	741	708	600
20,001 - 25,000	07		869	869	869	869	820	820	764	729	618
25,001 - 40,000	08		929	929	929	929	876	876	816	777	656
40,001 - 65,000	10		1003	1003	1003	1003	945	945	878	837	704
65,001 - 90,000	11		1366	1366	1366	1366	1282	1282	1187	1127	935
Charge Per \$1K > \$90	12		6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72

<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	44	44	42	42	40	38	33
4,501 - 6,000	02		49	49	49	49	47	47	44	42	36
6,001 - 8,000	03		51	51	51	51	48	48	45	43	37
8,001 - 10,000	04		54	54	54	54	51	51	47	45	39
10,001 - 15,000	05		58	58	58	58	55	55	51	49	42
15,001 - 20,000	06		58	58	58	58	55	55	51	49	42
20,001 - 25,000	07		60	60	60	60	57	57	53	51	43
25,001 - 40,000	08		64	64	64	64	61	61	57	54	45
40,001 - 65,000	10		69	69	69	69	65	65	61	58	49
65,001 - 90,000	11		95	95	95	95	89	89	82	78	65
Charge Per \$1K > \$90	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		192	192	192	187	187	169	169	164	144
4,501 - 6,000	02		201	201	201	196	196	176	176	171	150
6,001 - 8,000	03		201	201	201	196	196	176	176	171	150
8,001 - 10,000	04		234	234	234	228	228	205	205	199	173
10,001 - 15,000	05		247	247	247	240	240	215	215	209	182
15,001 - 20,000	06		247	247	247	240	240	215	215	209	182
20,001 - 25,000	07		247	247	247	240	240	215	215	209	182
25,001 - 40,000	08		270	270	270	263	263	235	235	228	198
40,001 - 65,000	10		345	345	345	336	336	299	299	290	250
65,001 - 90,000	11		558	558	558	542	542	480	480	464	396
Charge Per \$1K > \$90	12		4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</u>					
\$25 per Disablement:	4				
\$50 per Disablement:	8				
\$100 per Disablement:	16				

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL  
PRIVATE PASSENGER TYPE -- NON - FLEET  
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES  
Territory 14**

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A-2  
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	45	100/300	357	5000	311
20/50	61	250/500	533	10000	367
25/50	97	500/500	677	25000	395
35/80	161	500/1000	685	50000	401
50/100	225	1000/1000	785	100000	404
				500000	414

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		677	677	677	677	642	642	601	576	495
4,501 - 6,000	02		757	757	757	757	716	716	669	639	545
6,001 - 8,000	03		779	779	779	779	736	736	687	657	560
8,001 - 10,000	04		822	822	822	822	776	776	724	692	587
10,001 - 15,000	05		894	894	894	894	844	844	786	750	634
15,001 - 20,000	06		894	894	894	894	844	844	786	750	634
20,001 - 25,000	07		923	923	923	923	871	871	810	773	652
25,001 - 40,000	08		989	989	989	989	931	931	866	825	694
40,001 - 65,000	10		1068	1068	1068	1068	1005	1005	934	889	745
65,001 - 90,000	11		1459	1459	1459	1459	1369	1369	1266	1202	995
Charge Per \$1K > \$90	12		7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24

<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		47	47	47	47	45	45	42	40	34
4,501 - 6,000	02		52	52	52	52	50	50	46	44	38
6,001 - 8,000	03		54	54	54	54	51	51	48	46	39
8,001 - 10,000	04		57	57	57	57	54	54	50	48	41
10,001 - 15,000	05		62	62	62	62	58	58	54	52	44
15,001 - 20,000	06		62	62	62	62	58	58	54	52	44
20,001 - 25,000	07		64	64	64	64	60	60	56	54	45
25,001 - 40,000	08		68	68	68	68	65	65	60	57	48
40,001 - 65,000	10		74	74	74	74	70	70	65	62	52
65,001 - 90,000	11		101	101	101	101	95	95	88	83	69
Charge Per \$1K > \$90	12		0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

<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		197	197	197	192	192	173	173	168	147
4,501 - 6,000	02		205	205	205	200	200	180	180	175	153
6,001 - 8,000	03		205	205	205	200	200	180	180	175	153
8,001 - 10,000	04		240	240	240	234	234	209	209	203	177
10,001 - 15,000	05		253	253	253	246	246	220	220	214	186
15,001 - 20,000	06		253	253	253	246	246	220	220	214	186
20,001 - 25,000	07		253	253	253	246	246	220	220	214	186
25,001 - 40,000	08		277	277	277	269	269	241	241	233	202
40,001 - 65,000	10		354	354	354	345	345	307	307	297	256
65,001 - 90,000	11		573	573	573	557	557	492	492	476	407
Charge Per \$1K > \$90	12		4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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**

A-1  
365

A-2  
92

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	46	100/300	367	5000	319
20/50	62	250/500	547	10000	376
25/50	99	500/500	695	25000	405
35/80	165	500/1000	704	50000	412
50/100	231	1000/1000	806	100000	415
				500000	424

<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		674	674	674	674	638	638	598	573	492
4,501 - 6,000	02		753	753	753	753	712	712	666	636	543
6,001 - 8,000	03		774	774	774	774	732	732	684	654	557
8,001 - 10,000	04		818	818	818	818	772	772	720	688	584
10,001 - 15,000	05		890	890	890	890	839	839	782	746	631
15,001 - 20,000	06		890	890	890	890	839	839	782	746	631
20,001 - 25,000	07		918	918	918	918	866	866	806	769	649
25,001 - 40,000	08		983	983	983	983	926	926	861	820	690
40,001 - 65,000	10		1062	1062	1062	1062	1000	1000	928	884	741
65,001 - 90,000	11		1451	1451	1451	1451	1361	1361	1259	1195	990
Charge Per \$1K > \$90	12		7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20

<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		47	47	47	47	45	45	42	40	34
4,501 - 6,000	02		52	52	52	52	50	50	46	44	38
6,001 - 8,000	03		54	54	54	54	51	51	48	46	39
8,001 - 10,000	04		57	57	57	57	54	54	50	48	41
10,001 - 15,000	05		62	62	62	62	58	58	54	52	44
15,001 - 20,000	06		62	62	62	62	58	58	54	52	44
20,001 - 25,000	07		64	64	64	64	60	60	56	54	45
25,001 - 40,000	08		68	68	68	68	65	65	60	57	48
40,001 - 65,000	10		74	74	74	74	70	70	65	62	52
65,001 - 90,000	11		101	101	101	101	95	95	88	83	69
Charge Per \$1K > \$90	12		0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

<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		198	198	198	193	193	173	173	169	148
4,501 - 6,000	02		206	206	206	201	201	181	181	176	154
6,001 - 8,000	03		206	206	206	201	201	181	181	176	154
8,001 - 10,000	04		241	241	241	235	235	210	210	204	178
10,001 - 15,000	05		254	254	254	248	248	221	221	215	187
15,001 - 20,000	06		254	254	254	248	248	221	221	215	187
20,001 - 25,000	07		254	254	254	248	248	221	221	215	187
25,001 - 40,000	08		278	278	278	271	271	242	242	234	203
40,001 - 65,000	10		356	356	356	347	347	308	308	299	257
65,001 - 90,000	11		576	576	576	560	560	495	495	479	409
Charge Per \$1K > \$90	12		4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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**

A-1  
409

A-2  
103

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	52	100/300	412	5000	356
20/50	70	250/500	614	10000	420
25/50	112	500/500	780	25000	452
35/80	186	500/1000	790	50000	459
50/100	259	1000/1000	905	100000	463
				500000	473

<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	764	764	723	723	675	645	550
4,501 - 6,000	02		858	858	858	858	809	809	755	720	610
6,001 - 8,000	03		883	883	883	883	833	833	776	741	627
8,001 - 10,000	04		934	934	934	934	881	881	820	781	659
10,001 - 15,000	05		1019	1019	1019	1019	960	960	892	849	713
15,001 - 20,000	06		1019	1019	1019	1019	960	960	892	849	713
20,001 - 25,000	07		1053	1053	1053	1053	991	991	921	876	735
25,001 - 40,000	08		1129	1129	1129	1129	1062	1062	986	938	784
40,001 - 65,000	10		1223	1223	1223	1223	1149	1149	1065	1012	844
65,001 - 90,000	11		1681	1681	1681	1681	1575	1575	1455	1379	1137
Charge Per \$1K > \$90	12		8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49

<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		54	54	54	54	51	51	48	45	39
4,501 - 6,000	02		60	60	60	60	57	57	53	51	43
6,001 - 8,000	03		62	62	62	62	59	59	55	52	44
8,001 - 10,000	04		66	66	66	66	62	62	58	55	46
10,001 - 15,000	05		72	72	72	72	68	68	63	60	50
15,001 - 20,000	06		72	72	72	72	68	68	63	60	50
20,001 - 25,000	07		74	74	74	74	70	70	65	62	52
25,001 - 40,000	08		80	80	80	80	75	75	69	66	55
40,001 - 65,000	10		86	86	86	86	81	81	75	71	59
65,001 - 90,000	11		118	118	118	118	111	111	102	97	80
Charge Per \$1K > \$90	12		0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60

<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		213	213	213	208	208	186	186	181	158
4,501 - 6,000	02		222	222	222	217	217	195	195	189	165
6,001 - 8,000	03		222	222	222	217	217	195	195	189	165
8,001 - 10,000	04		261	261	261	254	254	227	227	220	191
10,001 - 15,000	05		275	275	275	268	268	239	239	232	201
15,001 - 20,000	06		275	275	275	268	268	239	239	232	201
20,001 - 25,000	07		275	275	275	268	268	239	239	232	201
25,001 - 40,000	08		301	301	301	293	293	261	261	253	219
40,001 - 65,000	10		387	387	387	376	376	334	334	324	278
65,001 - 90,000	11		627	627	627	610	610	539	539	521	444
Charge Per \$1K > \$90	12		4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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**

A-1  
473

A-2  
119

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	60	100/300	476	5000	409
20/50	81	250/500	710	10000	483
25/50	129	500/500	902	25000	519
35/80	215	500/1000	913	50000	528
50/100	300	1000/1000	1046	100000	532
				500000	544

<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		833	833	833	833	786	786	733	700	594
4,501 - 6,000	02		937	937	937	937	883	883	822	784	660
6,001 - 8,000	03		965	965	965	965	909	909	846	806	679
8,001 - 10,000	04		1022	1022	1022	1022	962	962	894	852	715
10,001 - 15,000	05		1117	1117	1117	1117	1051	1051	975	927	776
15,001 - 20,000	06		1117	1117	1117	1117	1051	1051	975	927	776
20,001 - 25,000	07		1155	1155	1155	1155	1086	1086	1007	958	801
25,001 - 40,000	08		1240	1240	1240	1240	1165	1165	1080	1026	855
40,001 - 65,000	10		1344	1344	1344	1344	1262	1262	1168	1109	922
65,001 - 90,000	11		1855	1855	1855	1855	1737	1737	1602	1518	1248
Charge Per \$1K > \$90	12		9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47

<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		58	58	58	58	55	55	51	49	41
4,501 - 6,000	02		65	65	65	65	62	62	57	55	46
6,001 - 8,000	03		67	67	67	67	63	63	59	56	47
8,001 - 10,000	04		71	71	71	71	67	67	62	59	50
10,001 - 15,000	05		78	78	78	78	73	73	68	65	54
15,001 - 20,000	06		78	78	78	78	73	73	68	65	54
20,001 - 25,000	07		81	81	81	81	76	76	70	67	56
25,001 - 40,000	08		86	86	86	86	81	81	75	72	60
40,001 - 65,000	10		94	94	94	94	88	88	81	77	64
65,001 - 90,000	11		129	129	129	129	121	121	112	106	87
Charge Per \$1K > \$90	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		213	213	213	208	208	186	186	181	158
4,501 - 6,000	02		222	222	222	217	217	195	195	189	165
6,001 - 8,000	03		222	222	222	217	217	195	195	189	165
8,001 - 10,000	04		261	261	261	254	254	227	227	220	191
10,001 - 15,000	05		275	275	275	268	268	239	239	232	201
15,001 - 20,000	06		275	275	275	268	268	239	239	232	201
20,001 - 25,000	07		275	275	275	268	268	239	239	232	201
25,001 - 40,000	08		301	301	301	293	293	261	261	253	219
40,001 - 65,000	10		387	387	387	376	376	334	334	324	278
65,001 - 90,000	11		627	627	627	610	610	539	539	521	444
Charge Per \$1K > \$90	12		4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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**

A-1  
516

A-2  
130

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	66	100/300	520	5000	445
20/50	89	250/500	776	10000	525
25/50	142	500/500	986	25000	565
35/80	235	500/1000	997	50000	574
50/100	328	1000/1000	1143	100000	579
				500000	592

<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		947	947	947	947	893	893	831	792	668
4,501 - 6,000	02		1069	1069	1069	1069	1006	1006	935	890	745
6,001 - 8,000	03		1103	1103	1103	1103	1037	1037	963	916	767
8,001 - 10,000	04		1169	1169	1169	1169	1099	1099	1020	970	810
10,001 - 15,000	05		1280	1280	1280	1280	1203	1203	1114	1058	881
15,001 - 20,000	06		1280	1280	1280	1280	1203	1203	1114	1058	881
20,001 - 25,000	07		1325	1325	1325	1325	1244	1244	1152	1094	910
25,001 - 40,000	08		1425	1425	1425	1425	1337	1337	1237	1174	973
40,001 - 65,000	10		1547	1547	1547	1547	1450	1450	1340	1272	1052
65,001 - 90,000	11		2147	2147	2147	2147	2008	2008	1850	1751	1435
Charge Per \$1K > \$90	12		11.10	11.10	11.10	11.10	11.10	11.10	11.10	11.10	11.10

<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		67	67	67	67	63	63	58	56	47
4,501 - 6,000	02		75	75	75	75	71	71	66	63	52
6,001 - 8,000	03		78	78	78	78	73	73	68	64	54
8,001 - 10,000	04		82	82	82	82	77	77	72	68	57
10,001 - 15,000	05		90	90	90	90	85	85	78	74	62
15,001 - 20,000	06		90	90	90	90	85	85	78	74	62
20,001 - 25,000	07		93	93	93	93	88	88	81	77	64
25,001 - 40,000	08		100	100	100	100	94	94	87	83	68
40,001 - 65,000	10		109	109	109	109	102	102	94	89	74
65,001 - 90,000	11		151	151	151	151	141	141	130	123	101
Charge Per \$1K > \$90	12		0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78

<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		218	218	218	213	213	191	191	186	162
4,501 - 6,000	02		228	228	228	222	222	199	199	194	169
6,001 - 8,000	03		228	228	228	222	222	199	199	194	169
8,001 - 10,000	04		267	267	267	261	261	233	233	226	196
10,001 - 15,000	05		282	282	282	275	275	245	245	238	206
15,001 - 20,000	06		282	282	282	275	275	245	245	238	206
20,001 - 25,000	07		282	282	282	275	275	245	245	238	206
25,001 - 40,000	08		309	309	309	301	301	268	268	260	225
40,001 - 65,000	10		398	398	398	387	387	344	344	333	286
65,001 - 90,000	11		646	646	646	627	627	554	554	536	457
Charge Per \$1K > \$90	12		4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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**

A-1  
591

A-2  
149

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	75	100/300	594	5000	507
20/50	102	250/500	888	10000	598
25/50	162	500/500	1127	25000	644
35/80	268	500/1000	1141	50000	654
50/100	375	1000/1000	1307	100000	659
				500000	674

<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		966	966	966	966	910	910	847	807	680
4,501 - 6,000	02		1091	1091	1091	1091	1026	1026	954	907	759
6,001 - 8,000	03		1125	1125	1125	1125	1058	1058	982	934	782
8,001 - 10,000	04		1194	1194	1194	1194	1122	1122	1040	989	825
10,001 - 15,000	05		1307	1307	1307	1307	1228	1228	1137	1080	898
15,001 - 20,000	06		1307	1307	1307	1307	1228	1228	1137	1080	898
20,001 - 25,000	07		1353	1353	1353	1353	1270	1270	1175	1116	927
25,001 - 40,000	08		1455	1455	1455	1455	1365	1365	1263	1198	992
40,001 - 65,000	10		1580	1580	1580	1580	1481	1481	1369	1298	1073
65,001 - 90,000	11		2194	2194	2194	2194	2052	2052	1891	1790	1465
Charge Per \$1K > \$90	12		11.37	11.37	11.37	11.37	11.37	11.37	11.37	11.37	11.37

<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		67	67	67	67	64	64	59	56	47
4,501 - 6,000	02		76	76	76	76	72	72	67	63	53
6,001 - 8,000	03		79	79	79	79	74	74	69	65	55
8,001 - 10,000	04		83	83	83	83	78	78	73	69	58
10,001 - 15,000	05		91	91	91	91	86	86	79	75	63
15,001 - 20,000	06		91	91	91	91	86	86	79	75	63
20,001 - 25,000	07		94	94	94	94	89	89	82	78	65
25,001 - 40,000	08		102	102	102	102	95	95	88	84	69
40,001 - 65,000	10		110	110	110	110	103	103	96	91	75
65,001 - 90,000	11		153	153	153	153	143	143	132	125	102
Charge Per \$1K > \$90	12		0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79

<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		222	222	222	216	216	194	194	189	165
4,501 - 6,000	02		232	232	232	226	226	203	203	197	171
6,001 - 8,000	03		232	232	232	226	226	203	203	197	171
8,001 - 10,000	04		272	272	272	265	265	237	237	230	199
10,001 - 15,000	05		287	287	287	280	280	249	249	242	209
15,001 - 20,000	06		287	287	287	280	280	249	249	242	209
20,001 - 25,000	07		287	287	287	280	280	249	249	242	209
25,001 - 40,000	08		315	315	315	306	306	273	273	265	228
40,001 - 65,000	10		405	405	405	394	394	350	350	338	291
65,001 - 90,000	11		658	658	658	639	639	565	565	546	465
Charge Per \$1K > \$90	12		5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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**

A-1  
655

A-2  
165

B, Increased Limits				Property Damage Liability	
20/40	83	100/300	659	5000	561
20/50	113	250/500	983	10000	662
25/50	179	500/500	1249	25000	712
35/80	297	500/1000	1264	50000	724
50/100	415	1000/1000	1448	100000	729
				500000	746

Symbol	Code	Age:	COLLISION \$500 DEDUCTIBLE										
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>		
<u>Cost New</u>													
0 - 4,500	01		1050	1050	1050	1050	988	988	918	874	733		
4,501 - 6,000	02		1188	1188	1188	1188	1117	1117	1036	985	821		
6,001 - 8,000	03		1226	1226	1226	1226	1152	1152	1068	1015	846		
8,001 - 10,000	04		1301	1301	1301	1301	1222	1222	1132	1075	894		
10,001 - 15,000	05		1427	1427	1427	1427	1339	1339	1239	1176	975		
15,001 - 20,000	06		1427	1427	1427	1427	1339	1339	1239	1176	975		
20,001 - 25,000	07		1477	1477	1477	1477	1386	1386	1281	1216	1007		
25,001 - 40,000	08		1590	1590	1590	1590	1491	1491	1378	1306	1079		
40,001 - 65,000	10		1729	1729	1729	1729	1619	1619	1495	1417	1168		
65,001 - 90,000	11		2408	2408	2408	2408	2250	2250	2072	1960	1602		
Charge Per \$1K > \$90	12		12.57	12.57	12.57	12.57	12.57	12.57	12.57	12.57	12.57		

Symbol	Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE									
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	
<u>Cost New</u>												
0 - 4,500	01		73	73	73	73	69	69	64	61	51	
4,501 - 6,000	02		83	83	83	83	78	78	72	69	57	
6,001 - 8,000	03		86	86	86	86	81	81	75	71	59	
8,001 - 10,000	04		91	91	91	91	86	86	79	75	63	
10,001 - 15,000	05		100	100	100	100	94	94	87	82	68	
15,001 - 20,000	06		100	100	100	100	94	94	87	82	68	
20,001 - 25,000	07		103	103	103	103	97	97	90	85	70	
25,001 - 40,000	08		111	111	111	111	104	104	96	91	75	
40,001 - 65,000	10		121	121	121	121	113	113	105	99	82	
65,001 - 90,000	11		168	168	168	168	157	157	145	137	112	
Charge Per \$1K > \$90	12		0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	

Symbol	Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE									
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	
<u>Cost New</u>												
0 - 4,500	01		243	243	243	237	237	212	212	206	179	
4,501 - 6,000	02		254	254	254	247	247	221	221	215	186	
6,001 - 8,000	03		254	254	254	247	247	221	221	215	186	
8,001 - 10,000	04		298	298	298	291	291	259	259	251	217	
10,001 - 15,000	05		315	315	315	307	307	273	273	265	229	
15,001 - 20,000	06		315	315	315	307	307	273	273	265	229	
20,001 - 25,000	07		315	315	315	307	307	273	273	265	229	
25,001 - 40,000	08		346	346	346	337	337	300	300	290	250	
40,001 - 65,000	10		446	446	446	434	434	385	385	372	319	
65,001 - 90,000	11		727	727	727	707	707	624	624	603	513	
Charge Per \$1K > \$90	12		5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	18	20/40	4	20/40	0
10000	20	20/50	5	20/50	0
15000	22	25/50	6	25/50	2
20000	23	35/80	7	35/80	8
25000	25	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 &amp; Labor (Rule 65)</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:									
Owner-Operator	Factor	.800	.800	.800	.800	.800	.800	.800	.800
	Code	4187	4187	4197	4197	4107	4107	4107	4107
Rented or Leased	Factor	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4188	4188	4198	4198	4108	4108	4108	4108
All Other	Factor	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4189	4189	4199	4199	4109	4109	4109	4109
Limousine	Factor	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4289	4289	4299	4299	4209	4209	4209	4209
Car Service	Factor	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4389	4389	4399	4399	4309	4309	4309	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	1.00	1.00	1.05	1.00	1.40	1.00	1.90	1.00
	Code	4111	4111	4112	4112	4113	4113	4114	4114
All Other	Factor	1.10	1.00	1.25	1.00	1.80	1.00	2.30	1.00
	Code	4121	4121	4122	4122	4123	4123	4124	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:									
Owner-Operator	Factor	.800	.800	.800	.800	.800	.800	.800	.800
	Code	4157	4157	4167	4167	4177	4177	4177	4177
Rented or Leased	Factor	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4158	4158	4168	4168	4178	4178	4178	4178
All Other	Factor	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4159	4159	4169	4169	4179	4179	4179	4179
Limousine	Factor	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4259	4259	4269	4269	4279	4279	4279	4279
Car Service	Factor	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4359	4359	4369	4369	4379	4379	4379	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	1.00	1.00	1.05	1.00	1.40	1.00	1.90	1.00
	Code	4111	4111	4112	4112	4113	4113	4114	4114
All Other	Factor	1.10	1.00	1.25	1.00	1.80	1.00	2.30	1.00
	Code	4121	4121	4122	4122	4123	4123	4124	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 <sup>th</sup> Posn Class Code	RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
OTHER BUSES							
						Zone Rated	
Airport Bus or Airport Limousine	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Inter-City Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Charter Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Sightseeing Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Trans of Athletes and Entertainers	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Social Services Automobile (Employee Operated)	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Social Services Automobile (All Other)	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Bus N.O. C.	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Urban Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00

**Commercial Automobile Insurance Manual**

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

DESCRIPTION	4 <sup>th</sup> Posn Class Code	RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
SCHOOL & CHURCH BUSES	1	+0.00	+0.45	+0.00	+0.45	+0.00	+0.45
	2	+0.05	+0.00	+0.05	+0.00	+0.05	+0.00
	3	+0.07	+0.00	+0.07	+0.00	+0.07	+0.00
	4	+0.15	+0.00	+0.15	+0.00	+0.15	+0.00
Other School Bus	1	+0.00	+0.45	+0.00	+0.45	+0.00	+0.45
	2	+0.05	+0.00	+0.05	+0.00	+0.05	+0.00
	3	+0.07	+0.00	+0.07	+0.00	+0.07	+0.00
	4	+0.15	+0.00	+0.15	+0.00	+0.15	+0.00
Church Bus	1	+0.00	-0.25	+0.00	-0.25	+0.00	-0.25
	2	+0.05	+0.00	+0.05	+0.00	+0.05	+0.00
	3	+0.07	+0.00	+0.07	+0.00	+0.07	+0.00
	4	+0.15	+0.00	+0.15	+0.00	+0.15	+0.00

**Fourth Digit of Classification Code**

These classifications do not apply to Taxicabs, Limousines (except Airport Limousines), Car Service, Van Pools and Zone Rated Autos.

SEATING CAPACITY

FOURTH DIGIT  
CODE

1 TO 8

1

9 TO 20

2

21 TO 60

3

OVER 60

4

ALL OTHER (NOT SECONDARY RATED)

9

**COMMONWEALTH AUTOMOBILE REINSURERS  
Massachusetts Commercial Automobile  
PUBLIC AUTOMOBILES - TAXIS - OWNER OPERATOR, RENTED OR LEASED 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	3529	1065	423	581	897	1490	2043	3150	4731	1532	1792	1946	1976
2	3529	1065	423	581	897	1490	2043	3150	4731	1532	1792	1946	1976
3	3529	1065	423	581	897	1490	2043	3150	4731	1532	1792	1946	1976
4	3529	1065	423	581	897	1490	2043	3150	4731	1532	1792	1946	1976
5	3529	1065	423	581	897	1490	2043	3150	4731	1532	1792	1946	1976
6	3529	1065	423	581	897	1490	2043	3150	4731	1532	1792	1946	1976
7	3529	1065	423	581	897	1490	2043	3150	4731	1532	1792	1946	1976
8	3529	1065	423	581	897	1490	2043	3150	4731	1532	1792	1946	1976
9	3529	1065	423	581	897	1490	2043	3150	4731	1532	1792	1946	1976
10	3529	1065	423	581	897	1490	2043	3150	4731	1532	1792	1946	1976
11	2344	692	281	386	596	990	1357	2092	3142	1023	1197	1299	1320
12	2344	692	281	386	596	990	1357	2092	3142	1023	1197	1299	1320
13	3581	1081	429	589	910	1512	2073	3196	4800	1554	1818	1974	2005
14	2644	786	317	435	672	1116	1531	2360	3544	1152	1348	1463	1486
15	2344	692	281	386	596	990	1357	2092	3142	1023	1197	1299	1320
16	3581	1081	429	589	910	1512	2073	3196	4800	1554	1818	1974	2005
17	2344	692	281	386	596	990	1357	2092	3142	1023	1197	1299	1320
18	3581	1081	429	589	910	1512	2073	3196	4800	1554	1818	1974	2005
19	4049	1228	485	666	1029	1709	2344	3613	5427	1755	2053	2229	2264
20	4422	1346	530	728	1124	1867	2560	3947	5928	1915	2241	2432	2470

All Territories				
Medical Payments		Limit	U-1	U-2
			Uninsured	Underinsured
5000	\$18	20/40	41	0
		20/50	42	0
		25/50	44	2
		35/80	49	8
		50/100	54	14
		100/300	64	34
		250/500	73	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	909	399	109	150	231	384	526	811	1219	1514	1524	1748	671	785	852	866	872	892
2	909	399	109	150	231	384	526	811	1219	1514	1524	1748	671	785	852	866	872	892
3	909	399	109	150	231	384	526	811	1219	1514	1524	1748	671	785	852	866	872	892
4	909	399	109	150	231	384	526	811	1219	1514	1524	1748	671	785	852	866	872	892
5	909	399	109	150	231	384	526	811	1219	1514	1524	1748	671	785	852	866	872	892
6	909	399	109	150	231	384	526	811	1219	1514	1524	1748	671	785	852	866	872	892
7	909	399	109	150	231	384	526	811	1219	1514	1524	1748	671	785	852	866	872	892
8	909	399	109	150	231	384	526	811	1219	1514	1524	1748	671	785	852	866	872	892
9	909	399	109	150	231	384	526	811	1219	1514	1524	1748	671	785	852	866	872	892
10	909	399	109	150	231	384	526	811	1219	1514	1524	1748	671	785	852	866	872	892
11	405	159	48	66	102	170	234	361	542	673	678	777	268	314	340	346	348	356
12	487	198	58	80	123	205	281	434	652	810	816	935	334	391	424	431	434	444
13	405	159	48	66	102	170	234	361	542	673	678	777	268	314	340	346	348	356
14	405	159	48	66	102	170	234	361	542	673	678	777	268	314	340	346	348	356
15	405	159	48	66	102	170	234	361	542	673	678	777	268	314	340	346	348	356
16	487	198	58	80	123	205	281	434	652	810	816	935	334	391	424	431	434	444
17	540	223	65	89	138	228	313	482	724	900	906	1039	376	440	478	485	489	500
18	671	286	80	110	170	283	388	598	899	1116	1124	1289	481	563	611	620	625	640
19	663	282	79	109	168	279	383	591	888	1103	1110	1274	474	555	602	611	616	630
20	671	286	80	110	170	283	388	598	899	1116	1124	1289	481	563	611	620	625	640

All Territories				
Medical Payments	Limit		U-1	U-2
			Uninsured	Underinsured
5000	\$18	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	2115	775	253	348	537	892	1224	1887	2834	3521	3545	4065	1187	1389	1507	1531	1543	1579
2	2115	775	253	348	537	892	1224	1887	2834	3521	3545	4065	1187	1389	1507	1531	1543	1579
3	2115	775	253	348	537	892	1224	1887	2834	3521	3545	4065	1187	1389	1507	1531	1543	1579
4	2115	775	253	348	537	892	1224	1887	2834	3521	3545	4065	1187	1389	1507	1531	1543	1579
5	2115	775	253	348	537	892	1224	1887	2834	3521	3545	4065	1187	1389	1507	1531	1543	1579
6	2115	775	253	348	537	892	1224	1887	2834	3521	3545	4065	1187	1389	1507	1531	1543	1579
7	2115	775	253	348	537	892	1224	1887	2834	3521	3545	4065	1187	1389	1507	1531	1543	1579
8	2115	775	253	348	537	892	1224	1887	2834	3521	3545	4065	1187	1389	1507	1531	1543	1579
9	2115	775	253	348	537	892	1224	1887	2834	3521	3545	4065	1187	1389	1507	1531	1543	1579
10	2115	775	253	348	537	892	1224	1887	2834	3521	3545	4065	1187	1389	1507	1531	1543	1579
11	791	291	95	130	201	334	458	706	1061	1318	1327	1521	435	509	552	561	566	579
12	1006	369	121	166	256	425	583	899	1349	1676	1688	1935	557	652	707	719	724	741
13	791	291	95	130	201	334	458	706	1061	1318	1327	1521	435	509	552	561	566	579
14	791	291	95	130	201	334	458	706	1061	1318	1327	1521	435	509	552	561	566	579
15	791	291	95	130	201	334	458	706	1061	1318	1327	1521	435	509	552	561	566	579
16	1006	369	121	166	256	425	583	899	1349	1676	1688	1935	557	652	707	719	724	741
17	1147	421	137	188	291	484	663	1023	1537	1909	1922	2204	637	745	809	822	828	847
18	1490	546	178	245	378	628	862	1329	1996	2480	2497	2863	832	973	1057	1073	1082	1107
19	1469	538	176	242	373	620	850	1311	1969	2446	2463	2824	820	959	1041	1058	1066	1091
20	1490	546	178	245	378	628	862	1329	1996	2480	2497	2863	832	973	1057	1073	1082	1107

All Territories				
		U-1	U-2	
Medical Payments	Limit	Uninsured	Underinsured	
5000	\$18	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	1015	276	112	157	259	439	619	991	1487	1893	1915	2197	792	927	1006	1022	1030	1045
2	1015	276	112	157	259	439	619	991	1487	1893	1915	2197	792	927	1006	1022	1030	1045
3	1015	276	112	157	259	439	619	991	1487	1893	1915	2197	792	927	1006	1022	1030	1045
4	1015	276	112	157	259	439	619	991	1487	1893	1915	2197	792	927	1006	1022	1030	1045
5	1015	276	112	157	259	439	619	991	1487	1893	1915	2197	792	927	1006	1022	1030	1045
6	1015	276	112	157	259	439	619	991	1487	1893	1915	2197	792	927	1006	1022	1030	1045
7	1015	276	112	157	259	439	619	991	1487	1893	1915	2197	792	927	1006	1022	1030	1045
8	1015	276	112	157	259	439	619	991	1487	1893	1915	2197	792	927	1006	1022	1030	1045
9	1015	276	112	157	259	439	619	991	1487	1893	1915	2197	792	927	1006	1022	1030	1045
10	1015	276	112	157	259	439	619	991	1487	1893	1915	2197	792	927	1006	1022	1030	1045
11	305	69	33	47	77	131	185	297	445	567	574	658	252	295	320	325	328	333
12	305	69	33	47	77	131	185	297	445	567	574	658	252	295	320	325	328	333
13	305	69	33	47	77	131	185	297	445	567	574	658	252	295	320	325	328	333
14	379	90	42	59	97	164	231	370	556	707	716	821	309	362	392	399	402	408
15	305	69	33	47	77	131	185	297	445	567	574	658	252	295	320	325	328	333
16	305	69	33	47	77	131	185	297	445	567	574	658	252	295	320	325	328	333
17	379	90	42	59	97	164	231	370	556	707	716	821	309	362	392	399	402	408
18	446	110	49	69	113	193	272	435	653	831	841	965	359	420	456	463	467	474
19	493	124	54	76	125	213	300	481	721	918	929	1066	395	462	502	510	514	521
20	584	150	64	90	148	252	356	569	855	1088	1101	1263	464	543	589	599	603	612

All Territories				
Medical Payments	Limit	U-1	U-2	
		Uninsured	Underinsured	
\$5,000	18	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	3242	1279	356	500	824	1399	1975	3162	4746	6041	6113	7012	1779	2081	2259	2295	2313	2348
2	3242	1279	356	500	824	1399	1975	3162	4746	6041	6113	7012	1779	2081	2259	2295	2313	2348
3	3242	1279	356	500	824	1399	1975	3162	4746	6041	6113	7012	1779	2081	2259	2295	2313	2348
4	3242	1279	356	500	824	1399	1975	3162	4746	6041	6113	7012	1779	2081	2259	2295	2313	2348
5	3242	1279	356	500	824	1399	1975	3162	4746	6041	6113	7012	1779	2081	2259	2295	2313	2348
6	3242	1279	356	500	824	1399	1975	3162	4746	6041	6113	7012	1779	2081	2259	2295	2313	2348
7	3242	1279	356	500	824	1399	1975	3162	4746	6041	6113	7012	1779	2081	2259	2295	2313	2348
8	3242	1279	356	500	824	1399	1975	3162	4746	6041	6113	7012	1779	2081	2259	2295	2313	2348
9	3242	1279	356	500	824	1399	1975	3162	4746	6041	6113	7012	1779	2081	2259	2295	2313	2348
10	3242	1279	356	500	824	1399	1975	3162	4746	6041	6113	7012	1779	2081	2259	2295	2313	2348
11	805	299	89	125	205	348	491	786	1180	1502	1519	1743	479	560	608	618	623	632
12	805	299	89	125	205	348	491	786	1180	1502	1519	1743	479	560	608	618	623	632
13	805	299	89	125	205	348	491	786	1180	1502	1519	1743	479	560	608	618	623	632
14	1060	402	117	164	270	458	647	1035	1553	1977	2000	2294	616	721	782	795	801	813
15	805	299	89	125	205	348	491	786	1180	1502	1519	1743	479	560	608	618	623	632
16	805	299	89	125	205	348	491	786	1180	1502	1519	1743	479	560	608	618	623	632
17	1060	402	117	164	270	458	647	1035	1553	1977	2000	2294	616	721	782	795	801	813
18	1288	493	142	199	328	557	786	1257	1887	2401	2430	2788	737	862	936	951	958	973
19	1450	558	159	223	368	626	883	1414	2122	2701	2733	3136	823	963	1045	1062	1070	1086
20	1761	684	194	272	448	761	1074	1719	2579	3283	3322	3811	989	1157	1256	1276	1286	1305

All Territories			
Medical Payments		Limit	U-1
			Uninsured
			U-2
			nderinsured
\$5,000	18	20/40	4
		20/50	5
		25/50	6
		35/80	7
		50/100	8
		100/300	9
		250/500	10
		500/500	11
			0
			0
			2
			8
			14
			34
			114
			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	1885	670	207	291	479	814	1148	1839	2759	3512	3554	4077	1218	1425	1547	1571	1583	1608
2	1885	670	207	291	479	814	1148	1839	2759	3512	3554	4077	1218	1425	1547	1571	1583	1608
3	1885	670	207	291	479	814	1148	1839	2759	3512	3554	4077	1218	1425	1547	1571	1583	1608
4	1885	670	207	291	479	814	1148	1839	2759	3512	3554	4077	1218	1425	1547	1571	1583	1608
5	1885	670	207	291	479	814	1148	1839	2759	3512	3554	4077	1218	1425	1547	1571	1583	1608
6	1885	670	207	291	479	814	1148	1839	2759	3512	3554	4077	1218	1425	1547	1571	1583	1608
7	1885	670	207	291	479	814	1148	1839	2759	3512	3554	4077	1218	1425	1547	1571	1583	1608
8	1885	670	207	291	479	814	1148	1839	2759	3512	3554	4077	1218	1425	1547	1571	1583	1608
9	1885	670	207	291	479	814	1148	1839	2759	3512	3554	4077	1218	1425	1547	1571	1583	1608
10	1885	670	207	291	479	814	1148	1839	2759	3512	3554	4077	1218	1425	1547	1571	1583	1608
11	494	159	54	76	125	213	301	481	723	920	931	1068	350	410	445	452	455	462
12	494	159	54	76	125	213	301	481	723	920	931	1068	350	410	445	452	455	462
13	494	159	54	76	125	213	301	481	723	920	931	1068	350	410	445	452	455	462
14	639	213	70	98	162	276	389	623	935	1190	1204	1382	441	516	560	569	573	582
15	494	159	54	76	125	213	301	481	723	920	931	1068	350	410	445	452	455	462
16	494	159	54	76	125	213	301	481	723	920	931	1068	350	410	445	452	455	462
17	639	213	70	98	162	276	389	623	935	1190	1204	1382	441	516	560	569	573	582
18	769	260	85	119	196	333	469	751	1127	1434	1451	1665	522	611	663	673	679	689
19	861	294	95	133	219	372	525	841	1261	1605	1625	1864	580	679	737	748	754	766
20	1040	360	114	160	264	449	633	1014	1522	1937	1960	2249	691	808	878	891	898	912

All Territories				
Medical Payments	Limit	U-1	U-2	
		Uninsured	Underinsured	
\$5,000	18	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	2161	170	238	334	550	574	934	1,318	2,109	3,165	4,028	4,076	4,676	1143	1337	1452	1474	1486	1509
2	2161	170	238	334	550	574	934	1,318	2,109	3,165	4,028	4,076	4,676	1143	1337	1452	1474	1486	1509
3	2161	170	238	334	550	574	934	1,318	2,109	3,165	4,028	4,076	4,676	1143	1337	1452	1474	1486	1509
4	2161	170	238	334	550	574	934	1,318	2,109	3,165	4,028	4,076	4,676	1143	1337	1452	1474	1486	1509
5	2161	170	238	334	550	574	934	1,318	2,109	3,165	4,028	4,076	4,676	1143	1337	1452	1474	1486	1509
6	2161	170	238	334	550	574	934	1,318	2,109	3,165	4,028	4,076	4,676	1143	1337	1452	1474	1486	1509
7	2161	170	238	334	550	574	934	1,318	2,109	3,165	4,028	4,076	4,676	1143	1337	1452	1474	1486	1509
8	2161	170	238	334	550	574	934	1,318	2,109	3,165	4,028	4,076	4,676	1143	1337	1452	1474	1486	1509
9	2161	170	238	334	550	574	934	1,318	2,109	3,165	4,028	4,076	4,676	1143	1337	1452	1474	1486	1509
10	2161	170	238	334	550	574	934	1,318	2,109	3,165	4,028	4,076	4,676	1143	1337	1452	1474	1486	1509
11	635	45	70	98	162	169	274	387	620	930	1,184	1,198	1,374	347	406	441	448	451	458
12	635	45	70	98	162	169	274	387	620	930	1,184	1,198	1,374	347	406	441	448	451	458
13	635	45	70	98	162	169	274	387	620	930	1,184	1,198	1,374	347	406	441	448	451	458
14	796	58	87	122	202	211	343	484	776	1,164	1,482	1,500	1,721	431	504	547	556	560	569
15	635	45	70	98	162	169	274	387	620	930	1,184	1,198	1,374	347	406	441	448	451	458
16	635	45	70	98	162	169	274	387	620	930	1,184	1,198	1,374	347	406	441	448	451	458
17	796	58	87	122	202	211	343	484	776	1,164	1,482	1,500	1,721	431	504	547	556	560	569
18	938	70	103	145	238	249	405	571	915	1,373	1,748	1,769	2,029	505	591	641	651	657	667
19	1039	78	114	160	264	275	448	633	1,013	1,521	1,936	1,959	2,247	558	653	709	720	725	737
20	1234	94	136	191	314	328	533	753	1,205	1,807	2,301	2,328	2,671	660	772	838	851	858	871

All Territories				
<u>Medical Payments</u>		U-1		U-2
		<u>Limit</u>	<u>Uninsured</u>	<u>Underinsured</u>
5000	18			
10000	20			
		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	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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	\$ 21
\$500 Ded	\$ 25
\$1000 Ded	\$ 43
\$2000 Ded	\$ 65
\$3000 Ded	\$ 81
\$4000 Ded	\$ 90
\$5000 Ded	\$ 98

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 2

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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 \$ 21

\$500 Ded \$ 25

\$1000 Ded \$ 43

\$2000 Ded \$ 65

\$3000 Ded \$ 81

\$4000 Ded \$ 90

\$5000 Ded \$ 98

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

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

\$4,000 Ded - Charge this % of \$500 Ded. Premium 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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 3

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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 \$ 21

\$500 Ded \$ 25

\$1000 Ded \$ 43

\$2000 Ded \$ 65

\$3000 Ded \$ 81

\$4000 Ded \$ 90

\$5000 Ded \$ 98

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

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

\$4,000 Ded - Charge this % of \$500 Ded. Premium 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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 4

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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 \$ 21

\$500 Ded \$ 25

\$1000 Ded \$ 43

\$2000 Ded \$ 65

\$3000 Ded \$ 81

\$4000 Ded \$ 90

\$5000 Ded \$ 98

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

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

\$4,000 Ded - Charge this % of \$500 Ded. Premium 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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

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	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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 \$ 21

\$500 Ded \$ 25

\$1000 Ded \$ 43

\$2000 Ded \$ 65

\$3000 Ded \$ 81

\$4000 Ded \$ 90

\$5000 Ded \$ 98

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

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

\$4,000 Ded - Charge this % of \$500 Ded. Premium 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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 6

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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 \$ 21

\$500 Ded \$ 25

\$1000 Ded \$ 43

\$2000 Ded \$ 65

\$3000 Ded \$ 81

\$4000 Ded \$ 90

\$5000 Ded \$ 98

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

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

\$4,000 Ded - Charge this % of \$500 Ded. Premium 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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 7

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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 \$ 21

\$500 Ded \$ 25

\$1000 Ded \$ 43

\$2000 Ded \$ 65

\$3000 Ded \$ 81

\$4000 Ded \$ 90

\$5000 Ded \$ 98

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

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

\$4,000 Ded - Charge this % of \$500 Ded. Premium 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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.



COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 8

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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 \$ 21

\$500 Ded \$ 25

\$1000 Ded \$ 43

\$2000 Ded \$ 65

\$3000 Ded \$ 81

\$4000 Ded \$ 90

\$5000 Ded \$ 98

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

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

\$4,000 Ded - Charge this % of \$500 Ded. Premium 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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 9

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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 \$ 21

\$500 Ded \$ 25

\$1000 Ded \$ 43

\$2000 Ded \$ 65

\$3000 Ded \$ 81

\$4000 Ded \$ 90

\$5000 Ded \$ 98

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 90%

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

\$4,000 Ded - Charge this % of \$500 Ded. Premium 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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 10

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	120	115	185	180	411	388	345	279
	2,3		120	115	185	180	387	365	325	263
	4,5		119	114	183	178	354	334	297	240
	6-9		102	97	156	151	251	237	211	171
4,501- 6,000	1	2	125	120	193	187	476	449	400	323
	2,3		125	120	193	187	446	421	375	303
	4,5		123	118	190	184	406	383	341	276
	6-9		105	100	161	156	281	265	236	191
6,001- 8,000	1	3	139	134	215	209	568	536	477	386
	2,3		139	134	215	209	531	501	446	361
	4,5		137	132	212	206	481	454	404	327
	6-9		116	111	178	173	323	305	271	220
8,001-10,000	1	4	191	185	298	289	781	737	656	531
	2,3		191	185	298	289	726	685	610	493
	4,5		187	182	294	285	653	616	548	444
	6-9		155	150	241	234	421	397	353	286
10,001-15,000	1	5	250	243	390	379	1040	981	873	706
	2,3		250	243	390	379	964	909	809	654
	4,5		245	238	383	372	862	813	724	585
	6-9		199	193	311	302	540	509	453	366
15,001-20,000	1	6	315	306	492	478	1494	1409	1254	1014
	2,3		315	306	492	478	1380	1302	1159	937
	4,5		309	300	483	469	1227	1158	1031	834
	6-9		248	241	388	377	747	705	627	508
20,001-25,000	1	7	305	296	476	462	1716	1619	1441	1166
	2,3		305	296	476	462	1584	1494	1330	1076
	4,5		300	291	468	454	1407	1327	1181	955
	6-9		241	234	376	365	849	801	713	577
25,001-40,000	1	8	342	332	535	519	1946	1836	1634	1322
	2,3		342	332	535	519	1796	1694	1508	1220
	4,5		336	326	525	510	1593	1503	1338	1082
	6-9		270	262	421	409	955	901	802	649
40,001-65,000	1	10	418	406	654	635	2521	2378	2116	1712
	2,3		418	406	654	635	2321	2190	1949	1577
	4,5		411	399	642	623	2057	1941	1727	1398
	6-9		327	317	511	496	1218	1149	1023	827
65,001-90,000	1	11	469	455	732	711	2752	2596	2310	1869
	2,3		469	455	732	711	2534	2391	2128	1722
	4,5		460	447	719	698	2244	2117	1884	1524
	6-9		366	355	572	555	1325	1250	1113	900
Charge per \$1000 over \$90,000	1	12	1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	2,3		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	4,5		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41
	6-9		1.48	1.43	2.31	2.24	21.22	20.02	17.82	14.41

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

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Collision Waiver of Deductible -

\$300 Ded \$ 21

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\$4000 Ded \$ 90

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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 \$5 minimum. For no deductible, add \$21 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 11

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	79	74	120	115	217	205	182	148
	2,3		79	74	120	115	209	197	175	142
	4,5		78	73	119	114	198	187	166	135
	6-9		70	65	106	101	162	153	136	110
4,501- 6,000	1	2	81	76	123	118	240	226	201	163
	2,3		81	76	123	118	230	217	193	156
	4,5		80	75	122	117	216	204	182	147
	6-9		72	67	109	104	173	163	145	117
6,001- 8,000	1	3	87	82	133	128	271	256	228	184
	2,3		87	82	133	128	259	244	217	176
	4,5		86	81	132	127	242	228	203	164
	6-9		76	71	116	111	187	176	157	127
8,001-10,000	1	4	111	106	170	165	346	326	290	235
	2,3		111	106	170	165	326	308	274	222
	4,5		109	104	168	163	301	284	253	204
	6-9		94	89	144	139	220	208	185	150
10,001-15,000	1	5	137	132	212	206	435	410	365	295
	2,3		137	132	212	206	408	385	343	277
	4,5		135	130	209	203	373	352	313	253
	6-9		114	109	176	171	262	247	220	178
15,001-20,000	1	6	166	161	260	252	591	558	497	402
	2,3		166	161	260	252	552	521	464	375
	4,5		164	159	255	248	500	472	420	340
	6-9		137	132	212	206	334	315	280	227
20,001-25,000	1	7	162	157	252	245	669	631	562	454
	2,3		162	157	252	245	623	588	523	423
	4,5		159	154	248	241	562	530	472	382
	6-9		133	128	206	200	369	348	310	251
25,001-40,000	1	8	178	173	279	271	748	706	628	508
	2,3		178	173	279	271	696	657	585	473
	4,5		176	171	275	267	626	591	526	426
	6-9		146	141	227	220	406	383	341	276
40,001-65,000	1	10	213	207	334	324	947	893	795	643
	2,3		213	207	334	324	879	829	738	597
	4,5		210	204	329	319	787	742	660	534
	6-9		172	167	269	261	497	469	417	338
65,001-90,000	1	11	237	230	371	360	1027	969	862	698
	2,3		237	230	371	360	952	898	799	647
	4,5		234	227	365	354	851	803	715	578
	6-9		190	184	296	287	533	503	448	362
Charge per \$1000 over \$90,000	1	12	0.68	0.66	1.06	1.03	7.34	6.92	6.16	4.98
	2,3		0.68	0.66	1.06	1.03	7.34	6.92	6.16	4.98
	4,5		0.68	0.66	1.06	1.03	7.34	6.92	6.16	4.98
	6-9		0.68	0.66	1.06	1.03	7.34	6.92	6.16	4.98

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 7

\$500 Ded \$ 9

\$1000 Ded \$ 15

\$2000 Ded \$ 22

\$3000 Ded \$ 28

\$4000 Ded \$ 31

\$5000 Ded \$ 34

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 \$5 minimum. For no deductible, add \$7 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 12

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	80	75	122	117	235	222	198	160
	2,3		80	75	122	117	225	212	189	153
	4,5		79	74	121	116	212	200	178	144
	6-9		71	66	108	103	170	160	142	115
4,501- 6,000	1	2	82	77	126	121	261	246	219	177
	2,3		82	77	126	121	249	235	209	169
	4,5		81	76	124	119	233	220	196	158
	6-9		73	68	111	106	182	172	153	124
6,001- 8,000	1	3	89	84	136	131	299	282	251	203
	2,3		89	84	136	131	283	267	238	192
	4,5		88	83	135	130	263	248	221	179
	6-9		78	73	119	114	199	188	167	135
8,001-10,000	1	4	114	109	175	170	385	363	323	261
	2,3		114	109	175	170	363	342	304	246
	4,5		113	108	173	168	333	314	279	226
	6-9		97	92	148	143	239	225	200	162
10,001-15,000	1	5	141	136	219	213	490	462	411	333
	2,3		141	136	219	213	459	433	385	312
	4,5		139	134	216	210	418	394	351	284
	6-9		118	113	181	176	287	271	241	195
15,001-20,000	1	6	172	167	269	261	673	635	565	457
	2,3		172	167	269	261	628	592	527	426
	4,5		169	164	265	257	565	533	474	384
	6-9		141	136	219	213	371	350	312	252
20,001-25,000	1	7	168	163	262	254	763	720	641	518
	2,3		168	163	262	254	709	669	595	482
	4,5		165	160	258	250	638	602	536	433
	6-9		137	132	213	207	412	389	346	280
25,001-40,000	1	8	185	180	289	281	856	808	719	582
	2,3		185	180	289	281	795	750	668	540
	4,5		182	177	285	277	713	673	599	485
	6-9		151	146	235	228	455	429	382	309
40,001-65,000	1	10	222	216	347	337	1089	1027	914	739
	2,3		222	216	347	337	1008	951	846	685
	4,5		218	212	341	331	901	850	757	612
	6-9		178	173	278	270	562	530	472	382
65,001-90,000	1	11	246	239	385	374	1183	1116	993	804
	2,3		246	239	385	374	1094	1032	918	743
	4,5		243	236	379	368	976	921	820	663
	6-9		197	191	307	298	604	570	507	410
Charge per \$1000 over \$90,000	1	12	0.71	0.69	1.11	1.08	8.59	8.10	7.21	5.83
	2,3		0.71	0.69	1.11	1.08	8.59	8.10	7.21	5.83
	4,5		0.71	0.69	1.11	1.08	8.59	8.10	7.21	5.83
	6-9		0.71	0.69	1.11	1.08	8.59	8.10	7.21	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 & 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 \$ 10

\$1000 Ded \$ 17

\$2000 Ded \$ 26

\$3000 Ded \$ 33

\$4000 Ded \$ 37

\$5000 Ded \$ 40

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 \$5 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 13

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	77	72	117	112	217	205	182	148
	2,3		77	72	117	112	209	197	175	142
	4,5		76	71	116	111	198	187	166	135
	6-9		68	63	104	99	162	153	136	110
4,501- 6,000	1	2	79	74	120	115	240	226	201	163
	2,3		79	74	120	115	230	217	193	156
	4,5		78	73	119	114	216	204	182	147
	6-9		70	65	106	101	173	163	145	117
6,001- 8,000	1	3	85	80	130	125	271	256	228	184
	2,3		85	80	130	125	259	244	217	176
	4,5		84	79	128	123	242	228	203	164
	6-9		75	70	114	109	187	176	157	127
8,001-10,000	1	4	107	102	165	160	346	326	290	235
	2,3		107	102	165	160	326	308	274	222
	4,5		106	101	163	158	301	284	253	204
	6-9		92	87	141	136	220	208	185	150
10,001-15,000	1	5	132	127	205	199	435	410	365	295
	2,3		132	127	205	199	408	385	343	277
	4,5		130	125	202	196	373	352	313	253
	6-9		111	106	170	165	262	247	220	178
15,001-20,000	1	6	161	156	250	243	591	558	497	402
	2,3		161	156	250	243	552	521	464	375
	4,5		158	153	246	239	500	472	420	340
	6-9		132	127	205	199	334	315	280	227
20,001-25,000	1	7	156	151	243	236	669	631	562	454
	2,3		156	151	243	236	623	588	523	423
	4,5		153	148	239	232	562	530	472	382
	6-9		129	124	199	193	369	348	310	251
25,001-40,000	1	8	172	167	269	261	748	706	628	508
	2,3		172	167	269	261	696	657	585	473
	4,5		169	164	265	257	626	591	526	426
	6-9		141	136	218	212	406	383	341	276
40,001-65,000	1	10	205	199	320	311	947	893	795	643
	2,3		205	199	320	311	879	829	738	597
	4,5		202	196	315	306	787	742	660	534
	6-9		166	161	259	251	497	469	417	338
65,001-90,000	1	11	228	221	355	345	1027	969	862	698
	2,3		228	221	355	345	952	898	799	647
	4,5		224	217	349	339	851	803	715	578
	6-9		182	177	284	276	533	503	448	362
Charge per \$1000 over \$90,000	1	12	0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98
	2,3		0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98
	4,5		0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98
	6-9		0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 7

\$500 Ded \$ 9

\$1000 Ded \$ 15

\$2000 Ded \$ 22

\$3000 Ded \$ 28

\$4000 Ded \$ 31

\$5000 Ded \$ 34

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 \$5 minimum. For no deductible, add \$7 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS  
Physical Damage Premiums  
VAN POOLS

Territory 14

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	77	72	117	112	217	205	182	148
	2,3		77	72	117	112	209	197	175	142
	4,5		76	71	116	111	198	187	166	135
	6-9		68	63	104	99	162	153	136	110
4,501- 6,000	1	2	79	74	120	115	240	226	201	163
	2,3		79	74	120	115	230	217	193	156
	4,5		78	73	119	114	216	204	182	147
	6-9		70	65	106	101	173	163	145	117
6,001- 8,000	1	3	85	80	130	125	271	256	228	184
	2,3		85	80	130	125	259	244	217	176
	4,5		84	79	128	123	242	228	203	164
	6-9		75	70	114	109	187	176	157	127
8,001-10,000	1	4	107	102	165	160	346	326	290	235
	2,3		107	102	165	160	326	308	274	222
	4,5		106	101	163	158	301	284	253	204
	6-9		92	87	141	136	220	208	185	150
10,001-15,000	1	5	132	127	205	199	435	410	365	295
	2,3		132	127	205	199	408	385	343	277
	4,5		130	125	202	196	373	352	313	253
	6-9		111	106	170	165	262	247	220	178
15,001-20,000	1	6	161	156	250	243	591	558	497	402
	2,3		161	156	250	243	552	521	464	375
	4,5		158	153	246	239	500	472	420	340
	6-9		132	127	205	199	334	315	280	227
20,001-25,000	1	7	156	151	243	236	669	631	562	454
	2,3		156	151	243	236	623	588	523	423
	4,5		153	148	239	232	562	530	472	382
	6-9		129	124	199	193	369	348	310	251
25,001-40,000	1	8	172	167	269	261	748	706	628	508
	2,3		172	167	269	261	696	657	585	473
	4,5		169	164	265	257	626	591	526	426
	6-9		141	136	218	212	406	383	341	276
40,001-65,000	1	10	205	199	320	311	947	893	795	643
	2,3		205	199	320	311	879	829	738	597
	4,5		202	196	315	306	787	742	660	534
	6-9		166	161	259	251	497	469	417	338
65,001-90,000	1	11	228	221	355	345	1027	969	862	698
	2,3		228	221	355	345	952	898	799	647
	4,5		224	217	349	339	851	803	715	578
	6-9		182	177	284	276	533	503	448	362
Charge per \$1000 over \$90,000	1	12	0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98
	2,3		0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98
	4,5		0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98
	6-9		0.65	0.63	1.01	0.98	7.34	6.92	6.16	4.98

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 7

\$500 Ded \$ 9

\$1000 Ded \$ 15

\$2000 Ded \$ 22

\$3000 Ded \$ 28

\$4000 Ded \$ 31

\$5000 Ded \$ 34

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 \$5 minimum. For no deductible, add \$7 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	79	74	120	115	259	244	217	176
	2,3		79	74	120	115	247	233	207	168
	4,5		78	73	119	114	231	218	194	157
	6-9		70	65	106	101	181	171	152	123
4,501- 6,000	1	2	81	76	123	118	290	274	244	197
	2,3		81	76	123	118	276	260	231	187
	4,5		80	75	122	117	257	242	215	174
	6-9		72	67	109	104	195	184	164	132
6,001- 8,000	1	3	87	82	133	128	335	316	281	228
	2,3		87	82	133	128	317	299	266	215
	4,5		86	81	132	127	293	276	246	199
	6-9		76	71	116	111	216	204	182	147
8,001-10,000	1	4	111	106	170	165	439	414	368	298
	2,3		111	106	170	165	411	388	345	279
	4,5		109	104	168	163	376	355	316	256
	6-9		94	89	144	139	263	248	221	179
10,001-15,000	1	5	137	132	212	206	564	532	473	383
	2,3		137	132	212	206	527	497	442	358
	4,5		135	130	209	203	477	450	401	324
	6-9		114	109	176	171	321	303	270	218
15,001-20,000	1	6	166	161	260	252	784	740	659	533
	2,3		166	161	260	252	728	687	611	495
	4,5		164	159	255	248	655	618	550	445
	6-9		137	132	212	206	422	398	354	287
20,001-25,000	1	7	162	157	252	245	891	841	748	606
	2,3		162	157	252	245	828	781	695	562
	4,5		159	154	248	241	742	700	623	504
	6-9		133	128	206	200	472	445	396	320
25,001-40,000	1	8	178	173	279	271	1004	947	843	682
	2,3		178	173	279	271	931	878	781	632
	4,5		176	171	275	267	832	785	699	565
	6-9		146	141	227	220	523	493	439	355
40,001-65,000	1	10	213	207	334	324	1283	1210	1077	871
	2,3		213	207	334	324	1186	1119	996	806
	4,5		210	204	329	319	1058	998	888	719
	6-9		172	167	269	261	651	614	546	442
65,001-90,000	1	11	237	230	371	360	1395	1316	1171	948
	2,3		237	230	371	360	1289	1216	1082	876
	4,5		234	227	365	354	1148	1083	964	780
	6-9		190	184	296	287	702	662	589	477
Charge per \$1000 over \$90,000	1	12	0.68	0.66	1.06	1.03	10.30	9.71	8.64	6.99
	2,3		0.68	0.66	1.06	1.03	10.30	9.71	8.64	6.99
	4,5		0.68	0.66	1.06	1.03	10.30	9.71	8.64	6.99
	6-9		0.68	0.66	1.06	1.03	10.30	9.71	8.64	6.99

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 \$ 10

\$500 Ded \$ 12

\$1000 Ded \$ 21

\$2000 Ded \$ 32

\$3000 Ded \$ 39

\$4000 Ded \$ 44

\$5000 Ded \$ 47

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 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 \$5 minimum. For no deductible, add \$10 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	79	74	120	115	235	222	198	160
	2,3		79	74	120	115	225	212	189	153
	4,5		78	73	119	114	212	200	178	144
	6-9		70	65	106	101	170	160	142	115
4,501- 6,000	1	2	81	76	123	118	261	246	219	177
	2,3		81	76	123	118	249	235	209	169
	4,5		80	75	122	117	233	220	196	158
	6-9		72	67	109	104	182	172	153	124
6,001- 8,000	1	3	87	82	133	128	299	282	251	203
	2,3		87	82	133	128	283	267	238	192
	4,5		86	81	132	127	263	248	221	179
	6-9		76	71	116	111	199	188	167	135
8,001-10,000	1	4	111	106	170	165	385	363	323	261
	2,3		111	106	170	165	363	342	304	246
	4,5		109	104	168	163	333	314	279	226
	6-9		94	89	144	139	239	225	200	162
10,001-15,000	1	5	137	132	212	206	490	462	411	333
	2,3		137	132	212	206	459	433	385	312
	4,5		135	130	209	203	418	394	351	284
	6-9		114	109	176	171	287	271	241	195
15,001-20,000	1	6	166	161	260	252	673	635	565	457
	2,3		166	161	260	252	628	592	527	426
	4,5		164	159	255	248	565	533	474	384
	6-9		137	132	212	206	371	350	312	252
20,001-25,000	1	7	162	157	252	245	763	720	641	518
	2,3		162	157	252	245	709	669	595	482
	4,5		159	154	248	241	638	602	536	433
	6-9		133	128	206	200	412	389	346	280
25,001-40,000	1	8	178	173	279	271	856	808	719	582
	2,3		178	173	279	271	795	750	668	540
	4,5		176	171	275	267	713	673	599	485
	6-9		146	141	227	220	455	429	382	309
40,001-65,000	1	10	213	207	334	324	1089	1027	914	739
	2,3		213	207	334	324	1008	951	846	685
	4,5		210	204	329	319	901	850	757	612
	6-9		172	167	269	261	562	530	472	382
65,001-90,000	1	11	237	230	371	360	1183	1116	993	804
	2,3		237	230	371	360	1094	1032	918	743
	4,5		234	227	365	354	976	921	820	663
	6-9		190	184	296	287	604	570	507	410
Charge per \$1000 over \$90,000	1	12	0.68	0.66	1.06	1.03	8.59	8.10	7.21	5.83
	2,3		0.68	0.66	1.06	1.03	8.59	8.10	7.21	5.83
	4,5		0.68	0.66	1.06	1.03	8.59	8.10	7.21	5.83
	6-9		0.68	0.66	1.06	1.03	8.59	8.10	7.21	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 & 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 \$ 10

\$1000 Ded \$ 17

\$2000 Ded \$ 26

\$3000 Ded \$ 33

\$4000 Ded \$ 37

\$5000 Ded \$ 40

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 \$5 minimum. For no deductible, add \$9 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	84	79	129	124	259	244	217	176
	2,3		84	79	129	124	247	233	207	168
	4,5		83	78	127	122	231	218	194	157
	6-9		74	69	113	108	181	171	152	123
4,501- 6,000	1	2	86	81	132	127	290	274	244	197
	2,3		86	81	132	127	276	260	231	187
	4,5		86	81	131	126	257	242	215	174
	6-9		76	71	116	111	195	184	164	132
6,001- 8,000	1	3	94	89	144	139	335	316	281	228
	2,3		94	89	144	139	317	299	266	215
	4,5		93	88	142	137	293	276	246	199
	6-9		82	77	125	120	216	204	182	147
8,001-10,000	1	4	121	116	187	182	439	414	368	298
	2,3		121	116	187	182	411	388	345	279
	4,5		120	115	184	179	376	355	316	256
	6-9		102	97	157	152	263	248	221	179
10,001-15,000	1	5	152	147	236	229	564	532	473	383
	2,3		152	147	236	229	527	497	442	358
	4,5		150	145	233	226	477	450	401	324
	6-9		125	120	194	188	321	303	270	218
15,001-20,000	1	6	185	180	290	282	784	740	659	533
	2,3		185	180	290	282	728	687	611	495
	4,5		183	178	286	278	655	618	550	445
	6-9		152	147	236	229	422	398	354	287
20,001-25,000	1	7	180	175	282	274	891	841	748	606
	2,3		180	175	282	274	828	781	695	562
	4,5		177	172	277	269	742	700	623	504
	6-9		147	142	229	222	472	445	396	320
25,001-40,000	1	8	201	195	313	304	1004	947	843	682
	2,3		201	195	313	304	931	878	781	632
	4,5		197	191	308	299	832	785	699	565
	6-9		162	157	252	245	523	493	439	355
40,001-65,000	1	10	241	234	377	366	1283	1210	1077	871
	2,3		241	234	377	366	1186	1119	996	806
	4,5		237	230	371	360	1058	998	888	719
	6-9		193	187	301	292	651	614	546	442
65,001-90,000	1	11	268	260	419	407	1395	1316	1171	948
	2,3		268	260	419	407	1289	1216	1082	876
	4,5		264	256	412	400	1148	1083	964	780
	6-9		213	207	333	323	702	662	589	477
Charge per \$1000 over \$90,000	1	12	0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99
	2,3		0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99
	4,5		0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99
	6-9		0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99

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 \$ 10

\$500 Ded \$ 12

\$1000 Ded \$ 21

\$2000 Ded \$ 32

\$3000 Ded \$ 39

\$4000 Ded \$ 44

\$5000 Ded \$ 47

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 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 \$5 minimum. For no deductible, add \$10 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	77	72	117	112	259	244	217	176
	2,3		77	72	117	112	247	233	207	168
	4,5		76	71	116	111	231	218	194	157
	6-9		68	63	104	99	181	171	152	123
4,501- 6,000	1	2	79	74	120	115	290	274	244	197
	2,3		79	74	120	115	276	260	231	187
	4,5		78	73	119	114	257	242	215	174
	6-9		70	65	106	101	195	184	164	132
6,001- 8,000	1	3	85	80	130	125	335	316	281	228
	2,3		85	80	130	125	317	299	266	215
	4,5		84	79	128	123	293	276	246	199
	6-9		75	70	114	109	216	204	182	147
8,001-10,000	1	4	107	102	165	160	439	414	368	298
	2,3		107	102	165	160	411	388	345	279
	4,5		106	101	163	158	376	355	316	256
	6-9		92	87	141	136	263	248	221	179
10,001-15,000	1	5	132	127	205	199	564	532	473	383
	2,3		132	127	205	199	527	497	442	358
	4,5		130	125	202	196	477	450	401	324
	6-9		111	106	170	165	321	303	270	218
15,001-20,000	1	6	161	156	250	243	784	740	659	533
	2,3		161	156	250	243	728	687	611	495
	4,5		158	153	246	239	655	618	550	445
	6-9		132	127	205	199	422	398	354	287
20,001-25,000	1	7	156	151	243	236	891	841	748	606
	2,3		156	151	243	236	828	781	695	562
	4,5		153	148	239	232	742	700	623	504
	6-9		129	124	199	193	472	445	396	320
25,001-40,000	1	8	172	167	269	261	1004	947	843	682
	2,3		172	167	269	261	931	878	781	632
	4,5		169	164	265	257	832	785	699	565
	6-9		141	136	218	212	523	493	439	355
40,001-65,000	1	10	205	199	320	311	1283	1210	1077	871
	2,3		205	199	320	311	1186	1119	996	806
	4,5		202	196	315	306	1058	998	888	719
	6-9		166	161	259	251	651	614	546	442
65,001-90,000	1	11	228	221	355	345	1395	1316	1171	948
	2,3		228	221	355	345	1289	1216	1082	876
	4,5		224	217	349	339	1148	1083	964	780
	6-9		182	177	284	276	702	662	589	477
Charge per \$1000 over \$90,000	1	12	0.65	0.63	1.01	0.98	10.30	9.71	8.64	6.99
	2,3		0.65	0.63	1.01	0.98	10.30	9.71	8.64	6.99
	4,5		0.65	0.63	1.01	0.98	10.30	9.71	8.64	6.99
	6-9		0.65	0.63	1.01	0.98	10.30	9.71	8.64	6.99

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 \$ 10

\$500 Ded \$ 12

\$1000 Ded \$ 21

\$2000 Ded \$ 32

\$3000 Ded \$ 39

\$4000 Ded \$ 44

\$5000 Ded \$ 47

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 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 \$5 minimum. For no deductible, add \$10 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	84	79	129	124	259	244	217	176
	2,3		84	79	129	124	247	233	207	168
	4,5		83	78	127	122	231	218	194	157
	6-9		74	69	113	108	181	171	152	123
4,501- 6,000	1	2	86	81	132	127	290	274	244	197
	2,3		86	81	132	127	276	260	231	187
	4,5		86	81	131	126	257	242	215	174
	6-9		76	71	116	111	195	184	164	132
6,001- 8,000	1	3	94	89	144	139	335	316	281	228
	2,3		94	89	144	139	317	299	266	215
	4,5		93	88	142	137	293	276	246	199
	6-9		82	77	125	120	216	204	182	147
8,001-10,000	1	4	121	116	187	182	439	414	368	298
	2,3		121	116	187	182	411	388	345	279
	4,5		120	115	184	179	376	355	316	256
	6-9		102	97	157	152	263	248	221	179
10,001-15,000	1	5	152	147	236	229	564	532	473	383
	2,3		152	147	236	229	527	497	442	358
	4,5		150	145	233	226	477	450	401	324
	6-9		125	120	194	188	321	303	270	218
15,001-20,000	1	6	185	180	290	282	784	740	659	533
	2,3		185	180	290	282	728	687	611	495
	4,5		183	178	286	278	655	618	550	445
	6-9		152	147	236	229	422	398	354	287
20,001-25,000	1	7	180	175	282	274	891	841	748	606
	2,3		180	175	282	274	828	781	695	562
	4,5		177	172	277	269	742	700	623	504
	6-9		147	142	229	222	472	445	396	320
25,001-40,000	1	8	201	195	313	304	1004	947	843	682
	2,3		201	195	313	304	931	878	781	632
	4,5		197	191	308	299	832	785	699	565
	6-9		162	157	252	245	523	493	439	355
40,001-65,000	1	10	241	234	377	366	1283	1210	1077	871
	2,3		241	234	377	366	1186	1119	996	806
	4,5		237	230	371	360	1058	998	888	719
	6-9		193	187	301	292	651	614	546	442
65,001-90,000	1	11	268	260	419	407	1395	1316	1171	948
	2,3		268	260	419	407	1289	1216	1082	876
	4,5		264	256	412	400	1148	1083	964	780
	6-9		213	207	333	323	702	662	589	477
Charge per \$1000 over \$90,000	1	12	0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99
	2,3		0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99
	4,5		0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99
	6-9		0.79	0.76	1.23	1.19	10.30	9.71	8.64	6.99

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 \$ 10

\$500 Ded \$ 12

\$1000 Ded \$ 21

\$2000 Ded \$ 32

\$3000 Ded \$ 39

\$4000 Ded \$ 44

\$5000 Ded \$ 47

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 95%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 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 \$5 minimum. For no deductible, add \$10 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	80	75	122	117	235	222	198	160
	2,3		80	75	122	117	225	212	189	153
	4,5		79	74	121	116	212	200	178	144
	6-9		71	66	108	103	170	160	142	115
4,501- 6,000	1	2	82	77	126	121	261	246	219	177
	2,3		82	77	126	121	249	235	209	169
	4,5		81	76	124	119	233	220	196	158
	6-9		73	68	111	106	182	172	153	124
6,001- 8,000	1	3	89	84	136	131	299	282	251	203
	2,3		89	84	136	131	283	267	238	192
	4,5		88	83	135	130	263	248	221	179
	6-9		78	73	119	114	199	188	167	135
8,001-10,000	1	4	114	109	175	170	385	363	323	261
	2,3		114	109	175	170	363	342	304	246
	4,5		113	108	173	168	333	314	279	226
	6-9		97	92	148	143	239	225	200	162
10,001-15,000	1	5	141	136	219	213	490	462	411	333
	2,3		141	136	219	213	459	433	385	312
	4,5		139	134	216	210	418	394	351	284
	6-9		118	113	181	176	287	271	241	195
15,001-20,000	1	6	172	167	269	261	673	635	565	457
	2,3		172	167	269	261	628	592	527	426
	4,5		169	164	265	257	565	533	474	384
	6-9		141	136	219	213	371	350	312	252
20,001-25,000	1	7	168	163	262	254	763	720	641	518
	2,3		168	163	262	254	709	669	595	482
	4,5		165	160	258	250	638	602	536	433
	6-9		137	132	213	207	412	389	346	280
25,001-40,000	1	8	185	180	289	281	856	808	719	582
	2,3		185	180	289	281	795	750	668	540
	4,5		182	177	285	277	713	673	599	485
	6-9		151	146	235	228	455	429	382	309
40,001-65,000	1	10	222	216	347	337	1089	1027	914	739
	2,3		222	216	347	337	1008	951	846	685
	4,5		218	212	341	331	901	850	757	612
	6-9		178	173	278	270	562	530	472	382
65,001-90,000	1	11	246	239	385	374	1183	1116	993	804
	2,3		246	239	385	374	1094	1032	918	743
	4,5		243	236	379	368	976	921	820	663
	6-9		197	191	307	298	604	570	507	410
Charge per \$1000 over \$90,000	1	12	0.71	0.69	1.11	1.08	8.59	8.10	7.21	5.83
	2,3		0.71	0.69	1.11	1.08	8.59	8.10	7.21	5.83
	4,5		0.71	0.69	1.11	1.08	8.59	8.10	7.21	5.83
	6-9		0.71	0.69	1.11	1.08	8.59	8.10	7.21	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 & CAC Premium

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\$4000 Ded \$ 37

\$5000 Ded \$ 40

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 \$5 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
<b>RATES PER PLATE</b>																				
Coverage A-1	1231	1231	1231	1231	1231	1231	1231	1231	1231	1231	320	369	368	445	392	432	532	578	658	695
Coverage A-2	156	156	156	156	156	156	156	156	156	156	47	53	53	62	56	61	73	78	88	92
Coverage PDL	1180	1180	1180	1180	1180	1180	1180	1180	1180	1180	310	357	355	429	379	417	512	557	633	668
Coverage B	135	135	135	135	135	135	135	135	135	135	35	41	40	49	43	48	58	64	72	76

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	\$ 137	\$ 209	\$ 168	\$ 254
7,500	165	250	195	293
9,000	186	282	224	334
12,000	233	347	282	424
15,000	276	396	324	488
18,000	300	454	365	550
22,500	371	557	438	660
30,000	467	693	556	832
37,500	543	817	657	985
45,000	621	932	744	1,114
60,000	765	1,151	918	1,377
75,000	903	1,355	1,087	1,628
90,000	1,037	1,557	1,245	1,866
120,000	1,281	1,922	1,532	2,299
150,000	1,500	2,249	1,802	2,703
180,000	1,724	2,588	2,075	3,108
225,000	2,076	3,111	2,492	3,735
300,000	2,625	3,942	3,150	4,724
375,000	3,184	4,780	3,819	5,732
450,000	3,728	5,594	4,474	6,715
600,000	4,777	7,167	5,728	8,590
750,000	5,791	8,684	6,942	10,416
900,000	6,774	10,165	8,127	12,191
1,000,000	7,707	11,564	9,246	13,869
<b>Direct Coverage (Excess)</b>		<b>Premium Computation</b>		
Specified Perils (216)		Multiply the coverage 214 premium by 1.35		
Comprehensive (213)		Multiply the coverage 211 premium by 1.35		

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

Optional Deductibles

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

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

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

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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	62	91	58	85	48	72
7,500	70	107	65	100	56	84
9,000	85	128	79	120	67	100
12,000	103	152	94	143	78	120
15,000	128	191	120	177	100	149
18,000	147	220	136	203	114	168
22,500	174	261	161	240	136	203
30,000	220	329	203	308	168	255
37,500	261	393	240	364	203	305
45,000	299	449	279	415	234	351
60,000	371	557	344	515	288	433
75,000	442	667	409	616	346	518
90,000	512	767	472	708	398	597
120,000	640	957	592	884	495	745
150,000	762	1,141	703	1,055	593	886
180,000	879	1,323	814	1,222	685	1,028
225,000	1,047	1,568	969	1,454	812	1,220
300,000	1,335	2,004	1,235	1,855	1,037	1,558
375,000	1,617	2,427	1,496	2,247	1,254	1,888
450,000	1,895	2,845	1,751	2,629	1,472	2,208
600,000	2,453	3,675	2,268	3,400	1,905	2,857
750,000	2,988	4,480	2,767	4,145	2,324	3,482
900,000	3,500	5,249	3,237	4,856	2,720	4,078
1,000,000	3,977	5,965	3,676	5,518	3,091	4,636
<b>Direct Coverage (Excess)</b>		<b>Premium Computation</b>				
Collision (313)		Multiply the coverage 311 premium by 1.35				

For Garagekeepers Experience Rating Plan, refer to CAR.

**Commercial Automobile Insurance Manual**

**GARAGES  
Rating Procedures**

**(RULE 88) PREMIUM DEVELOPMENT**

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

Garage Trailer Plates (Class Code 07090)

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

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

B. Automobile Coverage (Limited Liability Coverage)

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

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

AND

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

Optional Bodily Injury  
Property Damage (Increased Limits)  
Medical Payments

**(RULE 103) FALSE PRETENSE COVERAGE**

\$ 300 Ded. - Charge \$0.38 per \$100

\$ 500 Ded. - Charge \$0.36 per \$100

\$1,000 Ded. - Charge \$0.33 per \$100

**(RULE 104) DEALERS COLLISION COVERAGE**

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

**Commercial Automobile Insurance Manual**

**GARAGES  
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**(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	\$1.99	\$2.25	\$2.38	\$2.17
500	1.86	2.08	2.24	2.02
1,000	1.61	1.83	1.91	1.74

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	\$2.34	\$0.89	\$0.35
\$ 500	2.03	0.79	0.29
\$1,000	1.57	0.64	0.24

**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.

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**GARAGES  
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**(RULE 105) DEALERS DRIVE AWAY - COLLISION COVERAGE**

Definition

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

Individual Coverage

When Collision coverage is not written on all dealers automobiles.

Blanket Coverage

When Collision Coverage is written on all dealers automobiles and drive away operation is in excess of 50 miles.

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

Price New at Factory to Dealers	Mileage	Individual Coverage Deductibles		Blanket Coverage Deductibles	
		\$300	\$500	\$300	\$500
\$ 0 - \$ 2,500	less than 500	7.63	6.45	3.81	3.22
	501 - 1,000	12.69	10.79	6.38	5.42
	1,001 - 1,500	16.87	14.37	8.51	7.19
	Over 1,500	21.19	18.03	10.57	9.03
\$ 2,501 - \$ 7,500	less than 500	9.98	8.51	5.14	4.40
	501 - 1,000	15.99	13.57	8.22	6.96
	1,001 - 1,500	22.23	18.93	11.30	9.59
	Over 1,500	27.73	23.62	14.24	12.18
\$ 7,501 - \$15,000	less than 500	14.44	12.23	7.25	6.22
	501 - 1,000	23.92	20.30	12.11	10.28
	1,001 - 1,500	31.81	27.14	15.99	13.57
	Over 1,500	39.86	33.90	20.11	17.08
\$15,001 - \$25,000	less than 500	20.11	17.08	9.98	8.51
	501 - 1,000	33.31	28.32	16.63	14.15
	1,001 - 1,500	44.43	37.77	22.16	18.85
	Over 1,500	55.66	47.37	27.73	23.54
\$25,001 - \$40,000	less than 500	24.34	20.68	12.23	10.42
	501 - 1,000	40.32	34.31	20.30	17.24
	1,001 - 1,500	53.82	45.77	27.07	23.03
	Over 1,500	67.40	57.31	33.90	28.82
\$40,001 - \$65,000	less than 500	27.96	23.75	14.08	11.97
	501 - 1,000	46.34	39.43	23.33	19.81
	1,001 - 1,500	61.86	52.60	31.10	26.46
	Over 1,500	77.43	65.84	38.95	33.12
Over \$65,000	less than 500	29.42	24.99	14.82	12.56
	501 - 1,000	48.76	41.49	24.56	20.84
	1,001 - 1,500	65.08	55.33	32.71	27.84
	Over 1,500	81.48	69.26	40.99	34.87

**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  
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**(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  
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**(RULE 118) FUNERAL DIRECTORS**

Premium Computation

1. Limousines (Class Code 79150)

a. Liability and No-Fault Coverages

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

b. Physical Damage

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

2. Hearses and Flower Cars (Class Code 79220)

a. Liability, Medical Payments and No-Fault Coverages

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

b. Physical Damage

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

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

Other Than Collision	Collision
.50	.50

3. Combination Hearses and Ambulances

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

4. Automobiles Used for Other Purposes

Classify and rate the automobile according to its regular use.

**(RULE 119) LAW ENFORCEMENT AGENCIES**

Premium Computation

1. Private Passenger Automobiles (Class Code 79110)

a. Liability and No-Fault Coverages

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

**Commercial Automobile Insurance Manual**

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

b. Physical Damage Coverages

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

2. Motorcycles (Class Code 79420)

Use the Motorcycle rates from Rule 122 of the Commercial Automobile Insurance Manual.

3. Trailer Types

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

4. All Other Types (Class Code 79120)

a. Liability and No-Fault Coverages

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

b. Physical Damage

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

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

Other Than Collision	Collision
1.28	1.23

**(RULE 120) LEASING OR RENTAL CONCERNS**

Premium Computation

When determining the premiums, use the territory where the automobile is principally garaged.

1. Specified Car Basis

a. Long Term - automobiles leased for one year, or more.

(1) Full Coverage for Owner and Lessee

(a) If coverage is provided by the lessor:

i. Private passenger automobiles at the classification rates in this Manual that apply to the lessee.

ii. All Other - rate the automobile at the classification rates in this Manual that apply to the lessee.

(b) If the coverage is provided by the lessee - rate the automobile at the classification rates in this Manual that apply to the lessee.

(2) Contingent Coverage. Refer to company (Class Code 72190).

**Commercial Automobile Insurance Manual**

**SPECIAL TYPES  
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  
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**(RULE 120) LEASING OR RENTAL CONCERNS (Continued)**

(5) Motor Homes (Class Code 72150)

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

Liability	4.00
Physical Damage	4.00

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

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

2. Gross Receipts Basis

Refer to the Composite Rating Rule.

3. Conversion, Embezzlement or Secretion Coverage

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

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

**(RULE 121) MOBILE HOMES**

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

a. Liability

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

b. Medical Payments

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

**Commercial Automobile Insurance Manual**

**SPECIAL TYPES  
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**(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 TTT base premiums.

b. Medical Payments

Use the TTT 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  
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**(RULE 125) SPECIAL OR MOBILE EQUIPMENT**

Premium Computation

A. Subject to the Compulsory Law

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

a. Liability

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

b. Physical Damage

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

Other Than Collision	Collision
.81	.84

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

a. Liability

Charge \$24.00 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, Rule 125 A.1.

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.  
9/1/2014

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

09/01/14

(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	0	0	0	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0	
L	40	1.00	1.13	1.21	1.28	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.  
 9/1/2014

**Taxis**

**09/01/14**

(Limits Expressed in Thousands)

		LIMIT PER PERSON									
		2	2	3	3	4	5	1	1	2	2
		0	5	0	5	0	0	0	5	0	5
		0									0
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.  
9/1/2014

**Limousines and Car Service**

**09/01/14**

(Limits Expressed in Thousands)

		LIMIT PER PERSON																													
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1										
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0										
L I M I T	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.  
9/1/2014

**Garages**

**09/01/14**

(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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0
40	1.00	1.13	1.21	1.27	1.33																												
45	1.02	1.13	1.21	1.27	1.33																												
50	1.04	1.13	1.21	1.28	1.33	1.43																											
60	1.04	1.14	1.22	1.28	1.34	1.43																											
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																							
300	1.08	1.17	1.25	1.31	1.37	1.46	1.77	1.97	2.11	2.22	2.30																						
350	1.08	1.18	1.25	1.32	1.37	1.47	1.77	1.97	2.11	2.22	2.31																						
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																				
600						1.48	1.79	1.99	2.13	2.23	2.32	2.45	2.56	2.65																			
700						1.48	1.79	1.99	2.13	2.24	2.32	2.46	2.56	2.65	2.73																		
800						1.49	1.79	1.99	2.13	2.24	2.33	2.46	2.57	2.65	2.73	2.80																	
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																
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															
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														
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													
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.  
9/1/2014

**Commercial Motorcycles**

**09/01/14**

(Limits Expressed in Thousands)

	LIMIT PER PERSON																											
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	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 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  
Property Damage Liability Increased Limit Factors**

<u>Limit</u>	<u>Motorcycle, PPT, GAR *</u>	<u>Light / Medium TTT</u>	<u>Heavy Trucks &amp; Truck Tractors</u>	<u>Extra Heavy Trucks &amp; Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos &amp; Car Service</u>	<u>Bus &amp; Van Pool</u>
\$5,000	1.000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.180	1.350	1.373	1.441	1.170	1.170
\$15,000	1.230	1.359	1.414	1.513	1.230	1.230
\$20,000	1.253	1.365	1.443	1.553	1.253	1.253
\$25,000	1.270	1.369	1.466	1.584	1.270	1.270
\$30,000	1.275	1.371	1.479	1.614	1.275	1.275
\$35,000	1.280	1.372	1.490	1.640	1.280	1.280
\$40,000	1.285	1.377	1.512	1.662	1.285	1.285
\$45,000	1.288	1.380	1.523	1.673	1.288	1.288
\$50,000	1.290	1.382	1.532	1.682	1.290	1.290
\$75,000	1.299	1.385	1.581	1.730	1.299	1.299
\$80,000	1.299	1.385	1.583	1.732	1.299	1.299
\$100,000	1.300	1.386	1.589	1.738	1.300	1.300
\$150,000	1.312	1.402	1.705	1.792	1.312	1.312
\$200,000	1.317	1.408	1.752	1.814	1.317	1.316
\$250,000	1.320	1.413	1.788	1.831	1.320	1.320
\$300,000	1.323	1.434	1.825	1.872	1.323	1.320
\$400,000	1.327	1.467	1.884	1.936	1.327	1.320
\$500,000	1.330	1.492	1.929	1.985	1.330	1.320
\$550,000	1.332	1.531	1.987	2.050	1.332	1.322
\$750,000	1.336	1.597	2.085	2.160	1.336	1.326
\$1,000,000	1.340	1.656	2.176	2.262	1.340	1.330
\$1,500,000	1.420	1.751	2.306	2.397	1.420	1.408
\$2,000,000	1.440	1.780	2.339	2.432	1.440	1.430
\$2,500,000	1.461	1.805	2.372	2.465	1.461	1.450
\$5,000,000	1.652	2.042	2.683	2.789	1.652	1.640

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

**Effective: 9/1/2014**

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

R-168  
 C.A.R.  
 9/1/2014

**All Vehicle Types Excluding Taxicabs and Motorcycles**

**09/01/14**

(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.  
9/1/2014

**Taxis**

**09/01/14**

**(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	41	44	47	49	51					
I	45	42	44	47	49	51					
T	50	42	44	47	49	51	54				
	60	42	45	47	49	51	54				
P	70	42	45	47	49	51	54				
E											
R	80	42	45	47	49	51	54				
	100	42	45	48	50	51	54	63			
A	150	42	46	48	50	51	54	64	68		
C	200	43	46	48	50	52	54	64	68	70	
C	250	43	46	48	50	52	55	64	68	71	73
I											
D	300	43	46	48	50	52	55	64	68	71	73
E	350	43	46	48	50	52	55	64	68	71	73
N	400						55	64	68	71	73
T	500						55	64	68	71	73

Increased Limit Rate for 45/45 limit is 52

Increased Limit Rate for 75/75 limit is 59

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

R-170  
 C.A.R.  
 9/1/2014

**Commercial Motorcycles**

**09/01/14**

(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.  
 9/1/2014

**All Vehicle Types Excluding Taxicabs and Motorcycles**

**09/01/14**

(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.  
 9/1/2014

**Taxis**

**09/01/14**

**(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.  
 9/1/2014

**Commercial Motorcycles**

**09/01/14**

**(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:

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

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

**Example:**

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

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

**Commercial Automobile Insurance Manual**

**PRO RATA AND SHORT RATE TABLES**

**INSTRUCTIONS FOR USE OF PRO RATA OR SHORT RATE TABLE**

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

**Examples:**

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

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

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

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

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



PRO RATA TABLE

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

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

**Commercial Automobile Insurance Manual**

**COMMERCIAL MOTORCYCLE RATES**

R-179  
C.A.R.  
9/1/2014

**Commonwealth Automobile Reinsurers  
Massachusetts Commercial Automobile**

**Commercial Motorcycle Rates**

Coverage	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
	<u>A</u>	<u>B</u>	<u>C</u>	<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:

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

Motorcycle Age Rate Factors			
Age Group	Motorcycle Age Based on Model Year	Collision Factor	Comprehensive Factor
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.

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

Deductible Charges

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

Limit Per Person	MedPay Rate
\$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

Limit	U-1 Rate	U-2 Rate
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

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

Towing & Labor	Rate
\$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**

<b>Definition</b>	<b>Territory Schedule</b>	<b>Statistical Code</b>
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	07	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	08	822
CHARLESTOWN – EAST BOSTON - (Zip Codes 02128, 02129)	10	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	05*	819
EAST BOSTON – CHARLESTOWN - (Zip Codes 02128, 02129)	10	824
HYDE PARK - (Zip Codes 02136, 02137)	04	818
JAMAICA PLAIN - (Zip Code 02130)	03	817
ROSLINDALE - (Zip Code 02131)	02	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	06	820
SOUTH BOSTON - (Zip Code 02127)	09	823
WEST ROXBURY (Zip Code 02132)	01	815

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

<b>Name</b>	<b>Territory Schedule</b>	<b>Statistical Code</b>
Allston - (Brighton)	08	822
Mattapan - (Dorchester - North)	05	819
Readville - (Hyde Park)	04	818

\*A portion of postal zip code district 02126 falls in Hyde Park (Territory 04) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

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

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>A</b>		
ABINGTON	14	010
ACTON	12	630
ACUSHNET	13	230
ADAMS	14	110
AGAWAM	12	420
ALFORD	16	170
AMESBURY	15	310
AMHERST	12	510
ANDOVER	14	311
ARLINGTON	17	610
ASHBURNHAM	14	930
ASHBY	13	670
ASHFIELD	14	470
ASHLAND	16	631
ATHOL	11	910
ATTLEBORO	12	210
AUBURN	15	931
AVON	17	730
AYER	11	632
<b>B</b>		
BARNSTABLE	11	021
BARRE	12	932
BECKET	16	171
BEDFORD	13	633
BELCHERTOWN	12	530
BELLINGHAM	15	731
BELMONT	17	611
BERKLEY	15	231
BERLIN	14	933
BERNARDSTON	12	471
BEVERLY	16	312
BILLERICA	15	634
BLACKSTONE	15	934
BLANDFORD	17	490
BOLTON	14	970

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>B</b>		
BOSTON CENTRAL	07	821
BOURNE	12	050
BOXBOROUGH	13	671
BOXFORD	16	370
BOYLSTON	14	971
BRAINTREE	18	710
BREWSTER	11	080
BRIDGEWATER	14	011
BRIGHTON	08	822
BRIMFIELD	14	491
BROCKTON	20	002
BROOKFIELD	14	935
BROOKLINE	20	702
BUCKLAND	16	430
BURLINGTON	16	635
<b>C</b>		
CAMBRIDGE	19	600
CANTON	17	711
CARLISLE	15	672
CARVER	16	030
CHARLEMONT	15	472
CHARLTON	12	936
CHATHAM	11	051
CHELMSFORD	13	612
CHELSEA	20	802
CHESHIRE	13	130
CHESTER	16	440
CHESTERFIELD	16	570
CHICOPEE	13	402
CHILMARK	15	081
CLARKSBURG	15	131
CAMBRIDGE	19	600

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>C</b>		
CLINTON	15	911
COHASSET	15	732
COLRAIN	16	431
CONCORD	14	613
CONWAY	16	473
CUMMINGTON	15	571
<b>D</b>		
DALTON	15	132
DANVERS	16	313
DARTMOUTH	12	211
DEDHAM	18	712
DEERFIELD	12	432
DENNIS	11	052
DIGHTON	15	232
DORCHESTER	05	819
DOUGLAS	13	937
DOVER	16	733
DRACUT	14	614
DUDLEY	12	938
DUNSTABLE	15	673
DUXBURY	13	031
<b>E</b>		
E BOSTON/CHARLESTOWN	10	824
E BRIDGEWATER	15	032
E BROOKFIELD	13	973
E LONGMEADOW	15	441
EASTHAM	12	082
EASTHAMPTON	12	511
EASTON	16	212
EDGARTOWN	13	053
EGREMONT	13	172
ERVING	14	433
ESSEX	12	330
EVERETT	19	602



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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>F</b>		
FAIRHAVEN	15	213
FALL RIVER	17	201
FALMOUTH	11	054
FITCHBURG	12	902
FLORIDA	12	173
FOXBOROUGH	15	734
FRAMINGHAM	17	615
FRANKLIN	15	713
FREETOWN	12	233
<b>G</b>		
GARDNER	12	912
GAY HEAD	17	083
GEORGETOWN	13	331
GILL	11	474
GLOUCESTER	16	314
GOSHEN	12	573
GOSNOLD	11	084
GRAFTON	13	913
GRANBY	13	574
GRANVILLE	14	492
GREAT BARRINGTON	12	111
GREENFIELD	11	410
GROTON	13	636
GROVELAND	13	332
<b>H</b>		
HADLEY	13	531
HALIFAX	14	070
HAMILTON	13	333
HAMPDEN	14	493
HANCOCK	11	174
HANOVER	16	033
HANSON	14	034
HARDWICK	15	939
HARVARD	12	974
HARWICH	11	055
HATFIELD	14	532

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>H</b>		
HAVERHILL	16	302
HAWLEY	16	475
HEATH	15	476
HINGHAM	16	012
HINSDALE	15	133
HOLBROOK	15	735
HOLDEN	13	940
HOLLAND	14	494
HOLLISTON	15	637
HOLYOKE	13	403
HOPEDALE	15	941
HOPKINTON	15	638
HUBBARDSTON	16	942
HUDSON	13	616
HULL	17	035
HUNTINGTON	15	533
HYDE PARK	04	818
<b>I</b>		
IPSWICH	13	315
<b>J</b>		
JAMAICA PLAIN	03	817
<b>K</b>		
KINGSTON	16	036
<b>L</b>		
LAKEVILLE	14	037
LANCASTER	13	943
LANESBOROUGH	11	134
LAWRENCE	20	303
LEE	11	135
LEICESTER	14	944
LENOX	14	136
LEOMINSTER	11	914
LEVERETT	16	477
LEXINGTON	16	617

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>L</b>		
LEYDEN	13	478
LINCOLN	16	639
LITTLETON	13	640
LONGMEADOW	14	442
LOWELL	18	601
LUDLOW	11	421
LUNENBURG	13	945
LYNN	19	300
LYNNFIELD	17	334
<b>M</b>		
MALDEN	19	603
MANCHESTER	15	335
MANSFIELD	15	214
MARBLEHEAD	17	316
MARION	13	038
MARLBOROUGH	13	618
MARSHFIELD	16	039
MASHPEE	13	085
MATTAPOISETT	13	040
MAYNARD	15	620
MEDFIELD	14	736
MEDFORD	18	604
MEDWAY	13	737
MELROSE	19	619
MENDON	13	946
MERRIMAC	15	336
METHUEN	17	317
MIDDLEBOROUGH	12	013
MIDDLEFIELD	16	576
MIDDLETON	16	337
MILFORD	14	915
MILLBURY	16	916
MILLIS	11	738
MILLVILLE	16	947
MILTON	17	714
MONROE	15	479
MONSON	12	422

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>M</b>		
MONTAGUE	13	411
MONTEREY	15	175
MONTGOMERY	16	495
MT WASHINGTON	16	176
<b>N</b>		
NAHANT	16	338
NANTUCKET	11	056
NATICK	15	621
NEEDHAM	17	715
NEW ASHFORD	12	177
NEW BEDFORD	18	200
NEW BRAINTREE	11	975
NEW MARLBOROUGH	14	178
NEW SALEM	15	480
NEWBURY	13	339
NEWBURYPORT	13	318
NEWTON	18	605
NO ADAMS	11	112
NO ANDOVER	14	319
NO ATTLEBOROUGH	11	215
NO BROOKFIELD	12	948
NO READING	15	641
NORFOLK	15	739
NORTHAMPTON	13	512
NORTHBOROUGH	13	949
NORTHBRIDGE	12	917
NORTHFIELD	15	434
NORTON	15	234
NORWELL	15	041
NORWOOD	18	716
NAHANT	16	338
<b>O</b>		
OAK BLUFFS	13	057
OAKHAM	15	976
ORANGE	12	412

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>O</b>		
ORLEANS	11	058
OTIS	13	179
OXFORD	12	950
<b>P</b>		
PALMER	11	423
PAXTON	16	977
PEABODY	18	320
PELHAM	14	577
PEMBROKE	14	042
PEPPERELL	13	642
PERU	11	180
PETERSHAM	16	978
PHILLIPSTON	15	979
PITTSFIELD	11	102
PLAINFIELD	16	578
PLAINVILLE	12	740
PLYMOUTH	14	014
PLYMPTON	13	071
PRINCETON	14	980
PROVINCETOWN	14	059
<b>Q</b>		
QUINCY	19	703
<b>R</b>		
RANDOLPH	18	717
RAYNHAM	15	235
READING	17	622
REHOBOTH	12	236
REVERE	20	803
RICHMOND	16	181
ROCHESTER	12	043
ROCKLAND	18	015
ROCKPORT	15	340
ROSLINDALE	02	816
ROWE	11	481
ROWLEY	16	341

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>R</b>		
ROXBURY	06	820
ROYALSTON	16	981
RUSSELL	14	443
RUTLAND	13	951
<b>S</b>		
SALEM	16	304
SALISBURY	12	342
SANDISFIELD	13	182
SANDWICH	11	060
SAUGUS	18	321
SAVOY	17	183
SCITUATE	17	044
SEEKONK	12	237
SHARON	18	741
SHEFFIELD	13	137
SHELBURNE	15	435
SHERBORN	15	674
SHIRLEY	15	643
SHREWSBURY	14	918
SHUTESBURY	15	482
SOMERSET	15	238
SOMERVILLE	20	606
SOUTH BOSTON	09	823
SOUTH HADLEY	13	513
SOUTHAMPTON	12	580
SOUTHBOROUGH	15	952
SOUTHBRIDGE	13	919
SOUTHWICK	14	444
SPENCER	12	920
SPRINGFIELD	19	400
STERLING	12	953
STOCKBRIDGE	15	138
STONEHAM	17	623
STOUGHTON	18	718
STOW	15	644

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>S</b>		
STURBRIDGE	13	954
SUDBURY	12	645
SUNDERLAND	12	436
SUTTON	15	955
SWAMPSCOTT	17	322
SWANSEA	12	239
<b>T</b>		
TAUNTON	16	202
TEMPLETON	11	956
TEWKSBURY	17	646
TISBURY	11	061
TOLLAND	14	496
TOPSFIELD	16	371
TOWNSEND	13	647
TRURO	13	086
TYNGSBOROUGH	15	648
TYRINGHAM	12	184
<b>U</b>		
UPTON	13	957
UXBRIDGE	12	921
<b>W</b>		
WAKEFIELD	17	624
WALES	12	497
WALPOLE	14	719
WALTHAM	17	607
WARE	11	514
WAREHAM	14	016
WARREN	12	958
WARWICK	15	483
WASHINGTON	15	185
WATERTOWN	18	608
WAYLAND	16	649
WEBSTER	11	922
WELLESLEY	15	720
WELLFLEET	13	087

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<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
<b>W</b>		
WENDELL	14	484
WENHAM	15	343
WEST BOYLSTON	14	959
WEST BRIDGEWATER	16	045
WEST BROOKFIELD	12	960
WEST NEWBURY	14	344
WEST ROXBURY	01	815
WEST SPRINGFIELD	14	425
WEST STOCKBRIDGE	12	139
WEST TISBURY	14	088
WESTBOROUGH	14	923
WESTFIELD	11	424
WESTFORD	14	650
WESTHAMPTON	15	581
WESTMINSTER	14	961
WESTON	13	651
WESTPORT	12	240
WESTWOOD	16	742
WEYMOUTH	17	721
WHATELY	14	437
WHITMAN	15	017
WILBRAHAM	12	445
WILLIAMSBURG	12	534
WILLIAMSTOWN	15	140
WILMINGTON	17	652
WINCHENDON	12	924
WINCHESTER	17	625
WINDSOR	14	186
WINTHROP	18	810
WOBURN	16	626
WORCESTER	18	900
WORTHINGTON	13	582
WRENTHAM	13	743
<b>Y</b>		
YARMOUTH	11	062