

Commercial Automobile Insurance Manual

(RULE 26) DRIVE OTHER CAR COVERAGE

Premium Per Coverage	Limits	Named Individual
Bodily Injury Liability	\$20/40	\$65
Property Damage Liability	5,000	17
Medical Payments	500	14
	1,000	15
	2,000	17
	3,000	18
	4,000	19
	5,000	20
Comprehensive	\$500 Ded.	12
Collision	\$500 Ded.	41

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

(RULE 27) NON-OWNERSHIP LIABILITY

Premium Development

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

Class Code	Total Number of Employees	Bodily Injury Limits \$20/40	Property Damage Limit \$5,000
66010	0-25	38	10
66020	26-100	93	36
66030	101-500	310	114
66040	501-1,000	585	222
66050	over 1,000	909	325

- 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 \$38 for Bodily Injury and \$10 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 \$10 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 \$99 for Bodily Injury Liability and \$46 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 \$38 Bodily Injury Liability basic limits and \$10 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 \$99 for Bodily Injury Liability and \$46 for Property Damage Liability at basic limits applies.

<u>Hired Automobile</u>	
Bodily Injury—20,000/40,000	Property Damage—5,000
\$0.72	\$0.57

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 \$13.71.

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
\$13.71 rate per \$100 of the liability amount
 $5 \times \$15 \times 30 = \$2,250$ (liability amount)
 $\$2,250 \times \$13.71 \text{ per } \$100 = \308.48

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

The charge for this coverage is \$10.00 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**

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

Manufacturers—Automobiles used to transport raw materials and finished or unfinished goods manufactured, processed or constructed by the insured, except food manufacturers.

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

Commonwealth Automobile Reinsurers

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

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

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

Commercial Automobile Insurance Manual

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

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

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

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

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

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

	Trailer Types, Light Service Trucks and Zone Rated <u>Automobiles</u>	<u>All Other Automobiles</u>	Code to be inserted in 4th and 5th Digit of <u>Classification Code</u>
<u>CLASSIFICATION</u>			
Dump and Transit Mix Trucks and Trailers (Use these factors and codes only when no other secondary classification applies.)			
a. Excavating	0.00	-0.20	71
b. Sand and Gravel (Other Than Quarrying)	0.00	-0.20	72
c. Mining	0.00	-0.20	73
d. Quarrying	0.00	-0.20	74
e. All Other	0.00	-0.20	79

All Automobiles

Contractors (Other Than Dump Trucks)

a. Building - Commercial	0.00	81
b. Building - Private Dwellings	0.00	82
c. Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	0.00	83
d. Excavating	0.00	84
e. Street and Road	0.00	85
f. All Other	0.00	89

Not Otherwise Specified

a. Logging and Lumbering	0.00	91
b. Petroleum Business - automobiles used to transport petroleum and petroleum products such as gasoline and fuel oil.	0.00	92
c. All Other	0.00	99

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
TRUCKS, TRACTORS, & TRAILERS
Liability Rates - Light and Medium Trucks

FLEET

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
2	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
3	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
4	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
5	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
6	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
7	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
8	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
9	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
10	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
11	222	13	32	37	73	136	195	339	560	710	718	830	303	418	477	490	494	500
12	293	17	43	50	97	181	258	450	742	940	950	1098	401	553	632	649	653	662
13	282	16	41	47	93	173	248	432	713	903	913	1055	385	531	606	623	627	635
14	359	20	53	61	119	222	317	552	910	1153	1165	1347	492	678	775	796	801	812
15	332	19	49	57	110	205	293	510	841	1066	1078	1245	454	626	715	735	740	749
16	372	21	54	63	122	229	327	569	940	1191	1204	1392	508	700	800	822	828	838
17	421	24	62	72	139	260	371	646	1067	1352	1366	1579	577	795	909	934	940	952
18	487	28	71	82	160	300	428	746	1232	1561	1578	1823	666	918	1049	1078	1085	1099
19	543	31	79	91	179	334	477	832	1373	1740	1758	2032	742	1022	1169	1201	1209	1224
20	631	36	92	106	208	388	555	967	1596	2022	2044	2362	863	1189	1359	1396	1406	1424

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	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
2	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
3	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
4	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
5	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
6	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
7	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
8	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
9	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
10	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1324	1514	1555	1565	1586
11	222	13	32	37	73	136	195	339	560	710	718	830	303	418	477	490	494	500
12	293	17	43	50	97	181	258	450	742	940	950	1098	401	553	632	649	653	662
13	282	16	41	47	93	173	248	432	713	903	913	1055	385	531	606	623	627	635
14	359	20	53	61	119	222	317	552	910	1153	1165	1347	492	678	775	796	801	812
15	332	19	49	57	110	205	293	510	841	1066	1078	1245	454	626	715	735	740	749
16	372	21	54	63	122	229	327	569	940	1191	1204	1392	508	700	800	822	828	838
17	421	24	62	72	139	260	371	646	1067	1352	1366	1579	577	795	909	934	940	952
18	487	28	71	82	160	300	428	746	1232	1561	1578	1823	666	918	1049	1078	1085	1099
19	556	32	81	94	183	342	489	852	1406	1782	1801	2081	760	1047	1197	1230	1238	1254
20	644	37	94	109	212	397	566	987	1629	2064	2087	2411	880	1213	1386	1424	1434	1452

All Territories		
Medical Payments	U-1	
	Limit	U-2 Underinsured
5000	\$15	
10000	\$17	
	20/40	3
	20/50	4
	25/50	5
	35/80	6
	50/100	7
	100/300	8
	250/500	9
	500/500	10

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	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
2	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
3	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
4	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
5	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
6	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
7	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
8	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
9	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
10	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
11	222	13	32	37	73	136	195	339	560	710	718	830	303	426	502	534	556	581
12	293	17	43	50	97	181	258	450	742	940	950	1098	401	564	665	707	736	770
13	282	16	41	47	93	173	248	432	713	903	913	1055	385	542	638	678	706	739
14	359	20	53	61	119	222	317	552	910	1153	1165	1347	492	692	816	867	903	944
15	332	19	49	57	110	205	293	510	841	1066	1078	1245	454	639	753	800	833	871
16	372	21	54	63	122	229	327	569	940	1191	1204	1392	508	715	842	895	932	975
17	421	24	62	72	139	260	371	646	1067	1352	1366	1579	577	812	957	1017	1059	1107
18	487	28	71	82	160	300	428	746	1232	1561	1578	1823	666	937	1104	1173	1222	1278
19	543	31	79	91	179	334	477	832	1373	1740	1758	2032	742	1044	1230	1307	1362	1424
20	631	36	92	106	208	388	555	967	1596	2022	2044	2362	863	1214	1431	1521	1584	1656

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	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
2	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
3	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
4	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
5	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
6	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
7	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
8	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
9	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
10	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1352	1593	1693	1763	1844
11	222	13	32	37	73	136	195	339	560	710	718	830	303	426	502	534	556	581
12	293	17	43	50	97	181	258	450	742	940	950	1098	401	564	665	707	736	770
13	282	16	41	47	93	173	248	432	713	903	913	1055	385	542	638	678	706	739
14	359	20	53	61	119	222	317	552	910	1153	1165	1347	492	692	816	867	903	944
15	332	19	49	57	110	205	293	510	841	1066	1078	1245	454	639	753	800	833	871
16	372	21	54	63	122	229	327	569	940	1191	1204	1392	508	715	842	895	932	975
17	421	24	62	72	139	260	371	646	1067	1352	1366	1579	577	812	957	1017	1059	1107
18	487	28	71	82	160	300	428	746	1232	1561	1578	1823	666	937	1104	1173	1222	1278
19	556	32	81	94	183	342	489	852	1406	1782	1801	2081	760	1069	1260	1339	1395	1458
20	644	37	94	109	212	397	566	987	1629	2064	2087	2411	880	1238	1459	1551	1615	1689

All Territories		
Medical Payments	U-1	
	Limit	U-2 Underinsured
5000	\$15	
10000	\$17	
	20/40	3
	20/50	4
	25/50	5
	35/80	6
	50/100	7
	100/300	8
	250/500	9
	500/500	10
		0
		1
		5
		8
		26
		103
		271

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	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
2	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
3	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
4	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
5	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
6	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
7	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
8	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
9	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
10	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
11	222	13	32	37	73	136	195	339	560	710	718	830	303	448	563	621	658	715
12	293	17	43	50	97	181	258	450	742	940	950	1098	401	593	745	821	871	946
13	282	16	41	47	93	173	248	432	713	903	913	1055	385	569	715	788	836	909
14	359	20	53	61	119	222	317	552	910	1153	1165	1347	492	728	914	1008	1069	1161
15	332	19	49	57	110	205	293	510	841	1066	1078	1245	454	671	844	930	986	1071
16	372	21	54	63	122	229	327	569	940	1191	1204	1392	508	751	944	1040	1103	1199
17	421	24	62	72	139	260	371	646	1067	1352	1366	1579	577	853	1072	1182	1253	1362
18	487	28	71	82	160	300	428	746	1232	1561	1578	1823	666	985	1237	1364	1447	1572
19	543	31	79	91	179	334	477	832	1373	1740	1758	2032	742	1097	1379	1520	1612	1751
20	631	36	92	106	208	388	555	967	1596	2022	2044	2362	863	1276	1603	1767	1874	2037

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	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
2	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
3	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
4	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
5	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
6	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
7	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
8	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
9	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
10	703	40	103	119	232	433	619	1078	1779	2255	2279	2634	961	1421	1786	1968	2087	2268
11	222	13	32	37	73	136	195	339	560	710	718	830	303	448	563	621	658	715
12	293	17	43	50	97	181	258	450	742	940	950	1098	401	593	745	821	871	946
13	282	16	41	47	93	173	248	432	713	903	913	1055	385	569	715	788	836	909
14	359	20	53	61	119	222	317	552	910	1153	1165	1347	492	728	914	1008	1069	1161
15	332	19	49	57	110	205	293	510	841	1066	1078	1245	454	671	844	930	986	1071
16	372	21	54	63	122	229	327	569	940	1191	1204	1392	508	751	944	1040	1103	1199
17	421	24	62	72	139	260	371	646	1067	1352	1366	1579	577	853	1072	1182	1253	1362
18	487	28	71	82	160	300	428	746	1232	1561	1578	1823	666	985	1237	1364	1447	1572
19	556	32	81	94	183	342	489	852	1406	1782	1801	2081	760	1124	1412	1556	1651	1794
20	644	37	94	109	212	397	566	987	1629	2064	2087	2411	880	1302	1635	1802	1911	2077

All Territories		
Medical Payments	U-1	U-2
	Limit	Uninsured Underinsured
5000 \$15	20/40 3	0
10000 \$17	20/50 4	0
	25/50 5	1
	35/80 6	5
	50/100 7	8
	100/300 8	26
	250/500 9	103
	500/500 10	271

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 1 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS							TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS						
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES							DEDUCTIBLES						
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	39	35	59	55	182	175	163	140	123	109	96	228	219	204	175	154	136	120
	2,3		39	35	59	55	172	165	153	132	116	102	91	215	206	191	165	145	128	114
	4,5		38	34	57	53	155	149	139	119	104	92	82	194	186	174	149	130	115	103
	6-9		26	22	39	35	89	86	80	69	60	53	47	111	108	100	86	75	66	59
4,501 - 6,000	1	2	47	43	71	67	198	190	177	152	133	118	105	248	238	221	190	166	148	131
	2,3		47	43	71	67	187	180	167	144	126	112	99	234	225	209	180	158	140	124
	4,5		45	41	68	64	168	162	151	130	113	100	89	210	203	189	163	141	125	111
	6-9		32	28	47	43	97	93	86	74	65	58	51	121	116	108	93	81	73	64
6,001 - 8,000	1	3	48	44	73	69	254	244	227	195	171	151	134	318	305	284	244	214	189	168
	2,3		48	44	73	69	239	230	214	184	161	143	127	299	288	268	230	201	179	159
	4,5		46	42	70	66	215	207	193	166	145	128	114	269	259	241	208	181	160	143
	6-9		32	28	48	44	124	119	111	95	83	74	65	155	149	139	119	104	93	81
8,001 - 10,000	1	4	74	70	114	110	484	465	432	372	326	288	256	605	581	540	465	408	360	320
	2,3		74	70	114	110	456	438	407	350	307	272	241	570	548	509	438	384	340	301
	4,5		72	68	110	106	410	394	366	315	276	244	217	513	493	458	394	345	305	271
	6-9		49	45	74	70	237	228	212	182	160	141	125	296	285	265	228	200	176	156
10,001 - 15,000	1	5	130	126	201	197	791	761	708	609	533	472	419	989	951	885	761	666	590	524
	2,3		130	126	201	197	747	718	668	574	503	445	395	934	898	835	718	629	556	494
	4,5		125	121	193	189	673	647	602	518	453	401	356	841	809	753	648	566	501	445
	6-9		85	81	130	126	389	374	348	299	262	232	206	486	468	435	374	328	290	258
15,001 - 20,000	1	6	184	180	288	282	1481	1424	1324	1139	997	883	783	1851	1780	1655	1424	1246	1104	979
	2,3		184	180	288	282	1397	1343	1249	1074	940	833	739	1746	1679	1561	1343	1175	1041	924
	4,5		177	173	275	270	1257	1209	1124	967	846	750	665	1571	1511	1405	1209	1058	938	831
	6-9		119	115	184	180	726	698	649	558	489	433	384	908	873	811	698	611	541	480
20,001 - 25,000	1	7	262	257	410	402	2154	2071	1926	1657	1450	1284	1139	2693	2589	2408	2071	1813	1605	1424
	2,3		262	257	410	402	2032	1954	1817	1563	1368	1211	1075	2540	2443	2271	1954	1710	1514	1344
	4,5		252	247	394	386	1829	1759	1636	1407	1231	1091	967	2286	2199	2045	1759	1539	1364	1209
	6-9		168	164	262	257	1057	1016	945	813	711	630	559	1321	1270	1181	1016	889	788	699
25,001 - 40,000	1	8	297	291	464	455	2526	2429	2259	1943	1700	1506	1336	3158	3036	2824	2429	2125	1883	1670
	2,3		297	291	464	455	2384	2292	2132	1834	1604	1421	1261	2980	2865	2665	2293	2005	1776	1576
	4,5		286	280	446	437	2144	2062	1918	1650	1443	1278	1134	2680	2578	2398	2063	1804	1598	1418
	6-9		190	186	297	291	1240	1192	1109	954	834	739	656	1550	1490	1386	1193	1043	924	820
40,001 - 65,000	1	10	356	349	556	545	3326	3198	2974	2558	2239	1983	1759	4158	3998	3718	3198	2799	2479	2199
	2,3		356	349	556	545	3138	3017	2806	2414	2112	1871	1659	3923	3771	3508	3018	2640	2339	2074
	4,5		342	335	534	524	2824	2715	2525	2172	1901	1683	1493	3530	3394	3156	2715	2376	2104	1866
	6-9		227	223	356	349	1632	1569	1459	1255	1098	973	863	2040	1961	1824	1569	1373	1216	1079
65,001 - 90,000	1	11	386	378	603	591	3643	3503	3258	2802	2452	2172	1927	4554	4379	4073	3503	3065	2715	2409
	2,3		386	378	603	591	3436	3304	3073	2643	2313	2048	1817	4295	4130	3841	3304	2891	2560	2271
	4,5		370	363	578	567	3093	2974	2766	2379	2082	1844	1636	3866	3718	3458	2974	2603	2305	2045
	6-9		247	242	386	378	1787	1718	1598	1374	1203	1065	945	2234	2148	1998	1718	1504	1331	1181
Charge per \$1000 over \$90,000	1	12	0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	2,3		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	4,5		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	6-9		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35

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

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 26
\$ 500 Deductible	\$ 33
\$1000 Deductible	\$ 59
\$2000 Deductible	\$ 98
\$3000 Deductible	\$128
\$4000 Deductible	\$152
\$5000 Deductible	\$170

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 \$26 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	39	35	59	55	182	175	163	140	123	109	96	228	219	204	175	154	136	120
	2,3		39	35	59	55	172	165	153	132	116	102	91	215	206	191	165	145	128	114
	4,5		38	34	57	53	155	149	139	119	104	92	82	194	186	174	149	130	115	103
	6-9		26	22	39	35	89	86	80	69	60	53	47	111	108	100	86	75	66	59
4,501 - 6,000	1	2	47	43	71	67	198	190	177	152	133	118	105	248	238	221	190	166	148	131
	2,3		47	43	71	67	187	180	167	144	126	112	99	234	225	209	180	158	140	124
	4,5		45	41	68	64	168	162	151	130	113	100	89	210	203	189	163	141	125	111
	6-9		32	28	47	43	97	93	86	74	65	58	51	121	116	108	93	81	73	64
6,001 - 8,000	1	3	48	44	73	69	254	244	227	195	171	151	134	318	305	284	244	214	189	168
	2,3		48	44	73	69	239	230	214	184	161	143	127	299	288	268	230	201	179	159
	4,5		46	42	70	66	215	207	193	166	145	128	114	269	259	241	208	181	160	143
	6-9		32	28	48	44	124	119	111	95	83	74	65	155	149	139	119	104	93	81
8,001 - 10,000	1	4	74	70	114	110	484	465	432	372	326	288	256	605	581	540	465	408	360	320
	2,3		74	70	114	110	456	438	407	350	307	272	241	570	548	509	438	384	340	301
	4,5		72	68	110	106	410	394	366	315	276	244	217	513	493	458	394	345	305	271
	6-9		49	45	74	70	237	228	212	182	160	141	125	296	285	265	228	200	176	156
10,001 - 15,000	1	5	130	126	201	197	791	761	708	609	533	472	419	989	951	885	761	666	590	524
	2,3		130	126	201	197	747	718	668	574	503	445	395	934	898	835	718	629	556	494
	4,5		125	121	193	189	673	647	602	518	453	401	356	841	809	753	648	566	501	445
	6-9		85	81	130	126	389	374	348	299	262	232	206	486	468	435	374	328	290	258
15,001 - 20,000	1	6	184	180	288	282	1481	1424	1324	1139	997	883	783	1851	1780	1655	1424	1246	1104	979
	2,3		184	180	288	282	1397	1343	1249	1074	940	833	739	1746	1679	1561	1343	1175	1041	924
	4,5		177	173	275	270	1257	1209	1124	967	846	750	665	1571	1511	1405	1209	1058	938	831
	6-9		119	115	184	180	726	698	649	558	489	433	384	908	873	811	698	611	541	480
20,001 - 25,000	1	7	262	257	410	402	2154	2071	1926	1657	1450	1284	1139	2693	2589	2408	2071	1813	1605	1424
	2,3		262	257	410	402	2032	1954	1817	1563	1368	1211	1075	2540	2443	2271	1954	1710	1514	1344
	4,5		252	247	394	386	1829	1759	1636	1407	1231	1091	967	2286	2199	2045	1759	1539	1364	1209
	6-9		168	164	262	257	1057	1016	945	813	711	630	559	1321	1270	1181	1016	889	788	699
25,001 - 40,000	1	8	297	291	464	455	2526	2429	2259	1943	1700	1506	1336	3158	3036	2824	2429	2125	1883	1670
	2,3		297	291	464	455	2384	2292	2132	1834	1604	1421	1261	2980	2865	2665	2293	2005	1776	1576
	4,5		286	280	446	437	2144	2062	1918	1650	1443	1278	1134	2680	2578	2398	2063	1804	1598	1418
	6-9		190	186	297	291	1240	1192	1109	954	834	739	656	1550	1490	1386	1193	1043	924	820
40,001 - 65,000	1	10	356	349	556	545	3326	3198	2974	2558	2239	1983	1759	4158	3998	3718	3198	2799	2479	2199
	2,3		356	349	556	545	3138	3017	2806	2414	2112	1871	1659	3923	3771	3508	3018	2640	2339	2074
	4,5		342	335	534	524	2824	2715	2525	2172	1901	1683	1493	3530	3394	3156	2715	2376	2104	1866
	6-9		227	223	356	349	1632	1569	1459	1255	1098	973	863	2040	1961	1824	1569	1373	1216	1079
65,001 - 90,000	1	11	386	378	603	591	3643	3503	3258	2802	2452	2172	1927	4554	4379	4073	3503	3065	2715	2409
	2,3		386	378	603	591	3436	3304	3073	2643	2313	2048	1817	4295	4130	3841	3304	2891	2560	2271
	4,5		370	363	578	567	3093	2974	2766	2379	2082	1844	1636	3866	3718	3458	2974	2603	2305	2045
	6-9		247	242	386	378	1787	1718	1598	1374	1203	1065	945	2234	2148	1998	1718	1504	1331	1181
Charge per \$1000 over \$90,000	1	12	0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	2,3		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	4,5		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	6-9		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35

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

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

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	\$ 26
\$ 500 Deductible	\$ 33
\$ 1000 Deductible	\$ 59
\$ 2000 Deductible	\$ 98
\$ 3000 Deductible	\$ 128
\$ 4000 Deductible	\$ 152
\$ 5000 Deductible	\$ 170

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

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 \$26
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	39	35	59	55	182	175	163	140	123	109	96	228	219	204	175	154	136	120
	2,3		39	35	59	55	172	165	153	132	116	102	91	215	206	191	165	145	128	114
	4,5		38	34	57	53	155	149	139	119	104	92	82	194	186	174	149	130	115	103
	6-9		26	22	39	35	89	86	80	69	60	53	47	111	108	100	86	75	66	59
4,501 - 6,000	1	2	47	43	71	67	198	190	177	152	133	118	105	248	238	221	190	166	148	131
	2,3		47	43	71	67	187	180	167	144	126	112	99	234	225	209	180	158	140	124
	4,5		45	41	68	64	168	162	151	130	113	100	89	210	203	189	163	141	125	111
	6-9		32	28	47	43	97	93	86	74	65	58	51	121	116	108	93	81	73	64
6,001 - 8,000	1	3	48	44	73	69	254	244	227	195	171	151	134	318	305	284	244	214	189	168
	2,3		48	44	73	69	239	230	214	184	161	143	127	299	288	268	230	201	179	159
	4,5		46	42	70	66	215	207	193	166	145	128	114	269	259	241	208	181	160	143
	6-9		32	28	48	44	124	119	111	95	83	74	65	155	149	139	119	104	93	81
8,001 - 10,000	1	4	74	70	114	110	484	465	432	372	326	288	256	605	581	540	465	408	360	320
	2,3		74	70	114	110	456	438	407	350	307	272	241	570	548	509	438	384	340	301
	4,5		72	68	110	106	410	394	366	315	276	244	217	513	493	458	394	345	305	271
	6-9		49	45	74	70	237	228	212	182	160	141	125	296	285	265	228	200	176	156
10,001 - 15,000	1	5	130	126	201	197	791	761	708	609	533	472	419	989	951	885	761	666	590	524
	2,3		130	126	201	197	747	718	668	574	503	445	395	934	898	835	718	629	556	494
	4,5		125	121	193	189	673	647	602	518	453	401	356	841	809	753	648	566	501	445
	6-9		85	81	130	126	389	374	348	299	262	232	206	486	468	435	374	328	290	258
15,001 - 20,000	1	6	184	180	288	282	1481	1424	1324	1139	997	883	783	1851	1780	1655	1424	1246	1104	979
	2,3		184	180	288	282	1397	1343	1249	1074	940	833	739	1746	1679	1561	1343	1175	1041	924
	4,5		177	173	275	270	1257	1209	1124	967	846	750	665	1571	1511	1405	1209	1058	938	831
	6-9		119	115	184	180	726	698	649	558	489	433	384	908	873	811	698	611	541	480
20,001 - 25,000	1	7	262	257	410	402	2154	2071	1926	1657	1450	1284	1139	2693	2589	2408	2071	1813	1605	1424
	2,3		262	257	410	402	2032	1954	1817	1563	1368	1211	1075	2540	2443	2271	1954	1710	1514	1344
	4,5		252	247	394	386	1829	1759	1636	1407	1231	1091	967	2286	2199	2045	1759	1539	1364	1209
	6-9		168	164	262	257	1057	1016	945	813	711	630	559	1321	1270	1181	1016	889	788	699
25,001 - 40,000	1	8	297	291	464	455	2526	2429	2259	1943	1700	1506	1336	3158	3036	2824	2429	2125	1883	1670
	2,3		297	291	464	455	2384	2292	2132	1834	1604	1421	1261	2980	2865	2665	2293	2005	1776	1576
	4,5		286	280	446	437	2144	2062	1918	1650	1443	1278	1134	2680	2578	2398	2063	1804	1598	1418
	6-9		190	186	297	291	1240	1192	1109	954	834	739	656	1550	1490	1386	1193	1043	924	820
40,001 - 65,000	1	10	356	349	556	545	3326	3198	2974	2558	2239	1983	1759	4158	3998	3718	3198	2799	2479	2199
	2,3		356	349	556	545	3138	3017	2806	2414	2112	1871	1659	3923	3771	3508	3018	2640	2339	2074
	4,5		342	335	534	524	2824	2715	2525	2172	1901	1683	1493	3530	3394	3156	2715	2376	2104	1866
	6-9		227	223	356	349	1632	1569	1459	1255	1098	973	863	2040	1961	1824	1569	1373	1216	1079
65,001 - 90,000	1	11	386	378	603	591	3643	3503	3258	2802	2452	2172	1927	4554	4379	4073	3503	3065	2715	2409
	2,3		386	378	603	591	3436	3304	3073	2643	2313	2048	1817	4295	4130	3841	3304	2891	2560	2271
	4,5		370	363	578	567	3093	2974	2766	2379	2082	1844	1636	3866	3718	3458	2974	2603	2305	2045
	6-9		247	242	386	378	1787	1718	1598	1374	1203	1065	945	2234	2148	1998	1718	1504	1331	1181
Charge per \$1000 over \$90,000	1	12	0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	2,3		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	4,5		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	6-9		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35

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

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 26
\$ 500 Deductible	\$ 33
\$1000 Deductible	\$ 59
\$2000 Deductible	\$ 98
\$3000 Deductible	\$128
\$4000 Deductible	\$152
\$5000 Deductible	\$170

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 \$26
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	39	35	59	55	182	175	163	140	123	109	96	228	219	204	175	154	136	120
	2,3		39	35	59	55	172	165	153	132	116	102	91	215	206	191	165	145	128	114
	4,5		38	34	57	53	155	149	139	119	104	92	82	194	186	174	149	130	115	103
	6-9		26	22	39	35	89	86	80	69	60	53	47	111	108	100	86	75	66	59
4,501 - 6,000	1	2	47	43	71	67	198	190	177	152	133	118	105	248	238	221	190	166	148	131
	2,3		47	43	71	67	187	180	167	144	126	112	99	234	225	209	180	158	140	124
	4,5		45	41	68	64	168	162	151	130	113	100	89	210	203	189	163	141	125	111
	6-9		32	28	47	43	97	93	86	74	65	58	51	121	116	108	93	81	73	64
6,001 - 8,000	1	3	48	44	73	69	254	244	227	195	171	151	134	318	305	284	244	214	189	168
	2,3		48	44	73	69	239	230	214	184	161	143	127	299	288	268	230	201	179	159
	4,5		46	42	70	66	215	207	193	166	145	128	114	269	259	241	208	181	160	143
	6-9		32	28	48	44	124	119	111	95	83	74	65	155	149	139	119	104	93	81
8,001 - 10,000	1	4	74	70	114	110	484	465	432	372	326	288	256	605	581	540	465	408	360	320
	2,3		74	70	114	110	456	438	407	350	307	272	241	570	548	509	438	384	340	301
	4,5		72	68	110	106	410	394	366	315	276	244	217	513	493	458	394	345	305	271
	6-9		49	45	74	70	237	228	212	182	160	141	125	296	285	265	228	200	176	156
10,001 - 15,000	1	5	130	126	201	197	791	761	708	609	533	472	419	989	951	885	761	666	590	524
	2,3		130	126	201	197	747	718	668	574	503	445	395	934	898	835	718	629	556	494
	4,5		125	121	193	189	673	647	602	518	453	401	356	841	809	753	648	566	501	445
	6-9		85	81	130	126	389	374	348	299	262	232	206	486	468	435	374	328	290	258
15,001 - 20,000	1	6	184	180	288	282	1481	1424	1324	1139	997	883	783	1851	1780	1655	1424	1246	1104	979
	2,3		184	180	288	282	1397	1343	1249	1074	940	833	739	1746	1679	1561	1343	1175	1041	924
	4,5		177	173	275	270	1257	1209	1124	967	846	750	665	1571	1511	1405	1209	1058	938	831
	6-9		119	115	184	180	726	698	649	558	489	433	384	908	873	811	698	611	541	480
20,001 - 25,000	1	7	262	257	410	402	2154	2071	1926	1657	1450	1284	1139	2693	2589	2408	2071	1813	1605	1424
	2,3		262	257	410	402	2032	1954	1817	1563	1368	1211	1075	2540	2443	2271	1954	1710	1514	1344
	4,5		252	247	394	386	1829	1759	1636	1407	1231	1091	967	2286	2199	2045	1759	1539	1364	1209
	6-9		168	164	262	257	1057	1016	945	813	711	630	559	1321	1270	1181	1016	889	788	699
25,001 - 40,000	1	8	297	291	464	455	2526	2429	2259	1943	1700	1506	1336	3158	3036	2824	2429	2125	1883	1670
	2,3		297	291	464	455	2384	2292	2132	1834	1604	1421	1261	2980	2865	2665	2293	2005	1776	1576
	4,5		286	280	446	437	2144	2062	1918	1650	1443	1278	1134	2680	2578	2398	2063	1804	1598	1418
	6-9		190	186	297	291	1240	1192	1109	954	834	739	656	1550	1490	1386	1193	1043	924	820
40,001 - 65,000	1	10	356	349	556	545	3326	3198	2974	2558	2239	1983	1759	4158	3998	3718	3198	2799	2479	2199
	2,3		356	349	556	545	3138	3017	2806	2414	2112	1871	1659	3923	3771	3508	3018	2640	2339	2074
	4,5		342	335	534	524	2824	2715	2525	2172	1901	1683	1493	3530	3394	3156	2715	2376	2104	1866
	6-9		227	223	356	349	1632	1569	1459	1255	1098	973	863	2040	1961	1824	1569	1373	1216	1079
65,001 - 90,000	1	11	386	378	603	591	3643	3503	3258	2802	2452	2172	1927	4554	4379	4073	3503	3065	2715	2409
	2,3		386	378	603	591	3436	3304	3073	2643	2313	2048	1817	4295	4130	3841	3304	2891	2560	2271
	4,5		370	363	578	567	3093	2974	2766	2379	2082	1844	1636	3866	3718	3458	2974	2603	2305	2045
	6-9		247	242	386	378	1787	1718	1598	1374	1203	1065	945	2234	2148	1998	1718	1504	1331	1181
Charge per \$1000 over \$90,000	1	12	0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	2,3		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	4,5		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	6-9		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35

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

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 26
\$ 500 Deductible	\$ 33
\$1000 Deductible	\$ 59
\$2000 Deductible	\$ 98
\$3000 Deductible	\$128
\$4000 Deductible	\$152
\$5000 Deductible	\$170

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 \$26
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	39	35	59	55	182	175	163	140	123	109	96	228	219	204	175	154	136	120		
	2,3		39	35	59	55	172	165	153	132	116	102	91	215	206	191	165	145	128	114		
	4,5		38	34	57	53	155	149	139	119	104	92	82	194	186	174	149	130	115	103		
	6-9		26	22	39	35	89	86	80	69	60	53	47	111	108	100	86	75	66	59		
4,501 - 6,000	1	2	47	43	71	67	198	190	177	152	133	118	105	248	238	221	190	166	148	131		
	2,3		47	43	71	67	187	180	167	144	126	112	99	234	225	209	180	158	140	124		
	4,5		45	41	68	64	168	162	151	130	113	100	89	210	203	189	163	141	125	111		
	6-9		32	28	47	43	97	93	86	74	65	58	51	121	116	108	93	81	73	64		
6,001 - 8,000	1	3	48	44	73	69	254	244	227	195	171	151	134	318	305	284	244	214	189	168		
	2,3		48	44	73	69	239	230	214	184	161	143	127	299	288	268	230	201	179	159		
	4,5		46	42	70	66	215	207	193	166	145	128	114	269	259	241	208	181	160	143		
	6-9		32	28	48	44	124	119	111	95	83	74	65	155	149	139	119	104	93	81		
8,001 - 10,000	1	4	74	70	114	110	484	465	432	372	326	288	256	605	581	540	465	408	360	320		
	2,3		74	70	114	110	456	438	407	350	307	272	241	570	548	509	438	384	340	301		
	4,5		72	68	110	106	410	394	366	315	276	244	217	513	493	458	394	345	305	271		
	6-9		49	45	74	70	237	228	212	182	160	141	125	296	285	265	228	200	176	156		
10,001 - 15,000	1	5	130	126	201	197	791	761	708	609	533	472	419	989	951	885	761	666	590	524		
	2,3		130	126	201	197	747	718	668	574	503	445	395	934	898	835	718	629	556	494		
	4,5		125	121	193	189	673	647	602	518	453	401	356	841	809	753	648	566	501	445		
	6-9		85	81	130	126	389	374	348	299	262	232	206	486	468	435	374	328	290	258		
15,001 - 20,000	1	6	184	180	288	282	1481	1424	1324	1139	997	883	783	1851	1780	1655	1424	1246	1104	979		
	2,3		184	180	288	282	1397	1343	1249	1074	940	833	739	1746	1679	1561	1343	1175	1041	924		
	4,5		177	173	275	270	1257	1209	1124	967	846	750	665	1571	1511	1405	1209	1058	938	831		
	6-9		119	115	184	180	726	698	649	558	489	433	384	908	873	811	698	611	541	480		
20,001 - 25,000	1	7	262	257	410	402	2154	2071	1926	1657	1450	1284	1139	2693	2589	2408	2071	1813	1605	1424		
	2,3		262	257	410	402	2032	1954	1817	1563	1368	1211	1075	2540	2443	2271	1954	1710	1514	1344		
	4,5		252	247	394	386	1829	1759	1636	1407	1231	1091	967	2286	2199	2045	1759	1539	1364	1209		
	6-9		168	164	262	257	1057	1016	945	813	711	630	559	1321	1270	1181	1016	889	788	699		
25,001 - 40,000	1	8	297	291	464	455	2526	2429	2259	1943	1700	1506	1336	3158	3036	2824	2429	2125	1883	1670		
	2,3		297	291	464	455	2384	2292	2132	1834	1604	1421	1261	2980	2865	2665	2293	2005	1776	1576		
	4,5		286	280	446	437	2144	2062	1918	1650	1443	1278	1134	2680	2578	2398	2063	1804	1598	1418		
	6-9		190	186	297	291	1240	1192	1109	954	834	739	656	1550	1490	1386	1193	1043	924	820		
40,001 - 65,000	1	10	356	349	556	545	3326	3198	2974	2558	2239	1983	1759	4158	3998	3718	3198	2799	2479	2199		
	2,3		356	349	556	545	3138	3017	2806	2414	2112	1871	1659	3923	3771	3508	3018	2640	2339	2074		
	4,5		342	335	534	524	2824	2715	2525	2172	1901	1683	1493	3530	3394	3156	2715	2376	2104	1866		
	6-9		227	223	356	349	1632	1569	1459	1255	1098	973	863	2040	1961	1824	1569	1373	1216	1079		
65,001 - 90,000	1	11	386	378	603	591	3643	3503	3258	2802	2452	2172	1927	4554	4379	4073	3503	3065	2715	2409		
	2,3		386	378	603	591	3436	3304	3073	2643	2313	2048	1817	4295	4130	3841	3304	2891	2560	2271		
	4,5		370	363	578	567	3093	2974	2766	2379	2082	1844	1636	3866	3718	3458	2974	2603	2305	2045		
	6-9		247	242	386	378	1787	1718	1598	1374	1203	1065	945	2234	2148	1998	1718	1504	1331	1181		
Charge per \$1000 over \$90,000	1	12	0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		
	2,3		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		
	4,5		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		
	6-9		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		

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

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 26
\$ 500 Deductible	\$ 33
\$1000 Deductible	\$ 59
\$2000 Deductible	\$ 98
\$3000 Deductible	\$128
\$4000 Deductible	\$152
\$5000 Deductible	\$170

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 \$26
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	39	35	59	55	182	175	163	140	123	109	96	228	219	204	175	154	136	120		
	2,3		39	35	59	55	172	165	153	132	116	102	91	215	206	191	165	145	128	114		
	4,5		38	34	57	53	155	149	139	119	104	92	82	194	186	174	149	130	115	103		
	6-9		26	22	39	35	89	86	80	69	60	53	47	111	108	100	86	75	66	59		
4,501 - 6,000	1	2	47	43	71	67	198	190	177	152	133	118	105	248	238	221	190	166	148	131		
	2,3		47	43	71	67	187	180	167	144	126	112	99	234	225	209	180	158	140	124		
	4,5		45	41	68	64	168	162	151	130	113	100	89	210	203	189	163	141	125	111		
	6-9		32	28	47	43	97	93	86	74	65	58	51	121	116	108	93	81	73	64		
6,001 - 8,000	1	3	48	44	73	69	254	244	227	195	171	151	134	318	305	284	244	214	189	168		
	2,3		48	44	73	69	239	230	214	184	161	143	127	299	288	268	230	201	179	159		
	4,5		46	42	70	66	215	207	193	166	145	128	114	269	259	241	208	181	160	143		
	6-9		32	28	48	44	124	119	111	95	83	74	65	155	149	139	119	104	93	81		
8,001 - 10,000	1	4	74	70	114	110	484	465	432	372	326	288	256	605	581	540	465	408	360	320		
	2,3		74	70	114	110	456	438	407	350	307	272	241	570	548	509	438	384	340	301		
	4,5		72	68	110	106	410	394	366	315	276	244	217	513	493	458	394	345	305	271		
	6-9		49	45	74	70	237	228	212	182	160	141	125	296	285	265	228	200	176	156		
10,001 - 15,000	1	5	130	126	201	197	791	761	708	609	533	472	419	989	951	885	761	666	590	524		
	2,3		130	126	201	197	747	718	668	574	503	445	395	934	898	835	718	629	556	494		
	4,5		125	121	193	189	673	647	602	518	453	401	356	841	809	753	648	566	501	445		
	6-9		85	81	130	126	389	374	348	299	262	232	206	486	468	435	374	328	290	258		
15,001 - 20,000	1	6	184	180	288	282	1481	1424	1324	1139	997	883	783	1851	1780	1655	1424	1246	1104	979		
	2,3		184	180	288	282	1397	1343	1249	1074	940	833	739	1746	1679	1561	1343	1175	1041	924		
	4,5		177	173	275	270	1257	1209	1124	967	846	750	665	1571	1511	1405	1209	1058	938	831		
	6-9		119	115	184	180	726	698	649	558	489	433	384	908	873	811	698	611	541	480		
20,001 - 25,000	1	7	262	257	410	402	2154	2071	1926	1657	1450	1284	1139	2693	2589	2408	2071	1813	1605	1424		
	2,3		262	257	410	402	2032	1954	1817	1563	1368	1211	1075	2540	2443	2271	1954	1710	1514	1344		
	4,5		252	247	394	386	1829	1759	1636	1407	1231	1091	967	2286	2199	2045	1759	1539	1364	1209		
	6-9		168	164	262	257	1057	1016	945	813	711	630	559	1321	1270	1181	1016	889	788	699		
25,001 - 40,000	1	8	297	291	464	455	2526	2429	2259	1943	1700	1506	1336	3158	3036	2824	2429	2125	1883	1670		
	2,3		297	291	464	455	2384	2292	2132	1834	1604	1421	1261	2980	2865	2665	2293	2005	1776	1576		
	4,5		286	280	446	437	2144	2062	1918	1650	1443	1278	1134	2680	2578	2398	2063	1804	1598	1418		
	6-9		190	186	297	291	1240	1192	1109	954	834	739	656	1550	1490	1386	1193	1043	924	820		
40,001 - 65,000	1	10	356	349	556	545	3326	3198	2974	2558	2239	1983	1759	4158	3998	3718	3198	2799	2479	2199		
	2,3		356	349	556	545	3138	3017	2806	2414	2112	1871	1659	3923	3771	3508	3018	2640	2339	2074		
	4,5		342	335	534	524	2824	2715	2525	2172	1901	1683	1493	3530	3394	3156	2715	2376	2104	1866		
	6-9		227	223	356	349	1632	1569	1459	1255	1098	973	863	2040	1961	1824	1569	1373	1216	1079		
65,001 - 90,000	1	11	386	378	603	591	3643	3503	3258	2802	2452	2172	1927	4554	4379	4073	3503	3065	2715	2409		
	2,3		386	378	603	591	3436	3304	3073	2643	2313	2048	1817	4295	4130	3841	3304	2891	2560	2271		
	4,5		370	363	578	567	3093	2974	2766	2379	2082	1844	1636	3866	3718	3458	2974	2603	2305	2045		
	6-9		247	242	386	378	1787	1718	1598	1374	1203	1065	945	2234	2148	1998	1718	1504	1331	1181		
Charge per \$1000 over \$90,000	1	12	0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		
	2,3		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		
	4,5		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		
	6-9		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		

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

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 26
\$ 500 Deductible	\$ 33
\$1000 Deductible	\$ 59
\$2000 Deductible	\$ 98
\$3000 Deductible	\$128
\$4000 Deductible	\$152
\$5000 Deductible	\$170

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 \$26
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	39	35	59	55	182	175	163	140	123	109	96	228	219	204	175	154	136	120		
	2,3		39	35	59	55	172	165	153	132	116	102	91	215	206	191	165	145	128	114		
	4,5		38	34	57	53	155	149	139	119	104	92	82	194	186	174	149	130	115	103		
	6-9		26	22	39	35	89	86	80	69	60	53	47	111	108	100	86	75	66	59		
4,501 - 6,000	1	2	47	43	71	67	198	190	177	152	133	118	105	248	238	221	190	166	148	131		
	2,3		47	43	71	67	187	180	167	144	126	112	99	234	225	209	180	158	140	124		
	4,5		45	41	68	64	168	162	151	130	113	100	89	210	203	189	163	141	125	111		
	6-9		32	28	47	43	97	93	86	74	65	58	51	121	116	108	93	81	73	64		
6,001 - 8,000	1	3	48	44	73	69	254	244	227	195	171	151	134	318	305	284	244	214	189	168		
	2,3		48	44	73	69	239	230	214	184	161	143	127	299	288	268	230	201	179	159		
	4,5		46	42	70	66	215	207	193	166	145	128	114	269	259	241	208	181	160	143		
	6-9		32	28	48	44	124	119	111	95	83	74	65	155	149	139	119	104	93	81		
8,001 - 10,000	1	4	74	70	114	110	484	465	432	372	326	288	256	605	581	540	465	408	360	320		
	2,3		74	70	114	110	456	438	407	350	307	272	241	570	548	509	438	384	340	301		
	4,5		72	68	110	106	410	394	366	315	276	244	217	513	493	458	394	345	305	271		
	6-9		49	45	74	70	237	228	212	182	160	141	125	296	285	265	228	200	176	156		
10,001 - 15,000	1	5	130	126	201	197	791	761	708	609	533	472	419	989	951	885	761	666	590	524		
	2,3		130	126	201	197	747	718	668	574	503	445	395	934	898	835	718	629	556	494		
	4,5		125	121	193	189	673	647	602	518	453	401	356	841	809	753	648	566	501	445		
	6-9		85	81	130	126	389	374	348	299	262	232	206	486	468	435	374	328	290	258		
15,001 - 20,000	1	6	184	180	288	282	1481	1424	1324	1139	997	883	783	1851	1780	1655	1424	1246	1104	979		
	2,3		184	180	288	282	1397	1343	1249	1074	940	833	739	1746	1679	1561	1343	1175	1041	924		
	4,5		177	173	275	270	1257	1209	1124	967	846	750	665	1571	1511	1405	1209	1058	938	831		
	6-9		119	115	184	180	726	698	649	558	489	433	384	908	873	811	698	611	541	480		
20,001 - 25,000	1	7	262	257	410	402	2154	2071	1926	1657	1450	1284	1139	2693	2589	2408	2071	1813	1605	1424		
	2,3		262	257	410	402	2032	1954	1817	1563	1368	1211	1075	2540	2443	2271	1954	1710	1514	1344		
	4,5		252	247	394	386	1829	1759	1636	1407	1231	1091	967	2286	2199	2045	1759	1539	1364	1209		
	6-9		168	164	262	257	1057	1016	945	813	711	630	559	1321	1270	1181	1016	889	788	699		
25,001 - 40,000	1	8	297	291	464	455	2526	2429	2259	1943	1700	1506	1336	3158	3036	2824	2429	2125	1883	1670		
	2,3		297	291	464	455	2384	2292	2132	1834	1604	1421	1261	2980	2865	2665	2293	2005	1776	1576		
	4,5		286	280	446	437	2144	2062	1918	1650	1443	1278	1134	2680	2578	2398	2063	1804	1598	1418		
	6-9		190	186	297	291	1240	1192	1109	954	834	739	656	1550	1490	1386	1193	1043	924	820		
40,001 - 65,000	1	10	356	349	556	545	3326	3198	2974	2558	2239	1983	1759	4158	3998	3718	3198	2799	2479	2199		
	2,3		356	349	556	545	3138	3017	2806	2414	2112	1871	1659	3923	3771	3508	3018	2640	2339	2074		
	4,5		342	335	534	524	2824	2715	2525	2172	1901	1683	1493	3530	3394	3156	2715	2376	2104	1866		
	6-9		227	223	356	349	1632	1569	1459	1255	1098	973	863	2040	1961	1824	1569	1373	1216	1079		
65,001 - 90,000	1	11	386	378	603	591	3643	3503	3258	2802	2452	2172	1927	4554	4379	4073	3503	3065	2715	2409		
	2,3		386	378	603	591	3436	3304	3073	2643	2313	2048	1817	4295	4130	3841	3304	2891	2560	2271		
	4,5		370	363	578	567	3093	2974	2766	2379	2082	1844	1636	3866	3718	3458	2974	2603	2305	2045		
	6-9		247	242	386	378	1787	1718	1598	1374	1203	1065	945	2234	2148	1998	1718	1504	1331	1181		
Charge per \$1000 over \$90,000	1	12	0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		
	2,3		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		
	4,5		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		
	6-9		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		

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

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 26
\$ 500 Deductible	\$ 33
\$1000 Deductible	\$ 59
\$2000 Deductible	\$ 98
\$3000 Deductible	\$128
\$4000 Deductible	\$152
\$5000 Deductible	\$170

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 \$26
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	39	35	59	55	182	175	163	140	123	109	96	228	219	204	175	154	136	120
	2,3		39	35	59	55	172	165	153	132	116	102	91	215	206	191	165	145	128	114
	4,5		38	34	57	53	155	149	139	119	104	92	82	194	186	174	149	130	115	103
	6-9		26	22	39	35	89	86	80	69	60	53	47	111	108	100	86	75	66	59
4,501 - 6,000	1	2	47	43	71	67	198	190	177	152	133	118	105	248	238	221	190	166	148	131
	2,3		47	43	71	67	187	180	167	144	126	112	99	234	225	209	180	158	140	124
	4,5		45	41	68	64	168	162	151	130	113	100	89	210	203	189	163	141	125	111
	6-9		32	28	47	43	97	93	86	74	65	58	51	121	116	108	93	81	73	64
6,001 - 8,000	1	3	48	44	73	69	254	244	227	195	171	151	134	318	305	284	244	214	189	168
	2,3		48	44	73	69	239	230	214	184	161	143	127	299	288	268	230	201	179	159
	4,5		46	42	70	66	215	207	193	166	145	128	114	269	259	241	208	181	160	143
	6-9		32	28	48	44	124	119	111	95	83	74	65	155	149	139	119	104	93	81
8,001 - 10,000	1	4	74	70	114	110	484	465	432	372	326	288	256	605	581	540	465	408	360	320
	2,3		74	70	114	110	456	438	407	350	307	272	241	570	548	509	438	384	340	301
	4,5		72	68	110	106	410	394	366	315	276	244	217	513	493	458	394	345	305	271
	6-9		49	45	74	70	237	228	212	182	160	141	125	296	285	265	228	200	176	156
10,001 - 15,000	1	5	130	126	201	197	791	761	708	609	533	472	419	989	951	885	761	666	590	524
	2,3		130	126	201	197	747	718	668	574	503	445	395	934	898	835	718	629	556	494
	4,5		125	121	193	189	673	647	602	518	453	401	356	841	809	753	648	566	501	445
	6-9		85	81	130	126	389	374	348	299	262	232	206	486	468	435	374	328	290	258
15,001 - 20,000	1	6	184	180	288	282	1481	1424	1324	1139	997	883	783	1851	1780	1655	1424	1246	1104	979
	2,3		184	180	288	282	1397	1343	1249	1074	940	833	739	1746	1679	1561	1343	1175	1041	924
	4,5		177	173	275	270	1257	1209	1124	967	846	750	665	1571	1511	1405	1209	1058	938	831
	6-9		119	115	184	180	726	698	649	558	489	433	384	908	873	811	698	611	541	480
20,001 - 25,000	1	7	262	257	410	402	2154	2071	1926	1657	1450	1284	1139	2693	2589	2408	2071	1813	1605	1424
	2,3		262	257	410	402	2032	1954	1817	1563	1368	1211	1075	2540	2443	2271	1954	1710	1514	1344
	4,5		252	247	394	386	1829	1759	1636	1407	1231	1091	967	2286	2199	2045	1759	1539	1364	1209
	6-9		168	164	262	257	1057	1016	945	813	711	630	559	1321	1270	1181	1016	889	788	699
25,001 - 40,000	1	8	297	291	464	455	2526	2429	2259	1943	1700	1506	1336	3158	3036	2824	2429	2125	1883	1670
	2,3		297	291	464	455	2384	2292	2132	1834	1604	1421	1261	2980	2865	2665	2293	2005	1776	1576
	4,5		286	280	446	437	2144	2062	1918	1650	1443	1278	1134	2680	2578	2398	2063	1804	1598	1418
	6-9		190	186	297	291	1240	1192	1109	954	834	739	656	1550	1490	1386	1193	1043	924	820
40,001 - 65,000	1	10	356	349	556	545	3326	3198	2974	2558	2239	1983	1759	4158	3998	3718	3198	2799	2479	2199
	2,3		356	349	556	545	3138	3017	2806	2414	2112	1871	1659	3923	3771	3508	3018	2640	2339	2074
	4,5		342	335	534	524	2824	2715	2525	2172	1901	1683	1493	3530	3394	3156	2715	2376	2104	1866
	6-9		227	223	356	349	1632	1569	1459	1255	1098	973	863	2040	1961	1824	1569	1373	1216	1079
65,001 - 90,000	1	11	386	378	603	591	3643	3503	3258	2802	2452	2172	1927	4554	4379	4073	3503	3065	2715	2409
	2,3		386	378	603	591	3436	3304	3073	2643	2313	2048	1817	4295	4130	3841	3304	2891	2560	2271
	4,5		370	363	578	567	3093	2974	2766	2379	2082	1844	1636	3866	3718	3458	2974	2603	2305	2045
	6-9		247	242	386	378	1787	1718	1598	1374	1203	1065	945	2234	2148	1998	1718	1504	1331	1181
Charge per \$1000 over \$90,000	1	12	0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	2,3		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	4,5		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	6-9		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35

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

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 26
\$ 500 Deductible	\$ 33
\$1000 Deductible	\$ 59
\$2000 Deductible	\$ 98
\$3000 Deductible	\$128
\$4000 Deductible	\$152
\$5000 Deductible	\$170

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 \$26
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	39	35	59	55	182	175	163	140	123	109	96	228	219	204	175	154	136	120		
	2,3		39	35	59	55	172	165	153	132	116	102	91	215	206	191	165	145	128	114		
	4,5		38	34	57	53	155	149	139	119	104	92	82	194	186	174	149	130	115	103		
	6-9		26	22	39	35	89	86	80	69	60	53	47	111	108	100	86	75	66	59		
4,501 - 6,000	1	2	47	43	71	67	198	190	177	152	133	118	105	248	238	221	190	166	148	131		
	2,3		47	43	71	67	187	180	167	144	126	112	99	234	225	209	180	158	140	124		
	4,5		45	41	68	64	168	162	151	130	113	100	89	210	203	189	163	141	125	111		
	6-9		32	28	47	43	97	93	86	74	65	58	51	121	116	108	93	81	73	64		
6,001 - 8,000	1	3	48	44	73	69	254	244	227	195	171	151	134	318	305	284	244	214	189	168		
	2,3		48	44	73	69	239	230	214	184	161	143	127	299	288	268	230	201	179	159		
	4,5		46	42	70	66	215	207	193	166	145	128	114	269	259	241	208	181	160	143		
	6-9		32	28	48	44	124	119	111	95	83	74	65	155	149	139	119	104	93	81		
8,001 - 10,000	1	4	74	70	114	110	484	465	432	372	326	288	256	605	581	540	465	408	360	320		
	2,3		74	70	114	110	456	438	407	350	307	272	241	570	548	509	438	384	340	301		
	4,5		72	68	110	106	410	394	366	315	276	244	217	513	493	458	394	345	305	271		
	6-9		49	45	74	70	237	228	212	182	160	141	125	296	285	265	228	200	176	156		
10,001 - 15,000	1	5	130	126	201	197	791	761	708	609	533	472	419	989	951	885	761	666	590	524		
	2,3		130	126	201	197	747	718	668	574	503	445	395	934	898	835	718	629	556	494		
	4,5		125	121	193	189	673	647	602	518	453	401	356	841	809	753	648	566	501	445		
	6-9		85	81	130	126	389	374	348	299	262	232	206	486	468	435	374	328	290	258		
15,001 - 20,000	1	6	184	180	288	282	1481	1424	1324	1139	997	883	783	1851	1780	1655	1424	1246	1104	979		
	2,3		184	180	288	282	1397	1343	1249	1074	940	833	739	1746	1679	1561	1343	1175	1041	924		
	4,5		177	173	275	270	1257	1209	1124	967	846	750	665	1571	1511	1405	1209	1058	938	831		
	6-9		119	115	184	180	726	698	649	558	489	433	384	908	873	811	698	611	541	480		
20,001 - 25,000	1	7	262	257	410	402	2154	2071	1926	1657	1450	1284	1139	2693	2589	2408	2071	1813	1605	1424		
	2,3		262	257	410	402	2032	1954	1817	1563	1368	1211	1075	2540	2443	2271	1954	1710	1514	1344		
	4,5		252	247	394	386	1829	1759	1636	1407	1231	1091	967	2286	2199	2045	1759	1539	1364	1209		
	6-9		168	164	262	257	1057	1016	945	813	711	630	559	1321	1270	1181	1016	889	788	699		
25,001 - 40,000	1	8	297	291	464	455	2526	2429	2259	1943	1700	1506	1336	3158	3036	2824	2429	2125	1883	1670		
	2,3		297	291	464	455	2384	2292	2132	1834	1604	1421	1261	2980	2865	2665	2293	2005	1776	1576		
	4,5		286	280	446	437	2144	2062	1918	1650	1443	1278	1134	2680	2578	2398	2063	1804	1598	1418		
	6-9		190	186	297	291	1240	1192	1109	954	834	739	656	1550	1490	1386	1193	1043	924	820		
40,001 - 65,000	1	10	356	349	556	545	3326	3198	2974	2558	2239	1983	1759	4158	3998	3718	3198	2799	2479	2199		
	2,3		356	349	556	545	3138	3017	2806	2414	2112	1871	1659	3923	3771	3508	3018	2640	2339	2074		
	4,5		342	335	534	524	2824	2715	2525	2172	1901	1683	1493	3530	3394	3156	2715	2376	2104	1866		
	6-9		227	223	356	349	1632	1569	1459	1255	1098	973	863	2040	1961	1824	1569	1373	1216	1079		
65,001 - 90,000	1	11	386	378	603	591	3643	3503	3258	2802	2452	2172	1927	4554	4379	4073	3503	3065	2715	2409		
	2,3		386	378	603	591	3436	3304	3073	2643	2313	2048	1817	4295	4130	3841	3304	2891	2560	2271		
	4,5		370	363	578	567	3093	2974	2766	2379	2082	1844	1636	3866	3718	3458	2974	2603	2305	2045		
	6-9		247	242	386	378	1787	1718	1598	1374	1203	1065	945	2234	2148	1998	1718	1504	1331	1181		
Charge per \$1000 over \$90,000	1	12	0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		
	2,3		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		
	4,5		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		
	6-9		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35		

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

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 26
\$ 500 Deductible	\$ 33
\$1000 Deductible	\$ 59
\$2000 Deductible	\$ 98
\$3000 Deductible	\$128
\$4000 Deductible	\$152
\$5000 Deductible	\$170

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 \$26
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	39	35	59	55	182	175	163	140	123	109	96	228	219	204	175	154	136	120
	2,3		39	35	59	55	172	165	153	132	116	102	91	215	206	191	165	145	128	114
	4,5		38	34	57	53	155	149	139	119	104	92	82	194	186	174	149	130	115	103
	6-9		26	22	39	35	89	86	80	69	60	53	47	111	108	100	86	75	66	59
4,501 - 6,000	1	2	47	43	71	67	198	190	177	152	133	118	105	248	238	221	190	166	148	131
	2,3		47	43	71	67	187	180	167	144	126	112	99	234	225	209	180	158	140	124
	4,5		45	41	68	64	168	162	151	130	113	100	89	210	203	189	163	141	125	111
	6-9		32	28	47	43	97	93	86	74	65	58	51	121	116	108	93	81	73	64
6,001 - 8,000	1	3	48	44	73	69	254	244	227	195	171	151	134	318	305	284	244	214	189	168
	2,3		48	44	73	69	239	230	214	184	161	143	127	299	288	268	230	201	179	159
	4,5		46	42	70	66	215	207	193	166	145	128	114	269	259	241	208	181	160	143
	6-9		32	28	48	44	124	119	111	95	83	74	65	155	149	139	119	104	93	81
8,001 - 10,000	1	4	74	70	114	110	484	465	432	372	326	288	256	605	581	540	465	408	360	320
	2,3		74	70	114	110	456	438	407	350	307	272	241	570	548	509	438	384	340	301
	4,5		72	68	110	106	410	394	366	315	276	244	217	513	493	458	394	345	305	271
	6-9		49	45	74	70	237	228	212	182	160	141	125	296	285	265	228	200	176	156
10,001 - 15,000	1	5	130	126	201	197	791	761	708	609	533	472	419	989	951	885	761	666	590	524
	2,3		130	126	201	197	747	718	668	574	503	445	395	934	898	835	718	629	556	494
	4,5		125	121	193	189	673	647	602	518	453	401	356	841	809	753	648	566	501	445
	6-9		85	81	130	126	389	374	348	299	262	232	206	486	468	435	374	328	290	258
15,001 - 20,000	1	6	184	180	288	282	1481	1424	1324	1139	997	883	783	1851	1780	1655	1424	1246	1104	979
	2,3		184	180	288	282	1397	1343	1249	1074	940	833	739	1746	1679	1561	1343	1175	1041	924
	4,5		177	173	275	270	1257	1209	1124	967	846	750	665	1571	1511	1405	1209	1058	938	831
	6-9		119	115	184	180	726	698	649	558	489	433	384	908	873	811	698	611	541	480
20,001 - 25,000	1	7	262	257	410	402	2154	2071	1926	1657	1450	1284	1139	2693	2589	2408	2071	1813	1605	1424
	2,3		262	257	410	402	2032	1954	1817	1563	1368	1211	1075	2540	2443	2271	1954	1710	1514	1344
	4,5		252	247	394	386	1829	1759	1636	1407	1231	1091	967	2286	2199	2045	1759	1539	1364	1209
	6-9		168	164	262	257	1057	1016	945	813	711	630	559	1321	1270	1181	1016	889	788	699
25,001 - 40,000	1	8	297	291	464	455	2526	2429	2259	1943	1700	1506	1336	3158	3036	2824	2429	2125	1883	1670
	2,3		297	291	464	455	2384	2292	2132	1834	1604	1421	1261	2980	2865	2665	2293	2005	1776	1576
	4,5		286	280	446	437	2144	2062	1918	1650	1443	1278	1134	2680	2578	2398	2063	1804	1598	1418
	6-9		190	186	297	291	1240	1192	1109	954	834	739	656	1550	1490	1386	1193	1043	924	820
40,001 - 65,000	1	10	356	349	556	545	3326	3198	2974	2558	2239	1983	1759	4158	3998	3718	3198	2799	2479	2199
	2,3		356	349	556	545	3138	3017	2806	2414	2112	1871	1659	3923	3771	3508	3018	2640	2339	2074
	4,5		342	335	534	524	2824	2715	2525	2172	1901	1683	1493	3530	3394	3156	2715	2376	2104	1866
	6-9		227	223	356	349	1632	1569	1459	1255	1098	973	863	2040	1961	1824	1569	1373	1216	1079
65,001 - 90,000	1	11	386	378	603	591	3643	3503	3258	2802	2452	2172	1927	4554	4379	4073	3503	3065	2715	2409
	2,3		386	378	603	591	3436	3304	3073	2643	2313	2048	1817	4295	4130	3841	3304	2891	2560	2271
	4,5		370	363	578	567	3093	2974	2766	2379	2082	1844	1636	3866	3718	3458	2974	2603	2305	2045
	6-9		247	242	386	378	1787	1718	1598	1374	1203	1065	945	2234	2148	1998	1718	1504	1331	1181
Charge per \$1000 over \$90,000	1	12	0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	2,3		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	4,5		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35
	6-9		0.90	0.88	1.41	1.38	18.68	17.96	16.70	14.37	12.57	11.13	9.88	23.35	22.45	20.88	17.96	15.71	13.92	12.35

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

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

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

For Stated Amount rating refer to Rule 42.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 26
\$ 500 Deductible	\$ 33
\$1000 Deductible	\$ 59
\$2000 Deductible	\$ 98
\$3000 Deductible	\$128
\$4000 Deductible	\$152
\$5000 Deductible	\$170

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 \$26
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	27	23	40	36	79	76	71	61	53	47	42	99	95	89	76	66	59	53		
	2,3		27	23	40	36	75	72	67	58	50	45	40	94	90	84	73	63	56	50		
	4,5		26	22	39	35	67	64	60	51	45	40	35	84	80	75	64	56	50	44		
	6-9		19	15	27	23	38	37	34	30	26	23	20	48	46	43	38	33	29	25		
4,501 - 6,000	1	2	32	28	48	44	85	82	76	66	57	51	45	106	103	95	83	71	64	56		
	2,3		32	28	48	44	81	78	73	62	55	48	43	101	98	91	78	69	60	54		
	4,5		31	27	46	42	73	70	65	56	49	43	39	91	88	81	70	61	54	49		
	6-9		22	18	32	28	42	40	37	32	28	25	22	53	50	46	40	35	31	28		
6,001 - 8,000	1	3	33	29	49	45	109	105	98	84	74	65	58	136	131	123	105	93	81	73		
	2,3		33	29	49	45	104	100	93	80	70	62	55	130	125	116	100	88	78	69		
	4,5		32	28	47	43	94	90	84	72	63	56	50	118	113	105	90	79	70	63		
	6-9		23	19	33	29	54	52	48	42	36	32	29	68	65	60	53	45	40	36		
8,001 - 10,000	1	4	50	46	76	72	209	201	187	161	141	125	111	261	251	234	201	176	156	139		
	2,3		50	46	76	72	198	190	177	152	133	118	105	248	238	221	190	166	148	131		
	4,5		48	44	73	69	178	171	159	137	120	106	94	223	214	199	171	150	133	118		
	6-9		33	29	50	46	103	99	92	79	69	61	54	129	124	115	99	86	76	68		
10,001 - 15,000	1	5	87	83	133	129	343	330	307	264	231	205	182	429	413	384	330	289	256	228		
	2,3		87	83	133	129	323	311	289	249	218	193	171	404	389	361	311	273	241	214		
	4,5		83	79	128	124	291	280	260	224	196	174	154	364	350	325	280	245	218	193		
	6-9		57	53	87	83	168	162	151	130	113	100	89	210	203	189	163	141	125	111		
15,001 - 20,000	1	6	122	118	188	184	641	616	573	493	431	382	339	801	770	716	616	539	478	424		
	2,3		122	118	188	184	605	582	541	466	407	361	320	756	728	676	583	509	451	400		
	4,5		117	113	181	177	544	523	486	418	366	324	288	680	654	608	523	458	405	360		
	6-9		80	76	122	118	314	302	281	242	211	187	166	393	378	351	303	264	234	208		
20,001 - 25,000	1	7	172	168	268	263	933	897	834	718	628	556	493	1166	1121	1043	898	785	695	616		
	2,3		172	168	268	263	880	846	787	677	592	525	465	1100	1058	984	846	740	656	581		
	4,5		166	162	258	253	791	761	708	609	533	472	419	989	951	885	761	666	590	524		
	6-9		112	108	172	168	458	440	409	352	308	273	242	573	550	511	440	385	341	303		
25,001 - 40,000	1	8	195	191	304	298	1093	1051	977	841	736	652	578	1366	1314	1221	1051	920	815	723		
	2,3		195	191	304	298	1032	992	923	794	694	615	546	1290	1240	1154	993	868	769	683		
	4,5		187	183	292	286	929	893	830	714	625	554	491	1161	1116	1038	893	781	693	614		
	6-9		126	122	195	191	537	516	480	413	361	320	284	671	645	600	516	451	400	355		
40,001 - 65,000	1	10	233	228	364	357	1439	1384	1287	1107	969	858	761	1799	1730	1609	1384	1211	1073	951		
	2,3		233	228	364	357	1358	1306	1215	1045	914	810	718	1698	1633	1519	1306	1143	1013	898		
	4,5		224	220	350	343	1222	1175	1093	940	823	729	646	1528	1469	1366	1175	1029	911	808		
	6-9		151	147	234	229	706	679	631	543	475	421	373	883	849	789	679	594	526	466		
65,001 - 90,000	1	11	253	248	395	387	1577	1516	1410	1213	1061	940	834	1971	1895	1763	1516	1326	1175	1043		
	2,3		253	248	395	387	1487	1430	1330	1144	1001	887	787	1859	1788	1663	1430	1251	1109	984		
	4,5		243	238	379	372	1338	1287	1197	1030	901	798	708	1673	1609	1496	1288	1126	998	885		
	6-9		163	159	253	248	774	744	692	595	521	461	409	968	930	865	744	651	576	511		
Charge per \$1000 over \$90,000	1	12	0.59	0.58	0.92	0.90	8.09	7.77	7.23	6.22	5.44	4.82	4.28	10.11	9.72	9.04	7.77	6.80	6.03	5.34		
	2,3		0.59	0.58	0.92	0.90	8.09	7.77	7.23	6.22	5.44	4.82	4.28	10.11	9.72	9.04	7.77	6.80	6.03	5.34		
	4,5		0.59	0.58	0.92	0.90	8.09	7.77	7.23	6.22	5.44	4.82	4.28	10.11	9.72	9.04	7.77	6.80	6.03	5.34		
	6-9		0.59	0.58	0.92	0.90	8.09	7.77	7.23	6.22	5.44	4.82	4.28	10.11	9.72	9.04	7.77	6.80	6.03	5.34		

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 14
\$1000 Deductible	\$ 26
\$2000 Deductible	\$ 43
\$3000 Deductible	\$ 56
\$4000 Deductible	\$ 66
\$5000 Deductible	\$ 74

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

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 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	31	27	46	42	90	87	81	70	61	54	48	113	109	101	88	76	68	60
	2,3		31	27	46	42	85	82	76	66	57	51	45	106	103	95	83	71	64	56
	4,5		30	26	44	40	77	74	69	59	52	46	41	96	93	86	74	65	58	51
	6-9		21	17	31	27	45	43	40	34	30	27	24	56	54	50	43	38	34	30
4,501 - 6,000	1	2	37	33	55	51	99	95	88	76	67	59	52	124	119	110	95	84	74	65
	2,3		37	33	55	51	93	89	83	71	62	55	49	116	111	104	89	78	69	61
	4,5		35	31	53	49	83	80	74	64	56	50	44	104	100	93	80	70	63	55
	6-9		25	21	37	33	48	46	43	37	32	29	25	60	58	54	46	40	36	31
6,001 - 8,000	1	3	37	33	56	52	126	121	113	97	85	75	67	158	151	141	121	106	94	84
	2,3		37	33	56	52	119	114	106	91	80	71	63	149	143	133	114	100	89	79
	4,5		36	32	54	50	107	103	96	82	72	64	57	134	129	120	103	90	80	71
	6-9		25	21	37	33	61	59	55	47	41	37	32	76	74	69	59	51	46	40
8,001 - 10,000	1	4	58	54	88	84	240	231	215	185	162	143	127	300	289	269	231	203	179	159
	2,3		58	54	88	84	227	218	203	174	153	135	120	284	273	254	218	191	169	150
	4,5		55	51	84	80	204	196	182	157	137	122	108	255	245	228	196	171	153	135
	6-9		38	34	57	53	118	113	105	90	79	70	62	148	141	131	113	99	88	78
10,001 - 15,000	1	5	99	95	153	149	394	379	352	303	265	235	208	493	474	440	379	331	294	260
	2,3		99	95	153	149	371	357	332	286	250	221	196	464	446	415	358	313	276	245
	4,5		96	92	147	143	334	321	299	257	225	199	177	418	401	374	321	281	249	221
	6-9		65	61	100	96	193	186	173	149	130	115	102	241	233	216	186	163	144	128
15,001 - 20,000	1	6	141	137	218	214	736	708	658	566	496	439	389	920	885	823	708	620	549	486
	2,3		141	137	218	214	695	668	621	534	468	414	367	869	835	776	668	585	518	459
	4,5		135	131	209	205	625	601	559	481	421	373	331	781	751	699	601	526	466	414
	6-9		92	88	141	137	361	347	323	278	243	215	191	451	434	404	348	304	269	239
20,001 - 25,000	1	7	199	195	311	305	1071	1030	958	824	721	639	567	1339	1288	1198	1030	901	799	709
	2,3		199	195	311	305	1010	971	903	777	680	602	534	1263	1214	1129	971	850	753	668
	4,5		191	187	298	292	909	874	813	699	612	542	481	1136	1093	1016	874	765	678	601
	6-9		129	125	199	195	525	505	470	404	354	313	278	656	631	588	505	443	391	348
25,001 - 40,000	1	8	225	221	352	345	1256	1208	1123	966	846	749	664	1570	1510	1404	1208	1058	936	830
	2,3		225	221	352	345	1185	1139	1059	911	797	706	626	1481	1424	1324	1139	996	883	783
	4,5		216	212	338	331	1066	1025	953	820	718	636	564	1333	1281	1191	1025	898	795	705
	6-9		145	141	225	221	617	593	551	474	415	368	326	771	741	689	593	519	460	408
40,001 - 65,000	1	10	270	265	422	414	1654	1590	1479	1272	1113	986	875	2068	1988	1849	1590	1391	1233	1094
	2,3		270	265	422	414	1560	1500	1395	1200	1050	930	825	1950	1875	1744	1500	1313	1163	1031
	4,5		259	254	405	397	1404	1350	1256	1080	945	837	743	1755	1688	1570	1350	1181	1046	929
	6-9		174	170	270	265	811	780	725	624	546	484	429	1014	975	906	780	683	605	536
65,001 - 90,000	1	11	293	287	457	448	1811	1741	1619	1393	1219	1079	958	2264	2176	2024	1741	1524	1349	1198
	2,3		293	287	457	448	1709	1643	1528	1314	1150	1019	904	2136	2054	1910	1643	1438	1274	1130
	4,5		281	275	439	430	1538	1479	1375	1183	1035	917	813	1923	1849	1719	1479	1294	1146	1016
	6-9		188	184	293	287	888	854	794	683	598	529	470	1110	1068	993	854	748	661	588
Charge per \$1000 over \$90,000	1	12	0.68	0.67	1.07	1.05	9.29	8.93	8.30	7.14	6.25	5.54	4.91	11.61	11.16	10.38	8.93	7.81	6.92	6.14
	2,3		0.68	0.67	1.07	1.05	9.29	8.93	8.30	7.14	6.25	5.54	4.91	11.61	11.16	10.38	8.93	7.81	6.92	6.14
	4,5		0.68	0.67	1.07	1.05	9.29	8.93	8.30	7.14	6.25	5.54	4.91	11.61	11.16	10.38	8.93	7.81	6.92	6.14
	6-9		0.68	0.67	1.07	1.05	9.29	8.93	8.30	7.14	6.25	5.54	4.91	11.61	11.16	10.38	8.93	7.81	6.92	6.14

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	\$ 29
\$2000 Deductible	\$ 49
\$3000 Deductible	\$ 64
\$4000 Deductible	\$ 76
\$5000 Deductible	\$ 85

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

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

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	28	24	42	38	96	92	86	74	64	57	51	120	115	108	93	80	71	64
	2,3		28	24	42	38	90	87	81	70	61	54	48	113	109	101	88	76	68	60
	4,5		28	24	41	37	81	78	73	62	55	48	43	101	98	91	78	69	60	54
	6-9		19	15	28	24	47	45	42	36	32	28	25	59	56	53	45	40	35	31
4,501 - 6,000	1	2	33	29	50	46	104	100	93	80	70	62	55	130	125	116	100	88	78	69
	2,3		33	29	50	46	98	94	87	75	66	58	52	123	118	109	94	83	73	65
	4,5		32	28	48	44	88	85	79	68	60	53	47	110	106	99	85	75	66	59
	6-9		23	19	34	30	51	49	46	39	34	30	27	64	61	58	49	43	38	34
6,001 - 8,000	1	3	35	31	52	48	133	128	119	102	90	79	70	166	160	149	128	113	99	88
	2,3		35	31	52	48	125	120	112	96	84	74	66	156	150	140	120	105	93	83
	4,5		33	29	50	46	112	108	100	86	76	67	59	140	135	125	108	95	84	74
	6-9		23	19	34	30	64	62	58	50	43	38	34	80	78	73	63	54	48	43
8,001 - 10,000	1	4	53	49	80	76	253	243	226	194	170	151	134	316	304	283	243	213	189	168
	2,3		53	49	80	76	238	229	213	183	160	142	126	298	286	266	229	200	178	158
	4,5		51	47	77	73	215	207	193	166	145	128	114	269	259	241	208	181	160	143
	6-9		35	31	53	49	124	119	111	95	83	74	65	155	149	139	119	104	93	81
10,001 - 15,000	1	5	91	87	140	136	415	399	371	319	279	247	219	519	499	464	399	349	309	274
	2,3		91	87	140	136	391	376	350	301	263	233	207	489	470	438	376	329	291	259
	4,5		87	83	134	130	353	339	315	271	237	210	186	441	424	394	339	296	263	233
	6-9		60	56	91	87	204	196	182	157	137	122	108	255	245	228	196	171	153	135
15,001 - 20,000	1	6	128	124	198	194	776	746	694	597	522	463	410	970	933	868	746	653	579	513
	2,3		128	124	198	194	731	703	654	562	492	436	387	914	879	818	703	615	545	484
	4,5		123	119	190	186	658	633	589	506	443	392	348	823	791	736	633	554	490	435
	6-9		83	79	128	124	381	366	340	293	256	227	201	476	458	425	366	320	284	251
20,001 - 25,000	1	7	181	177	283	277	1127	1084	1008	867	759	672	596	1409	1355	1260	1084	949	840	745
	2,3		181	177	283	277	1064	1023	951	818	716	634	563	1330	1279	1189	1023	895	793	704
	4,5		174	170	271	266	958	921	857	737	645	571	507	1198	1151	1071	921	806	714	634
	6-9		117	113	181	177	553	532	495	426	372	330	293	691	665	619	533	465	413	366
25,001 - 40,000	1	8	205	201	320	314	1323	1272	1183	1018	890	789	700	1654	1590	1479	1273	1113	986	875
	2,3		205	201	320	314	1248	1200	1116	960	840	744	660	1560	1500	1395	1200	1050	930	825
	4,5		197	193	307	301	1123	1080	1004	864	756	670	594	1404	1350	1255	1080	945	838	743
	6-9		133	129	205	201	649	624	580	499	437	387	343	811	780	725	624	546	484	429
40,001 - 65,000	1	10	246	241	384	376	1742	1675	1558	1340	1173	1039	921	2178	2094	1948	1675	1466	1299	1151
	2,3		246	241	384	376	1643	1580	1469	1264	1106	980	869	2054	1975	1836	1580	1383	1225	1086
	4,5		236	231	368	361	1479	1422	1322	1138	995	882	782	1849	1778	1653	1423	1244	1103	978
	6-9		158	154	246	241	855	822	764	658	575	510	452	1069	1028	955	823	719	638	565
65,001 - 90,000	1	11	265	260	415	407	1907	1834	1706	1467	1284	1137	1009	2384	2293	2133	1834	1605	1421	1261
	2,3		265	260	415	407	1799	1730	1609	1384	1211	1073	952	2249	2163	2011	1730	1514	1341	1190
	4,5		255	250	399	391	1619	1557	1448	1246	1090	965	856	2024	1946	1810	1558	1363	1206	1070
	6-9		171	167	266	261	936	900	837	720	630	558	495	1170	1125	1046	900	788	698	619
Charge per \$1000 over \$90,000	1	12	0.62	0.61	0.97	0.95	9.78	9.40	8.75	7.52	6.58	5.83	5.17	12.23	11.75	10.93	9.40	8.23	7.29	6.47
	2,3		0.62	0.61	0.97	0.95	9.78	9.40	8.75	7.52	6.58	5.83	5.17	12.23	11.75	10.93	9.40	8.23	7.29	6.47
	4,5		0.62	0.61	0.97	0.95	9.78	9.40	8.75	7.52	6.58	5.83	5.17	12.23	11.75	10.93	9.40	8.23	7.29	6.47
	6-9		0.62	0.61	0.97	0.95	9.78	9.40	8.75	7.52	6.58	5.83	5.17	12.23	11.75	10.93	9.40	8.23	7.29	6.47

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	\$ 17
\$1000 Deductible	\$ 31
\$2000 Deductible	\$ 51
\$3000 Deductible	\$ 67
\$4000 Deductible	\$ 80
\$5000 Deductible	\$ 89

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

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

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	33	29	50	46	107	103	96	82	72	64	57	134	129	120	103	90	80	71		
	2,3		33	29	50	46	101	97	90	78	68	60	53	126	121	113	98	85	75	66		
	4,5		32	28	48	44	92	88	82	70	62	55	48	115	110	103	88	78	69	60		
	6-9		23	19	33	29	53	51	47	41	36	32	28	66	64	59	51	45	40	35		
4,501 - 6,000	1	2	39	35	59	55	116	112	104	90	78	69	62	145	140	130	113	98	86	78		
	2,3		39	35	59	55	110	106	99	85	74	66	58	138	133	124	106	93	83	73		
	4,5		38	34	57	53	99	95	88	76	67	59	52	124	119	110	95	84	74	65		
	6-9		27	23	40	36	57	55	51	44	39	34	30	71	69	64	55	49	43	38		
6,001 - 8,000	1	3	40	36	61	57	150	144	134	115	101	89	79	188	180	168	144	126	111	99		
	2,3		40	36	61	57	141	136	126	109	95	84	75	176	170	158	136	119	105	94		
	4,5		39	35	59	55	127	122	113	98	85	76	67	159	153	141	123	106	95	84		
	6-9		28	24	41	37	73	70	65	56	49	43	39	91	88	81	70	61	54	49		
8,001 - 10,000	1	4	62	58	95	91	285	274	255	219	192	170	151	356	343	319	274	240	213	189		
	2,3		62	58	95	91	268	258	240	206	181	160	142	335	323	300	258	226	200	178		
	4,5		60	56	92	88	242	233	217	186	163	144	128	303	291	271	233	204	180	160		
	6-9		41	37	62	58	139	134	125	107	94	83	74	174	168	156	134	118	104	93		
10,001 - 15,000	1	5	108	104	167	163	467	449	418	359	314	278	247	584	561	523	449	393	348	309		
	2,3		108	104	167	163	441	424	394	339	297	263	233	551	530	493	424	371	329	291		
	4,5		104	100	160	156	396	381	354	305	267	236	210	495	476	443	381	334	295	263		
	6-9		71	67	108	104	229	220	205	176	154	136	121	286	275	256	220	193	170	151		
15,001 - 20,000	1	6	153	149	238	233	874	840	781	672	588	521	462	1093	1050	976	840	735	651	578		
	2,3		153	149	238	233	824	792	737	634	554	491	436	1030	990	921	793	693	614	545		
	4,5		147	143	228	224	742	713	663	570	499	442	392	928	891	829	713	624	553	490		
	6-9		99	95	153	149	428	412	383	330	288	255	227	535	515	479	413	360	319	284		
20,001 - 25,000	1	7	216	212	339	332	1270	1221	1136	977	855	757	672	1588	1526	1420	1221	1069	946	840		
	2,3		216	212	339	332	1198	1152	1071	922	806	714	634	1498	1440	1339	1153	1008	893	793		
	4,5		208	204	325	319	1078	1037	964	830	726	643	570	1348	1296	1205	1038	908	804	713		
	6-9		140	136	217	213	623	599	557	479	419	371	329	779	749	696	599	524	464	411		
25,001 - 40,000	1	8	246	241	384	376	1489	1432	1332	1146	1002	888	788	1861	1790	1665	1433	1253	1110	985		
	2,3		246	241	384	376	1406	1352	1257	1082	946	838	744	1758	1690	1571	1353	1183	1048	930		
	4,5		236	231	368	361	1265	1216	1131	973	851	754	669	1581	1520	1414	1216	1064	943	836		
	6-9		158	154	246	241	731	703	654	562	492	436	387	914	879	818	703	615	545	484		
40,001 - 65,000	1	10	295	289	460	451	1961	1886	1754	1509	1320	1169	1037	2451	2358	2193	1886	1650	1461	1296		
	2,3		295	289	460	451	1850	1779	1654	1423	1245	1103	978	2313	2224	2068	1779	1556	1379	1223		
	4,5		283	277	442	433	1666	1602	1490	1282	1121	993	881	2083	2003	1863	1603	1401	1241	1101		
	6-9		189	185	295	289	962	925	860	740	648	574	509	1203	1156	1075	925	810	718	636		
65,001 - 90,000	1	11	319	313	499	489	2149	2066	1921	1653	1446	1281	1136	2686	2583	2401	2066	1808	1601	1420		
	2,3		319	313	499	489	2027	1949	1813	1559	1364	1208	1072	2534	2436	2266	1949	1705	1510	1340		
	4,5		306	300	478	469	1824	1754	1631	1403	1228	1087	965	2280	2193	2039	1754	1535	1359	1206		
	6-9		204	200	319	313	1054	1013	942	810	709	628	557	1318	1266	1178	1013	886	785	696		
Charge per \$1000 over \$90,000	1	12	0.74	0.73	1.16	1.14	11.02	10.59	9.85	8.47	7.41	6.57	5.83	13.77	13.24	12.31	10.59	9.27	8.21	7.28		
	2,3		0.74	0.73	1.16	1.14	11.02	10.59	9.85	8.47	7.41	6.57	5.83	13.77	13.24	12.31	10.59	9.27	8.21	7.28		
	4,5		0.74	0.73	1.16	1.14	11.02	10.59	9.85	8.47	7.41	6.57	5.83	13.77	13.24	12.31	10.59	9.27	8.21	7.28		
	6-9		0.74	0.73	1.16	1.14	11.02	10.59	9.85	8.47	7.41	6.57	5.83	13.77	13.24	12.31	10.59	9.27	8.21	7.28		

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:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 15
\$ 500 Deductible	\$ 20
\$1000 Deductible	\$ 35
\$2000 Deductible	\$ 58
\$3000 Deductible	\$ 76
\$4000 Deductible	\$ 90
\$5000 Deductible	\$101

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 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	32	28	47	43	101	97	90	78	68	60	53	126	121	113	98	85	75	66		
	2,3		32	28	47	43	95	91	85	73	64	56	50	119	114	106	91	80	70	63		
	4,5		30	26	45	41	85	82	76	66	57	51	45	106	103	95	83	71	64	56		
	6-9		21	17	31	27	50	48	45	38	34	30	26	63	60	56	48	43	38	33		
4,501 - 6,000	1	2	37	33	56	52	109	105	98	84	74	65	58	136	131	123	105	93	81	73		
	2,3		37	33	56	52	103	99	92	79	69	61	54	129	124	115	99	86	76	68		
	4,5		36	32	54	50	93	89	83	71	62	55	49	116	111	104	89	78	69	61		
	6-9		25	21	37	33	54	52	48	42	36	32	29	68	65	60	53	45	40	36		
6,001 - 8,000	1	3	39	35	58	54	139	134	125	107	94	83	74	174	168	156	134	118	104	93		
	2,3		39	35	58	54	132	127	118	102	89	79	70	165	159	148	128	111	99	88		
	4,5		37	33	56	52	119	114	106	91	80	71	63	149	143	133	114	100	89	79		
	6-9		26	22	38	34	69	66	61	53	46	41	36	86	83	76	66	58	51	45		
8,001 - 10,000	1	4	59	55	90	86	267	257	239	206	180	159	141	334	321	299	258	225	199	176		
	2,3		59	55	90	86	252	242	225	194	169	150	133	315	303	281	243	211	188	166		
	4,5		57	53	87	83	227	218	203	174	153	135	120	284	273	254	218	191	169	150		
	6-9		39	35	59	55	131	126	117	101	88	78	69	164	158	146	126	110	98	86		
10,001 - 15,000	1	5	102	98	157	153	437	420	391	336	294	260	231	546	525	489	420	368	325	289		
	2,3		102	98	157	153	413	397	369	318	278	246	218	516	496	461	398	348	308	273		
	4,5		98	94	151	147	371	357	332	286	250	221	196	464	446	415	358	313	276	245		
	6-9		67	63	102	98	214	206	192	165	144	128	113	268	258	240	206	180	160	141		
15,001 - 20,000	1	6	144	140	223	219	817	786	731	629	550	487	432	1021	983	914	786	688	609	540		
	2,3		144	140	223	219	771	741	689	593	519	459	408	964	926	861	741	649	574	510		
	4,5		139	135	215	211	694	667	620	534	467	414	367	868	834	775	668	584	518	459		
	6-9		94	90	144	140	400	385	358	308	270	239	212	500	481	448	385	338	299	265		
20,001 - 25,000	1	7	204	200	319	313	1189	1143	1063	914	800	709	629	1486	1429	1329	1143	1000	886	786		
	2,3		204	200	319	313	1122	1079	1003	863	755	669	593	1403	1349	1254	1079	944	836	741		
	4,5		196	192	306	300	1010	971	903	777	680	602	534	1263	1214	1129	971	850	753	668		
	6-9		132	128	204	200	583	561	522	449	393	348	309	729	701	653	561	491	435	386		
25,001 - 40,000	1	8	232	227	361	354	1395	1341	1247	1073	939	831	738	1744	1676	1559	1341	1174	1039	923		
	2,3		232	227	361	354	1316	1265	1176	1012	886	784	696	1645	1581	1470	1265	1108	980	870		
	4,5		222	218	347	340	1184	1138	1058	910	797	706	626	1480	1423	1323	1138	996	883	783		
	6-9		149	145	232	227	684	658	612	526	461	408	362	855	823	765	658	576	510	453		
40,001 - 65,000	1	10	277	272	434	425	1836	1765	1641	1412	1236	1094	971	2295	2206	2051	1765	1545	1368	1214		
	2,3		277	272	434	425	1732	1665	1548	1332	1166	1032	916	2165	2081	1935	1665	1458	1290	1145		
	4,5		266	261	416	408	1559	1499	1394	1199	1049	929	824	1949	1874	1743	1499	1311	1161	1030		
	6-9		178	174	277	272	901	866	805	693	606	537	476	1126	1083	1006	866	758	671	595		
65,001 - 90,000	1	11	300	294	469	460	2010	1933	1798	1546	1353	1198	1063	2513	2416	2248	1933	1691	1498	1329		
	2,3		300	294	469	460	1897	1824	1696	1459	1277	1131	1003	2371	2280	2120	1824	1596	1414	1254		
	4,5		289	283	451	442	1708	1642	1527	1314	1149	1018	903	2135	2053	1909	1643	1436	1273	1129		
	6-9		193	189	301	295	986	948	882	758	664	588	521	1233	1185	1103	948	830	735	651		
Charge per \$1000 over \$90,000	1	12	0.70	0.69	1.10	1.07	10.31	9.91	9.22	7.93	6.94	6.15	5.45	12.89	12.39	11.52	9.91	8.67	7.68	6.82		
	2,3		0.70	0.69	1.10	1.07	10.31	9.91	9.22	7.93	6.94	6.15	5.45	12.89	12.39	11.52	9.91	8.67	7.68	6.82		
	4,5		0.70	0.69	1.10	1.07	10.31	9.91	9.22	7.93	6.94	6.15	5.45	12.89	12.39	11.52	9.91	8.67	7.68	6.82		
	6-9		0.70	0.69	1.10	1.07	10.31	9.91	9.22	7.93	6.94	6.15	5.45	12.89	12.39	11.52	9.91	8.67	7.68	6.82		

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 18
\$1000 Deductible	\$ 33
\$2000 Deductible	\$ 54
\$3000 Deductible	\$ 71
\$4000 Deductible	\$ 84
\$5000 Deductible	\$ 94

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

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 16 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION															
			ALL VEHICLES				TRUCKS								TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000		
\$ 0 - 4,500	1	1	33	29	50	46	114	110	102	88	77	68	61	143	138	128	110	96	85	76		
	2,3		33	29	50	46	108	104	97	83	73	64	57	135	130	121	104	91	80	71		
	4,5		32	28	48	44	97	93	86	74	65	58	51	121	116	108	93	81	73	64		
	6-9		23	19	33	29	56	54	50	43	38	33	30	70	68	63	54	48	41	38		
4,501 - 6,000	1	2	39	35	59	55	124	119	111	95	83	74	65	155	149	139	119	104	93	81		
	2,3		39	35	59	55	118	113	105	90	79	70	62	148	141	131	113	99	88	78		
	4,5		38	34	57	53	105	101	94	81	71	63	56	131	126	118	101	89	79	70		
	6-9		27	23	40	36	61	59	55	47	41	37	32	76	74	69	59	51	46	40		
6,001 - 8,000	1	3	40	36	61	57	159	153	142	122	107	95	84	199	191	178	153	134	119	105		
	2,3		40	36	61	57	150	144	134	115	101	89	79	188	180	168	144	126	111	99		
	4,5		39	35	59	55	135	130	121	104	91	81	72	169	163	151	130	114	101	90		
	6-9		28	24	41	37	78	75	70	60	53	47	41	98	94	88	75	66	59	51		
8,001 - 10,000	1	4	62	58	95	91	304	292	272	234	204	181	161	380	365	340	293	255	226	201		
	2,3		62	58	95	91	286	275	256	220	193	171	151	358	344	320	275	241	214	189		
	4,5		60	56	92	88	258	248	231	198	174	154	136	323	310	289	248	218	193	170		
	6-9		41	37	62	58	149	143	133	114	100	89	79	186	179	166	143	125	111	99		
10,001 - 15,000	1	5	108	104	167	163	497	478	445	382	335	296	263	621	598	556	478	419	370	329		
	2,3		108	104	167	163	469	451	419	361	316	280	248	586	564	524	451	395	350	310		
	4,5		104	100	160	156	422	406	378	325	284	252	223	528	508	473	406	355	315	279		
	6-9		71	67	108	104	243	234	218	187	164	145	129	304	293	273	234	205	181	161		
15,001 - 20,000	1	6	153	149	238	233	930	894	831	715	626	554	492	1163	1118	1039	894	783	693	615		
	2,3		153	149	238	233	877	843	784	674	590	523	464	1096	1054	980	843	738	654	580		
	4,5		147	143	228	224	789	759	706	607	531	471	417	986	949	883	759	664	589	521		
	6-9		99	95	153	149	456	438	407	350	307	272	241	570	548	509	438	384	340	301		
20,001 - 25,000	1	7	216	212	339	332	1352	1300	1209	1040	910	806	715	1690	1625	1511	1300	1138	1008	894		
	2,3		216	212	339	332	1275	1226	1140	981	858	760	674	1594	1533	1425	1226	1073	950	843		
	4,5		208	204	325	319	1148	1104	1027	883	773	684	607	1435	1380	1284	1104	966	855	759		
	6-9		140	136	217	213	662	637	592	510	446	395	350	828	796	740	638	558	494	438		
25,001 - 40,000	1	8	246	241	384	376	1585	1524	1417	1219	1067	945	838	1981	1905	1771	1524	1334	1181	1048		
	2,3		246	241	384	376	1496	1438	1337	1150	1007	892	791	1870	1798	1671	1438	1259	1115	989		
	4,5		236	231	368	361	1346	1294	1203	1035	906	802	712	1683	1618	1504	1294	1133	1003	890		
	6-9		158	154	246	241	778	748	696	598	524	464	411	973	935	870	748	655	580	514		
40,001 - 65,000	1	10	295	289	460	451	2087	2007	1867	1606	1405	1244	1104	2609	2509	2334	2008	1756	1555	1380		
	2,3		295	289	460	451	1970	1894	1761	1515	1326	1174	1042	2463	2368	2201	1894	1658	1468	1303		
	4,5		283	277	442	433	1772	1704	1585	1363	1193	1056	937	2215	2130	1981	1704	1491	1320	1171		
	6-9		189	185	295	289	1024	985	916	788	690	611	542	1280	1231	1145	985	863	764	678		
65,001 - 90,000	1	11	319	313	499	489	2286	2198	2044	1758	1539	1363	1209	2858	2748	2555	2198	1924	1704	1511		
	2,3		319	313	499	489	2157	2074	1929	1659	1452	1286	1141	2696	2593	2411	2074	1815	1608	1426		
	4,5		306	300	478	469	1941	1866	1735	1493	1306	1157	1026	2426	2333	2169	1866	1633	1446	1283		
	6-9		204	200	319	313	1121	1078	1003	862	755	668	593	1401	1348	1254	1078	944	835	741		
Charge per \$1000 over \$90,000	1	12	0.74	0.73	1.16	1.14	11.72	11.27	10.48	9.02	7.89	6.99	6.20	14.65	14.09	13.10	11.27	9.86	8.74	7.75		
	2,3		0.74	0.73	1.16	1.14	11.72	11.27	10.48	9.02	7.89	6.99	6.20	14.65	14.09	13.10	11.27	9.86	8.74	7.75		
	4,5		0.74	0.73	1.16	1.14	11.72	11.27	10.48	9.02	7.89	6.99	6.20	14.65	14.09	13.10	11.27	9.86	8.74	7.75		
	6-9		0.74	0.73	1.16	1.14	11.72	11.27	10.48	9.02	7.89	6.99	6.20	14.65	14.09	13.10	11.27	9.86	8.74	7.75		

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	\$ 21
\$1000 Deductible	\$ 37
\$2000 Deductible	\$ 62
\$3000 Deductible	\$ 81
\$4000 Deductible	\$ 96
\$5000 Deductible	\$107

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

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

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	32	28	47	43	115	111	103	89	78	69	61	144	139	129	111	98	86	76		
	2,3		32	28	47	43	108	104	97	83	73	64	57	135	130	121	104	91	80	71		
	4,5		30	26	45	41	98	94	87	75	66	58	52	123	118	109	94	83	73	65		
	6-9		21	17	31	27	56	54	50	43	38	33	30	70	68	63	54	48	41	38		
4,501 - 6,000	1	2	37	33	56	52	125	120	112	96	84	74	66	156	150	140	120	105	93	83		
	2,3		37	33	56	52	118	113	105	90	79	70	62	148	141	131	113	99	88	78		
	4,5		36	32	54	50	106	102	95	82	71	63	56	133	128	119	103	89	79	70		
	6-9		25	21	37	33	61	59	55	47	41	37	32	76	74	69	59	51	46	40		
6,001 - 8,000	1	3	38	34	57	53	160	154	143	123	108	95	85	200	193	179	154	135	119	106		
	2,3		38	34	57	53	151	145	135	116	102	90	80	189	181	169	145	128	113	100		
	4,5		37	33	55	51	136	131	122	105	92	81	72	170	164	153	131	115	101	90		
	6-9		26	22	38	34	78	75	70	60	53	47	41	98	94	88	75	66	59	51		
8,001 - 10,000	1	4	58	54	89	85	305	293	272	234	205	182	161	381	366	340	293	256	228	201		
	2,3		58	54	89	85	288	277	258	222	194	172	152	360	346	323	278	243	215	190		
	4,5		56	52	86	82	259	249	232	199	174	154	137	324	311	290	249	218	193	171		
	6-9		39	35	58	54	150	144	134	115	101	89	79	188	180	168	144	126	111	99		
10,001 - 15,000	1	5	101	97	156	152	500	481	447	385	337	298	265	625	601	559	481	421	373	331		
	2,3		101	97	156	152	472	454	422	363	318	281	250	590	568	528	454	398	351	313		
	4,5		97	93	150	146	424	408	379	326	286	253	224	530	510	474	408	358	316	280		
	6-9		66	62	101	97	245	236	219	189	165	146	130	306	295	274	236	206	183	163		
15,001 - 20,000	1	6	143	139	221	217	935	899	836	719	629	557	494	1169	1124	1045	899	786	696	618		
	2,3		143	139	221	217	882	848	789	678	594	526	466	1103	1060	986	848	743	658	583		
	4,5		138	134	213	209	794	763	710	610	534	473	420	993	954	888	763	668	591	525		
	6-9		93	89	143	139	459	441	410	353	309	273	243	574	551	513	441	386	341	304		
20,001 - 25,000	1	7	202	198	316	310	1360	1308	1216	1046	916	811	719	1700	1635	1520	1308	1145	1014	899		
	2,3		202	198	316	310	1283	1234	1148	987	864	765	679	1604	1543	1435	1234	1080	956	849		
	4,5		195	191	304	298	1154	1110	1032	888	777	688	611	1443	1388	1290	1110	971	860	764		
	6-9		131	127	203	199	667	641	596	513	449	397	353	834	801	745	641	561	496	441		
25,001 - 40,000	1	8	230	225	358	351	1594	1533	1426	1226	1073	950	843	1993	1916	1783	1533	1341	1188	1054		
	2,3		230	225	358	351	1505	1447	1346	1158	1013	897	796	1881	1809	1683	1448	1266	1121	995		
	4,5		220	216	344	337	1354	1302	1211	1042	911	807	716	1693	1628	1514	1303	1139	1009	895		
	6-9		148	144	230	225	782	752	699	602	526	466	414	978	940	874	753	658	583	518		
40,001 - 65,000	1	10	274	269	429	421	2100	2019	1878	1615	1413	1252	1110	2625	2524	2348	2019	1766	1565	1388		
	2,3		274	269	429	421	1981	1905	1772	1524	1334	1181	1048	2476	2381	2215	1905	1668	1476	1310		
	4,5		264	259	412	404	1783	1714	1594	1371	1200	1063	943	2229	2143	1993	1714	1500	1329	1179		
	6-9		177	173	275	270	1031	991	922	793	694	614	545	1289	1239	1153	991	868	768	681		
65,001 - 90,000	1	11	298	292	465	456	2300	2212	2057	1770	1548	1371	1217	2875	2765	2571	2213	1935	1714	1521		
	2,3		298	292	465	456	2169	2086	1940	1669	1460	1293	1147	2711	2608	2425	2086	1825	1616	1434		
	4,5		286	280	447	438	1953	1878	1747	1502	1315	1164	1033	2441	2348	2184	1878	1644	1455	1291		
	6-9		191	187	298	292	1128	1085	1009	868	760	673	597	1410	1356	1261	1085	950	841	746		
Charge per \$1000 over \$90,000	1	12	0.69	0.68	1.09	1.06	11.79	11.34	10.55	9.07	7.94	7.03	6.24	14.74	14.17	13.18	11.34	9.92	8.79	7.80		
	2,3		0.69	0.68	1.09	1.06	11.79	11.34	10.55	9.07	7.94	7.03	6.24	14.74	14.17	13.18	11.34	9.92	8.79	7.80		
	4,5		0.69	0.68	1.09	1.06	11.79	11.34	10.55	9.07	7.94	7.03	6.24	14.74	14.17	13.18	11.34	9.92	8.79	7.80		
	6-9		0.69	0.68	1.09	1.06	11.79	11.34	10.55	9.07	7.94	7.03	6.24	14.74	14.17	13.18	11.34	9.92	8.79	7.80		

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 21
\$1000 Deductible	\$ 37
\$2000 Deductible	\$ 62
\$3000 Deductible	\$ 81
\$4000 Deductible	\$ 96
\$5000 Deductible	\$108

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

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 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	34	30	51	47	120	115	107	92	81	71	63	150	144	134	115	101	89	79		
	2,3		34	30	51	47	113	109	101	87	76	68	60	141	136	126	109	95	85	75		
	4,5		33	29	49	45	102	98	91	78	69	61	54	128	123	114	98	86	76	68		
	6-9		23	19	34	30	59	57	53	46	40	35	31	74	71	66	58	50	44	39		
4,501 - 6,000	1	2	40	36	61	57	130	125	116	100	88	78	69	163	156	145	125	110	98	86		
	2,3		40	36	61	57	123	118	110	94	83	73	65	154	148	138	118	104	91	81		
	4,5		39	35	59	55	110	106	99	85	74	66	58	138	133	124	106	93	83	73		
	6-9		28	24	41	37	63	61	57	49	43	38	34	79	76	71	61	54	48	43		
6,001 - 8,000	1	3	42	38	63	59	166	160	149	128	112	99	88	208	200	186	160	140	124	110		
	2,3		42	38	63	59	157	151	140	121	106	94	83	196	189	175	151	133	118	104		
	4,5		40	36	61	57	141	136	126	109	95	84	75	176	170	158	136	119	105	94		
	6-9		28	24	42	38	81	78	73	62	55	48	43	101	98	91	78	69	60	54		
8,001 - 10,000	1	4	64	60	98	94	318	306	285	245	214	190	168	398	383	356	306	268	238	210		
	2,3		64	60	98	94	300	288	268	230	202	179	158	375	360	335	288	253	224	198		
	4,5		62	58	95	91	269	259	241	207	181	161	142	336	324	301	259	226	201	178		
	6-9		42	38	64	60	156	150	140	120	105	93	83	195	188	175	150	131	116	104		
10,001 - 15,000	1	5	112	108	172	168	521	501	466	401	351	311	276	651	626	583	501	439	389	345		
	2,3		112	108	172	168	492	473	440	378	331	293	260	615	591	550	473	414	366	325		
	4,5		108	104	166	162	442	425	395	340	298	264	234	553	531	494	425	373	330	293		
	6-9		73	69	112	108	256	246	229	197	172	153	135	320	308	286	246	215	191	169		
15,001 - 20,000	1	6	158	154	246	241	974	937	871	750	656	581	515	1218	1171	1089	938	820	726	644		
	2,3		158	154	246	241	919	884	822	707	619	548	486	1149	1105	1028	884	774	685	608		
	4,5		152	148	236	231	827	795	739	636	557	493	437	1034	994	924	795	696	616	546		
	6-9		103	99	158	154	477	459	427	367	321	285	252	596	574	534	459	401	356	315		
20,001 - 25,000	1	7	224	220	351	344	1416	1362	1267	1090	953	844	749	1770	1703	1584	1363	1191	1055	936		
	2,3		224	220	351	344	1336	1285	1195	1028	900	797	707	1670	1606	1494	1285	1125	996	884		
	4,5		215	211	337	330	1203	1157	1076	926	810	717	636	1504	1446	1345	1158	1013	896	795		
	6-9		145	141	224	220	695	668	621	534	468	414	367	869	835	776	668	585	518	459		
25,001 - 40,000	1	8	254	249	397	389	1662	1598	1486	1278	1119	991	879	2078	1998	1858	1598	1399	1239	1099		
	2,3		254	249	397	389	1567	1507	1402	1206	1055	934	829	1959	1884	1753	1508	1319	1168	1036		
	4,5		244	239	380	373	1411	1357	1262	1086	950	841	746	1764	1696	1578	1358	1188	1051	933		
	6-9		163	159	254	249	815	784	729	627	549	486	431	1019	980	911	784	686	608	539		
40,001 - 65,000	1	10	304	298	475	466	2188	2104	1957	1683	1473	1304	1157	2735	2630	2446	2104	1841	1630	1446		
	2,3		304	298	475	466	2064	1985	1846	1588	1390	1231	1092	2580	2481	2308	1985	1738	1539	1365		
	4,5		293	287	457	448	1857	1786	1661	1429	1250	1107	982	2321	2233	2076	1786	1563	1384	1228		
	6-9		195	191	305	299	1073	1032	960	826	722	640	568	1341	1290	1200	1033	903	800	710		
65,001 - 90,000	1	11	329	323	515	505	2396	2304	2143	1843	1613	1428	1267	2995	2880	2679	2304	2016	1785	1584		
	2,3		329	323	515	505	2261	2174	2022	1739	1522	1348	1196	2826	2718	2528	2174	1903	1685	1495		
	4,5		316	310	495	485	2034	1956	1819	1565	1369	1213	1076	2543	2445	2274	1956	1711	1516	1345		
	6-9		211	207	329	323	1175	1130	1051	904	791	701	622	1469	1413	1314	1130	989	876	778		
Charge per \$1000 over \$90,000	1	12	0.77	0.75	1.20	1.18	12.29	11.81	10.99	9.45	8.27	7.32	6.50	15.36	14.77	13.73	11.81	10.34	9.16	8.12		
	2,3		0.77	0.75	1.20	1.18	12.29	11.81	10.99	9.45	8.27	7.32	6.50	15.36	14.77	13.73	11.81	10.34	9.16	8.12		
	4,5		0.77	0.75	1.20	1.18	12.29	11.81	10.99	9.45	8.27	7.32	6.50	15.36	14.77	13.73	11.81	10.34	9.16	8.12		
	6-9		0.77	0.75	1.20	1.18	12.29	11.81	10.99	9.45	8.27	7.32	6.50	15.36	14.77	13.73	11.81	10.34	9.16	8.12		

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:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 17
\$ 500 Deductible	\$ 22
\$1000 Deductible	\$ 39
\$2000 Deductible	\$ 64
\$3000 Deductible	\$ 84
\$4000 Deductible	\$100
\$5000 Deductible	\$112

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 \$17
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	34	30	51	47	134	129	120	103	90	80	71	168	161	150	129	113	100	89
	2,3		34	30	51	47	126	121	113	97	85	75	67	158	151	141	121	106	94	84
	4,5		33	29	49	45	113	109	101	87	76	68	60	141	136	126	109	95	85	75
	6-9		23	19	34	30	66	63	59	50	44	39	35	83	79	74	63	55	49	44
4,501 - 6,000	1	2	40	36	61	57	146	140	130	112	98	87	77	183	175	163	140	123	109	96
	2,3		40	36	61	57	137	132	123	106	92	82	73	171	165	154	133	115	103	91
	4,5		39	35	58	54	124	119	111	95	83	74	65	155	149	139	119	104	93	81
	6-9		27	23	40	36	71	68	63	54	48	42	37	89	85	79	68	60	53	46
6,001 - 8,000	1	3	41	37	62	58	186	179	166	143	125	111	98	233	224	208	179	156	139	123
	2,3		41	37	62	58	176	169	157	135	118	105	93	220	211	196	169	148	131	116
	4,5		40	36	60	56	158	152	141	122	106	94	84	198	190	176	153	133	118	105
	6-9		28	24	41	37	90	87	81	70	61	54	48	113	109	101	88	76	68	60
8,001 - 10,000	1	4	64	60	98	94	355	341	317	273	239	211	188	444	426	396	341	299	264	235
	2,3		64	60	98	94	334	321	299	257	225	199	177	418	401	374	321	281	249	221
	4,5		62	58	94	90	301	289	269	231	202	179	159	376	361	336	289	253	224	199
	6-9		42	38	64	60	174	167	155	134	117	104	92	218	209	194	168	146	130	115
10,001 - 15,000	1	5	111	107	171	167	581	559	520	447	391	347	307	726	699	650	559	489	434	384
	2,3		111	107	171	167	548	527	490	422	369	327	290	685	659	613	528	461	409	363
	4,5		106	102	164	160	493	474	441	379	332	294	261	616	593	551	474	415	368	326
	6-9		72	68	111	107	285	274	255	219	192	170	151	356	343	319	274	240	213	189
15,001 - 20,000	1	6	157	153	244	239	1086	1044	971	835	731	647	574	1358	1305	1214	1044	914	809	718
	2,3		157	153	244	239	1024	985	916	788	690	611	542	1280	1231	1145	985	863	764	678
	4,5		151	147	234	229	922	887	825	710	621	550	488	1153	1109	1031	888	776	688	610
	6-9		102	98	157	153	532	512	476	410	358	317	282	665	640	595	513	448	396	353
20,001 - 25,000	1	7	222	218	348	341	1580	1519	1413	1215	1063	942	835	1975	1899	1766	1519	1329	1178	1044
	2,3		222	218	348	341	1490	1433	1333	1146	1003	888	788	1863	1791	1666	1433	1254	1110	985
	4,5		213	209	334	327	1342	1290	1200	1032	903	800	710	1678	1613	1500	1290	1129	1000	888
	6-9		144	140	222	218	775	745	693	596	522	462	410	969	931	866	745	653	578	513
25,001 - 40,000	1	8	252	247	394	386	1852	1781	1656	1425	1247	1104	980	2315	2226	2070	1781	1559	1380	1225
	2,3		252	247	394	386	1748	1681	1563	1345	1177	1042	925	2185	2101	1954	1681	1471	1303	1156
	4,5		242	237	377	370	1574	1513	1407	1210	1059	938	832	1968	1891	1759	1513	1324	1173	1040
	6-9		162	158	252	247	909	874	813	699	612	542	481	1136	1093	1016	874	765	678	601
40,001 - 65,000	1	10	302	296	472	463	2440	2346	2182	1877	1642	1455	1290	3050	2933	2728	2346	2053	1819	1613
	2,3		302	296	472	463	2302	2213	2058	1770	1549	1372	1217	2878	2766	2573	2213	1936	1715	1521
	4,5		290	284	453	444	2072	1992	1853	1594	1394	1235	1096	2590	2490	2316	1993	1743	1544	1370
	6-9		193	189	302	296	1197	1151	1070	921	806	714	633	1496	1439	1338	1151	1008	893	791
65,001 - 90,000	1	11	327	321	511	501	2672	2569	2389	2055	1798	1593	1413	3340	3211	2986	2569	2248	1991	1766
	2,3		327	321	511	501	2521	2424	2254	1939	1697	1503	1333	3151	3030	2818	2424	2121	1879	1666
	4,5		314	308	491	481	2268	2181	2028	1745	1527	1352	1200	2835	2726	2535	2181	1909	1690	1500
	6-9		209	205	327	321	1310	1260	1172	1008	882	781	693	1638	1575	1465	1260	1103	976	866
Charge per \$1000 over \$90,000	1	12	0.76	0.75	1.19	1.17	13.70	13.17	12.25	10.54	9.22	8.17	7.24	17.12	16.47	15.31	13.17	11.53	10.21	9.06
	2,3		0.76	0.75	1.19	1.17	13.70	13.17	12.25	10.54	9.22	8.17	7.24	17.12	16.47	15.31	13.17	11.53	10.21	9.06
	4,5		0.76	0.75	1.19	1.17	13.70	13.17	12.25	10.54	9.22	8.17	7.24	17.12	16.47	15.31	13.17	11.53	10.21	9.06
	6-9		0.76	0.75	1.19	1.17	13.70	13.17	12.25	10.54	9.22	8.17	7.24	17.12	16.47	15.31	13.17	11.53	10.21	9.06

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	\$ 19
\$ 500 Deductible	\$ 24
\$1000 Deductible	\$ 43
\$2000 Deductible	\$ 72
\$3000 Deductible	\$ 94
\$4000 Deductible	\$112
\$5000 Deductible	\$125

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

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 \$19
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	36	32	54	50	146	140	130	112	98	87	77	183	175	163	140	123	109	96
	2,3		36	32	54	50	137	132	123	106	92	82	73	171	165	154	133	115	103	91
	4,5		35	31	52	48	124	119	111	95	83	74	65	155	149	139	119	104	93	81
	6-9		24	20	36	32	72	69	64	55	48	43	38	90	86	80	69	60	54	48
4,501 - 6,000	1	2	42	38	64	60	158	152	141	122	106	94	84	198	190	176	153	133	118	105
	2,3		42	38	64	60	150	144	134	115	101	89	79	188	180	168	144	126	111	99
	4,5		41	37	62	58	134	129	120	103	90	80	71	168	161	150	129	113	100	89
	6-9		29	25	43	39	78	75	70	60	53	47	41	98	94	88	75	66	59	51
6,001 - 8,000	1	3	44	40	66	62	203	195	181	156	137	121	107	254	244	226	195	171	151	134
	2,3		44	40	66	62	191	184	171	147	129	114	101	239	230	214	184	161	143	126
	4,5		42	38	64	60	172	165	153	132	116	102	91	215	206	191	165	145	128	114
	6-9		30	26	44	40	99	95	88	76	67	59	52	124	119	110	95	84	74	65
8,001 - 10,000	1	4	68	64	104	100	387	372	346	298	260	231	205	484	465	433	373	325	289	256
	2,3		68	64	104	100	364	350	326	280	245	217	193	455	438	408	350	306	271	241
	4,5		65	61	100	96	328	315	293	252	221	195	173	410	394	366	315	276	244	216
	6-9		45	41	68	64	189	182	169	146	127	113	100	236	228	211	183	159	141	125
10,001 - 15,000	1	5	118	114	182	178	633	609	566	487	426	378	335	791	761	708	609	533	473	419
	2,3		118	114	182	178	597	574	534	459	402	356	316	746	718	668	574	503	445	395
	4,5		113	109	175	171	538	517	481	414	362	321	284	673	646	601	518	453	401	355
	6-9		77	73	118	114	311	299	278	239	209	185	164	389	374	348	299	261	231	205
15,001 - 20,000	1	6	167	163	259	254	1184	1138	1058	910	797	706	626	1480	1423	1323	1138	996	883	783
	2,3		167	163	259	254	1117	1074	999	859	752	666	591	1396	1343	1249	1074	940	833	739
	4,5		160	156	249	244	1006	967	899	774	677	600	532	1258	1209	1124	968	846	750	665
	6-9		108	104	167	163	580	558	519	446	391	346	307	725	698	649	558	489	433	384
20,001 - 25,000	1	7	237	232	370	363	1722	1656	1540	1325	1159	1027	911	2153	2070	1925	1656	1449	1284	1139
	2,3		237	232	370	363	1624	1562	1453	1250	1093	968	859	2030	1953	1816	1563	1366	1210	1074
	4,5		227	223	355	348	1462	1406	1308	1125	984	872	773	1828	1758	1635	1406	1230	1090	966
	6-9		152	148	237	232	844	812	755	650	568	503	447	1055	1015	944	813	710	629	559
25,001 - 40,000	1	8	268	263	419	411	2020	1942	1806	1554	1359	1204	1068	2525	2428	2258	1943	1699	1505	1335
	2,3		268	263	419	411	1905	1832	1704	1466	1282	1136	1008	2381	2290	2130	1833	1603	1420	1260
	4,5		258	253	403	395	1715	1649	1534	1319	1154	1022	907	2144	2061	1918	1649	1443	1278	1134
	6-9		172	168	268	263	991	953	886	762	667	591	524	1239	1191	1108	953	834	739	655
40,001 - 65,000	1	10	322	316	503	493	2659	2557	2378	2046	1790	1585	1406	3324	3196	2973	2558	2238	1981	1758
	2,3		322	316	503	493	2510	2413	2244	1930	1689	1496	1327	3138	3016	2805	2413	2111	1870	1659
	4,5		309	303	482	473	2258	2171	2019	1737	1520	1346	1194	2823	2714	2524	2171	1900	1683	1493
	6-9		206	202	321	315	1305	1255	1167	1004	879	778	690	1631	1569	1459	1255	1099	973	863
65,001 - 90,000	1	11	349	342	545	534	2913	2801	2605	2241	1961	1737	1541	3641	3501	3256	2801	2451	2171	1926
	2,3		349	342	545	534	2748	2642	2457	2114	1849	1638	1453	3435	3303	3071	2643	2311	2048	1816
	4,5		335	328	522	512	2473	2378	2212	1902	1665	1474	1308	3091	2973	2765	2378	2081	1843	1635
	6-9		223	219	349	342	1429	1374	1278	1099	962	852	756	1786	1718	1598	1374	1203	1065	945
Charge per \$1000 over \$90,000	1	12	0.81	0.80	1.27	1.25	14.93	14.36	13.36	11.49	10.05	8.90	7.90	18.67	17.95	16.69	14.36	12.57	11.13	9.87
	2,3		0.81	0.80	1.27	1.25	14.93	14.36	13.36	11.49	10.05	8.90	7.90	18.67	17.95	16.69	14.36	12.57	11.13	9.87
	4,5		0.81	0.80	1.27	1.25	14.93	14.36	13.36	11.49	10.05	8.90	7.90	18.67	17.95	16.69	14.36	12.57	11.13	9.87
	6-9		0.81	0.80	1.27	1.25	14.93	14.36	13.36	11.49	10.05	8.90	7.90	18.67	17.95	16.69	14.36	12.57	11.13	9.87

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 21
\$ 500 Deductible	\$ 27
\$1000 Deductible	\$ 47
\$2000 Deductible	\$ 78
\$3000 Deductible	\$103
\$4000 Deductible	\$122
\$5000 Deductible	\$136

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

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 \$21
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	40	36	60	56	189	182	169	146	127	113	100	236	228	211	183	159	141	125
	2,3		40	36	60	56	178	171	159	137	120	106	94	223	214	199	171	150	133	118
	4,5		39	35	58	54	160	154	143	123	108	95	85	200	193	179	154	135	119	106
	6-9		27	23	40	36	93	89	83	71	62	55	49	116	111	104	89	78	69	61
4,501 - 6,000	1	2	48	44	72	68	205	197	183	158	138	122	108	256	246	229	198	173	153	135
	2,3		48	44	72	68	193	186	173	149	130	115	102	241	233	216	186	163	144	128
	4,5		46	42	70	66	174	167	155	134	117	104	92	218	209	194	168	146	130	115
	6-9		32	28	48	44	101	97	90	78	68	60	53	126	121	113	98	85	75	66
6,001 - 8,000	1	3	49	45	74	70	262	252	234	202	176	156	139	328	315	293	253	220	195	174
	2,3		49	45	74	70	248	238	221	190	167	148	131	310	298	276	238	209	185	164
	4,5		48	44	72	68	223	214	199	171	150	133	118	279	268	249	214	188	166	148
	6-9		33	29	49	45	129	124	115	99	87	77	68	161	155	144	124	109	96	85
8,001 - 10,000	1	4	76	72	117	113	500	481	447	385	337	298	265	625	601	559	481	421	373	331
	2,3		76	72	117	113	472	454	422	363	318	281	250	590	568	528	454	398	351	313
	4,5		73	69	112	108	425	409	380	327	286	254	225	531	511	475	409	358	318	281
	6-9		50	46	76	72	245	236	219	189	165	146	130	306	295	274	236	206	183	163
10,001 - 15,000	1	5	133	129	205	201	821	789	734	631	552	489	434	1026	986	918	789	690	611	543
	2,3		133	129	205	201	774	744	692	595	521	461	409	968	930	865	744	651	576	511
	4,5		128	124	197	193	697	670	623	536	469	415	369	871	838	779	670	586	519	461
	6-9		87	83	133	129	402	387	360	310	271	240	213	503	484	450	388	339	300	266
15,001 - 20,000	1	6	188	184	293	287	1534	1475	1372	1180	1033	915	811	1918	1844	1715	1475	1291	1144	1014
	2,3		188	184	293	287	1448	1392	1295	1114	974	863	766	1810	1740	1619	1393	1218	1079	958
	4,5		181	177	282	276	1302	1252	1164	1002	876	776	689	1628	1565	1455	1253	1095	970	861
	6-9		122	118	188	184	752	723	672	578	506	448	398	940	904	840	723	633	560	498
20,001 - 25,000	1	7	267	262	418	410	2231	2145	1995	1716	1502	1330	1180	2789	2681	2494	2145	1878	1663	1475
	2,3		267	262	418	410	2105	2024	1882	1619	1417	1255	1113	2631	2530	2353	2024	1771	1569	1391
	4,5		257	252	402	394	1895	1822	1694	1458	1275	1130	1002	2369	2278	2118	1823	1594	1413	1253
	6-9		172	168	267	262	1094	1052	978	842	736	652	579	1368	1315	1223	1053	920	815	724
25,001 - 40,000	1	8	303	297	473	464	2617	2516	2340	2013	1761	1560	1384	3271	3145	2925	2516	2201	1950	1730
	2,3		303	297	473	464	2469	2374	2208	1899	1662	1472	1306	3086	2968	2760	2374	2078	1840	1633
	4,5		291	285	455	446	2221	2136	1986	1709	1495	1324	1175	2776	2670	2483	2136	1869	1655	1469
	6-9		194	190	303	297	1284	1235	1149	988	865	766	679	1605	1544	1436	1235	1081	958	849
40,001 - 65,000	1	10	363	356	568	557	3446	3313	3081	2650	2319	2054	1822	4308	4141	3851	3313	2899	2568	2278
	2,3		363	356	568	557	3250	3125	2906	2500	2188	1938	1719	4063	3906	3633	3125	2735	2423	2149
	4,5		349	342	545	534	2926	2813	2616	2250	1969	1744	1547	3658	3516	3270	2813	2461	2180	1934
	6-9		233	228	363	356	1690	1625	1511	1300	1138	1008	894	2113	2031	1889	1625	1423	1260	1118
65,001 - 90,000	1	11	394	386	615	603	3774	3629	3375	2903	2540	2250	1996	4718	4536	4219	3629	3175	2813	2495
	2,3		394	386	615	603	3560	3423	3183	2738	2396	2122	1883	4450	4279	3979	3423	2995	2653	2354
	4,5		378	371	591	579	3204	3081	2865	2465	2157	1910	1695	4005	3851	3581	3081	2696	2388	2119
	6-9		252	247	394	386	1851	1780	1655	1424	1246	1104	979	2314	2225	2069	1780	1558	1380	1224
Charge per \$1000 over \$90,000	1	12	0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	2,3		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	4,5		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	6-9		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79

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

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

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	\$ 27
\$ 500 Deductible	\$ 34
\$1000 Deductible	\$ 61
\$2000 Deductible	\$102
\$3000 Deductible	\$133
\$4000 Deductible	\$158
\$5000 Deductible	\$177

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

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 \$27
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	40	36	60	56	189	182	169	146	127	113	100	236	228	211	183	159	141	125
	2,3		40	36	60	56	178	171	159	137	120	106	94	223	214	199	171	150	133	118
	4,5		39	35	58	54	160	154	143	123	108	95	85	200	193	179	154	135	119	106
	6-9		27	23	40	36	93	89	83	71	62	55	49	116	111	104	89	78	69	61
4,501 - 6,000	1	2	48	44	72	68	205	197	183	158	138	122	108	256	246	229	198	173	153	135
	2,3		48	44	72	68	193	186	173	149	130	115	102	241	233	216	186	163	144	128
	4,5		46	42	70	66	174	167	155	134	117	104	92	218	209	194	168	146	130	115
	6-9		32	28	48	44	101	97	90	78	68	60	53	126	121	113	98	85	75	66
6,001 - 8,000	1	3	49	45	74	70	262	252	234	202	176	156	139	328	315	293	253	220	195	174
	2,3		49	45	74	70	248	238	221	190	167	148	131	310	298	276	238	209	185	164
	4,5		48	44	72	68	223	214	199	171	150	133	118	279	268	249	214	188	166	148
	6-9		33	29	49	45	129	124	115	99	87	77	68	161	155	144	124	109	96	85
8,001 - 10,000	1	4	76	72	117	113	500	481	447	385	337	298	265	625	601	559	481	421	373	331
	2,3		76	72	117	113	472	454	422	363	318	281	250	590	568	528	454	398	351	313
	4,5		73	69	112	108	425	409	380	327	286	254	225	531	511	475	409	358	318	281
	6-9		50	46	76	72	245	236	219	189	165	146	130	306	295	274	236	206	183	163
10,001 - 15,000	1	5	133	129	205	201	821	789	734	631	552	489	434	1026	986	918	789	690	611	543
	2,3		133	129	205	201	774	744	692	595	521	461	409	968	930	865	744	651	576	511
	4,5		128	124	197	193	697	670	623	536	469	415	369	871	838	779	670	586	519	461
	6-9		87	83	133	129	402	387	360	310	271	240	213	503	484	450	388	339	300	266
15,001 - 20,000	1	6	188	184	293	287	1534	1475	1372	1180	1033	915	811	1918	1844	1715	1475	1291	1144	1014
	2,3		188	184	293	287	1448	1392	1295	1114	974	863	766	1810	1740	1619	1393	1218	1079	958
	4,5		181	177	282	276	1302	1252	1164	1002	876	776	689	1628	1565	1455	1253	1095	970	861
	6-9		122	118	188	184	752	723	672	578	506	448	398	940	904	840	723	633	560	498
20,001 - 25,000	1	7	267	262	418	410	2231	2145	1995	1716	1502	1330	1180	2789	2681	2494	2145	1878	1663	1475
	2,3		267	262	418	410	2105	2024	1882	1619	1417	1255	1113	2631	2530	2353	2024	1771	1569	1391
	4,5		257	252	402	394	1895	1822	1694	1458	1275	1130	1002	2369	2278	2118	1823	1594	1413	1253
	6-9		172	168	267	262	1094	1052	978	842	736	652	579	1368	1315	1223	1053	920	815	724
25,001 - 40,000	1	8	303	297	473	464	2617	2516	2340	2013	1761	1560	1384	3271	3145	2925	2516	2201	1950	1730
	2,3		303	297	473	464	2469	2374	2208	1899	1662	1472	1306	3086	2968	2760	2374	2078	1840	1633
	4,5		291	285	455	446	2221	2136	1986	1709	1495	1324	1175	2776	2670	2483	2136	1869	1655	1469
	6-9		194	190	303	297	1284	1235	1149	988	865	766	679	1605	1544	1436	1235	1081	958	849
40,001 - 65,000	1	10	363	356	568	557	3446	3313	3081	2650	2319	2054	1822	4308	4141	3851	3313	2899	2568	2278
	2,3		363	356	568	557	3250	3125	2906	2500	2188	1938	1719	4063	3906	3633	3125	2735	2423	2149
	4,5		349	342	545	534	2926	2813	2616	2250	1969	1744	1547	3658	3516	3270	2813	2461	2180	1934
	6-9		233	228	363	356	1690	1625	1511	1300	1138	1008	894	2113	2031	1889	1625	1423	1260	1118
65,001 - 90,000	1	11	394	386	615	603	3774	3629	3375	2903	2540	2250	1996	4718	4536	4219	3629	3175	2813	2495
	2,3		394	386	615	603	3560	3423	3183	2738	2396	2122	1883	4450	4279	3979	3423	2995	2653	2354
	4,5		378	371	591	579	3204	3081	2865	2465	2157	1910	1695	4005	3851	3581	3081	2696	2388	2119
	6-9		252	247	394	386	1851	1780	1655	1424	1246	1104	979	2314	2225	2069	1780	1558	1380	1224
Charge per \$1000 over \$90,000	1	12	0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	2,3		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	4,5		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	6-9		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79

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

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

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	\$ 27
\$ 500 Deductible	\$ 34
\$1000 Deductible	\$ 61
\$2000 Deductible	\$102
\$3000 Deductible	\$133
\$4000 Deductible	\$158
\$5000 Deductible	\$177

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

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 \$27
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 3 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	40	36	60	56	189	182	169	146	127	113	100	236	228	211	183	159	141	125
	2,3		40	36	60	56	178	171	159	137	120	106	94	223	214	199	171	150	133	118
	4,5		39	35	58	54	160	154	143	123	108	95	85	200	193	179	154	135	119	106
	6-9		27	23	40	36	93	89	83	71	62	55	49	116	111	104	89	78	69	61
4,501 - 6,000	1	2	48	44	72	68	205	197	183	158	138	122	108	256	246	229	198	173	153	135
	2,3		48	44	72	68	193	186	173	149	130	115	102	241	233	216	186	163	144	128
	4,5		46	42	70	66	174	167	155	134	117	104	92	218	209	194	168	146	130	115
	6-9		32	28	48	44	101	97	90	78	68	60	53	126	121	113	98	85	75	66
6,001 - 8,000	1	3	49	45	74	70	262	252	234	202	176	156	139	328	315	293	253	220	195	174
	2,3		49	45	74	70	248	238	221	190	167	148	131	310	298	276	238	209	185	164
	4,5		48	44	72	68	223	214	199	171	150	133	118	279	268	249	214	188	166	148
	6-9		33	29	49	45	129	124	115	99	87	77	68	161	155	144	124	109	96	85
8,001 - 10,000	1	4	76	72	117	113	500	481	447	385	337	298	265	625	601	559	481	421	373	331
	2,3		76	72	117	113	472	454	422	363	318	281	250	590	568	528	454	398	351	313
	4,5		73	69	112	108	425	409	380	327	286	254	225	531	511	475	409	358	318	281
	6-9		50	46	76	72	245	236	219	189	165	146	130	306	295	274	236	206	183	163
10,001 - 15,000	1	5	133	129	205	201	821	789	734	631	552	489	434	1026	986	918	789	690	611	543
	2,3		133	129	205	201	774	744	692	595	521	461	409	968	930	865	744	651	576	511
	4,5		128	124	197	193	697	670	623	536	469	415	369	871	838	779	670	586	519	461
	6-9		87	83	133	129	402	387	360	310	271	240	213	503	484	450	388	339	300	266
15,001 - 20,000	1	6	188	184	293	287	1534	1475	1372	1180	1033	915	811	1918	1844	1715	1475	1291	1144	1014
	2,3		188	184	293	287	1448	1392	1295	1114	974	863	766	1810	1740	1619	1393	1218	1079	958
	4,5		181	177	282	276	1302	1252	1164	1002	876	776	689	1628	1565	1455	1253	1095	970	861
	6-9		122	118	188	184	752	723	672	578	506	448	398	940	904	840	723	633	560	498
20,001 - 25,000	1	7	267	262	418	410	2231	2145	1995	1716	1502	1330	1180	2789	2681	2494	2145	1878	1663	1475
	2,3		267	262	418	410	2105	2024	1882	1619	1417	1255	1113	2631	2530	2353	2024	1771	1569	1391
	4,5		257	252	402	394	1895	1822	1694	1458	1275	1130	1002	2369	2278	2118	1823	1594	1413	1253
	6-9		172	168	267	262	1094	1052	978	842	736	652	579	1368	1315	1223	1053	920	815	724
25,001 - 40,000	1	8	303	297	473	464	2617	2516	2340	2013	1761	1560	1384	3271	3145	2925	2516	2201	1950	1730
	2,3		303	297	473	464	2469	2374	2208	1899	1662	1472	1306	3086	2968	2760	2374	2078	1840	1633
	4,5		291	285	455	446	2221	2136	1986	1709	1495	1324	1175	2776	2670	2483	2136	1869	1655	1469
	6-9		194	190	303	297	1284	1235	1149	988	865	766	679	1605	1544	1436	1235	1081	958	849
40,001 - 65,000	1	10	363	356	568	557	3446	3313	3081	2650	2319	2054	1822	4308	4141	3851	3313	2899	2568	2278
	2,3		363	356	568	557	3250	3125	2906	2500	2188	1938	1719	4063	3906	3633	3125	2735	2423	2149
	4,5		349	342	545	534	2926	2813	2616	2250	1969	1744	1547	3658	3516	3270	2813	2461	2180	1934
	6-9		233	228	363	356	1690	1625	1511	1300	1138	1008	894	2113	2031	1889	1625	1423	1260	1118
65,001 - 90,000	1	11	394	386	615	603	3774	3629	3375	2903	2540	2250	1996	4718	4536	4219	3629	3175	2813	2495
	2,3		394	386	615	603	3560	3423	3183	2738	2396	2122	1883	4450	4279	3979	3423	2995	2653	2354
	4,5		378	371	591	579	3204	3081	2865	2465	2157	1910	1695	4005	3851	3581	3081	2696	2388	2119
	6-9		252	247	394	386	1851	1780	1655	1424	1246	1104	979	2314	2225	2069	1780	1558	1380	1224
Charge per \$1000 over \$90,000	1	12	0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	2,3		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	4,5		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	6-9		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 34
\$1000 Deductible	\$ 61
\$2000 Deductible	\$102
\$3000 Deductible	\$133
\$4000 Deductible	\$158
\$5000 Deductible	\$177

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 \$27
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 4 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	40	36	60	56	189	182	169	146	127	113	100	236	228	211	183	159	141	125
	2,3		40	36	60	56	178	171	159	137	120	106	94	223	214	199	171	150	133	118
	4,5		39	35	58	54	160	154	143	123	108	95	85	200	193	179	154	135	119	106
	6-9		27	23	40	36	93	89	83	71	62	55	49	116	111	104	89	78	69	61
4,501 - 6,000	1	2	48	44	72	68	205	197	183	158	138	122	108	256	246	229	198	173	153	135
	2,3		48	44	72	68	193	186	173	149	130	115	102	241	233	216	186	163	144	128
	4,5		46	42	70	66	174	167	155	134	117	104	92	218	209	194	168	146	130	115
	6-9		32	28	48	44	101	97	90	78	68	60	53	126	121	113	98	85	75	66
6,001 - 8,000	1	3	49	45	74	70	262	252	234	202	176	156	139	328	315	293	253	220	195	174
	2,3		49	45	74	70	248	238	221	190	167	148	131	310	298	276	238	209	185	164
	4,5		48	44	72	68	223	214	199	171	150	133	118	279	268	249	214	188	166	148
	6-9		33	29	49	45	129	124	115	99	87	77	68	161	155	144	124	109	96	85
8,001 - 10,000	1	4	76	72	117	113	500	481	447	385	337	298	265	625	601	559	481	421	373	331
	2,3		76	72	117	113	472	454	422	363	318	281	250	590	568	528	454	398	351	313
	4,5		73	69	112	108	425	409	380	327	286	254	225	531	511	475	409	358	318	281
	6-9		50	46	76	72	245	236	219	189	165	146	130	306	295	274	236	206	183	163
10,001 - 15,000	1	5	133	129	205	201	821	789	734	631	552	489	434	1026	986	918	789	690	611	543
	2,3		133	129	205	201	774	744	692	595	521	461	409	968	930	865	744	651	576	511
	4,5		128	124	197	193	697	670	623	536	469	415	369	871	838	779	670	586	519	461
	6-9		87	83	133	129	402	387	360	310	271	240	213	503	484	450	388	339	300	266
15,001 - 20,000	1	6	188	184	293	287	1534	1475	1372	1180	1033	915	811	1918	1844	1715	1475	1291	1144	1014
	2,3		188	184	293	287	1448	1392	1295	1114	974	863	766	1810	1740	1619	1393	1218	1079	958
	4,5		181	177	282	276	1302	1252	1164	1002	876	776	689	1628	1565	1455	1253	1095	970	861
	6-9		122	118	188	184	752	723	672	578	506	448	398	940	904	840	723	633	560	498
20,001 - 25,000	1	7	267	262	418	410	2231	2145	1995	1716	1502	1330	1180	2789	2681	2494	2145	1878	1663	1475
	2,3		267	262	418	410	2105	2024	1882	1619	1417	1255	1113	2631	2530	2353	2024	1771	1569	1391
	4,5		257	252	402	394	1895	1822	1694	1458	1275	1130	1002	2369	2278	2118	1823	1594	1413	1253
	6-9		172	168	267	262	1094	1052	978	842	736	652	579	1368	1315	1223	1053	920	815	724
25,001 - 40,000	1	8	303	297	473	464	2617	2516	2340	2013	1761	1560	1384	3271	3145	2925	2516	2201	1950	1730
	2,3		303	297	473	464	2469	2374	2208	1899	1662	1472	1306	3086	2968	2760	2374	2078	1840	1633
	4,5		291	285	455	446	2221	2136	1986	1709	1495	1324	1175	2776	2670	2483	2136	1869	1655	1469
	6-9		194	190	303	297	1284	1235	1149	988	865	766	679	1605	1544	1436	1235	1081	958	849
40,001 - 65,000	1	10	363	356	568	557	3446	3313	3081	2650	2319	2054	1822	4308	4141	3851	3313	2899	2568	2278
	2,3		363	356	568	557	3250	3125	2906	2500	2188	1938	1719	4063	3906	3633	3125	2735	2423	2149
	4,5		349	342	545	534	2926	2813	2616	2250	1969	1744	1547	3658	3516	3270	2813	2461	2180	1934
	6-9		233	228	363	356	1690	1625	1511	1300	1138	1008	894	2113	2031	1889	1625	1423	1260	1118
65,001 - 90,000	1	11	394	386	615	603	3774	3629	3375	2903	2540	2250	1996	4718	4536	4219	3629	3175	2813	2495
	2,3		394	386	615	603	3560	3423	3183	2738	2396	2122	1883	4450	4279	3979	3423	2995	2653	2354
	4,5		378	371	591	579	3204	3081	2865	2465	2157	1910	1695	4005	3851	3581	3081	2696	2388	2119
	6-9		252	247	394	386	1851	1780	1655	1424	1246	1104	979	2314	2225	2069	1780	1558	1380	1224
Charge per \$1000 over \$90,000	1	12	0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	2,3		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	4,5		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	6-9		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 34
\$1000 Deductible	\$ 61
\$2000 Deductible	\$102
\$3000 Deductible	\$133
\$4000 Deductible	\$158
\$5000 Deductible	\$177

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 \$27
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 5 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	40	36	60	56	189	182	169	146	127	113	100	236	228	211	183	159	141	125
	2,3		40	36	60	56	178	171	159	137	120	106	94	223	214	199	171	150	133	118
	4,5		39	35	58	54	160	154	143	123	108	95	85	200	193	179	154	135	119	106
	6-9		27	23	40	36	93	89	83	71	62	55	49	116	111	104	89	78	69	61
4,501 - 6,000	1	2	48	44	72	68	205	197	183	158	138	122	108	256	246	229	198	173	153	135
	2,3		48	44	72	68	193	186	173	149	130	115	102	241	233	216	186	163	144	128
	4,5		46	42	70	66	174	167	155	134	117	104	92	218	209	194	168	146	130	115
	6-9		32	28	48	44	101	97	90	78	68	60	53	126	121	113	98	85	75	66
6,001 - 8,000	1	3	49	45	74	70	262	252	234	202	176	156	139	328	315	293	253	220	195	174
	2,3		49	45	74	70	248	238	221	190	167	148	131	310	298	276	238	209	185	164
	4,5		48	44	72	68	223	214	199	171	150	133	118	279	268	249	214	188	166	148
	6-9		33	29	49	45	129	124	115	99	87	77	68	161	155	144	124	109	96	85
8,001 - 10,000	1	4	76	72	117	113	500	481	447	385	337	298	265	625	601	559	481	421	373	331
	2,3		76	72	117	113	472	454	422	363	318	281	250	590	568	528	454	398	351	313
	4,5		73	69	112	108	425	409	380	327	286	254	225	531	511	475	409	358	318	281
	6-9		50	46	76	72	245	236	219	189	165	146	130	306	295	274	236	206	183	163
10,001 - 15,000	1	5	133	129	205	201	821	789	734	631	552	489	434	1026	986	918	789	690	611	543
	2,3		133	129	205	201	774	744	692	595	521	461	409	968	930	865	744	651	576	511
	4,5		128	124	197	193	697	670	623	536	469	415	369	871	838	779	670	586	519	461
	6-9		87	83	133	129	402	387	360	310	271	240	213	503	484	450	388	339	300	266
15,001 - 20,000	1	6	188	184	293	287	1534	1475	1372	1180	1033	915	811	1918	1844	1715	1475	1291	1144	1014
	2,3		188	184	293	287	1448	1392	1295	1114	974	863	766	1810	1740	1619	1393	1218	1079	958
	4,5		181	177	282	276	1302	1252	1164	1002	876	776	689	1628	1565	1455	1253	1095	970	861
	6-9		122	118	188	184	752	723	672	578	506	448	398	940	904	840	723	633	560	498
20,001 - 25,000	1	7	267	262	418	410	2231	2145	1995	1716	1502	1330	1180	2789	2681	2494	2145	1878	1663	1475
	2,3		267	262	418	410	2105	2024	1882	1619	1417	1255	1113	2631	2530	2353	2024	1771	1569	1391
	4,5		257	252	402	394	1895	1822	1694	1458	1275	1130	1002	2369	2278	2118	1823	1594	1413	1253
	6-9		172	168	267	262	1094	1052	978	842	736	652	579	1368	1315	1223	1053	920	815	724
25,001 - 40,000	1	8	303	297	473	464	2617	2516	2340	2013	1761	1560	1384	3271	3145	2925	2516	2201	1950	1730
	2,3		303	297	473	464	2469	2374	2208	1899	1662	1472	1306	3086	2968	2760	2374	2078	1840	1633
	4,5		291	285	455	446	2221	2136	1986	1709	1495	1324	1175	2776	2670	2483	2136	1869	1655	1469
	6-9		194	190	303	297	1284	1235	1149	988	865	766	679	1605	1544	1436	1235	1081	958	849
40,001 - 65,000	1	10	363	356	568	557	3446	3313	3081	2650	2319	2054	1822	4308	4141	3851	3313	2899	2568	2278
	2,3		363	356	568	557	3250	3125	2906	2500	2188	1938	1719	4063	3906	3633	3125	2735	2423	2149
	4,5		349	342	545	534	2926	2813	2616	2250	1969	1744	1547	3658	3516	3270	2813	2461	2180	1934
	6-9		233	228	363	356	1690	1625	1511	1300	1138	1008	894	2113	2031	1889	1625	1423	1260	1118
65,001 - 90,000	1	11	394	386	615	603	3774	3629	3375	2903	2540	2250	1996	4718	4536	4219	3629	3175	2813	2495
	2,3		394	386	615	603	3560	3423	3183	2738	2396	2122	1883	4450	4279	3979	3423	2995	2653	2354
	4,5		378	371	591	579	3204	3081	2865	2465	2157	1910	1695	4005	3851	3581	3081	2696	2388	2119
	6-9		252	247	394	386	1851	1780	1655	1424	1246	1104	979	2314	2225	2069	1780	1558	1380	1224
Charge per \$1000 over \$90,000	1	12	0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	2,3		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	4,5		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	6-9		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 34
\$1000 Deductible	\$ 61
\$2000 Deductible	\$102
\$3000 Deductible	\$133
\$4000 Deductible	\$158
\$5000 Deductible	\$177

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 \$27
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 6 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	40	36	60	56	189	182	169	146	127	113	100	236	228	211	183	159	141	125
	2,3		40	36	60	56	178	171	159	137	120	106	94	223	214	199	171	150	133	118
	4,5		39	35	58	54	160	154	143	123	108	95	85	200	193	179	154	135	119	106
	6-9		27	23	40	36	93	89	83	71	62	55	49	116	111	104	89	78	69	61
4,501 - 6,000	1	2	48	44	72	68	205	197	183	158	138	122	108	256	246	229	198	173	153	135
	2,3		48	44	72	68	193	186	173	149	130	115	102	241	233	216	186	163	144	128
	4,5		46	42	70	66	174	167	155	134	117	104	92	218	209	194	168	146	130	115
	6-9		32	28	48	44	101	97	90	78	68	60	53	126	121	113	98	85	75	66
6,001 - 8,000	1	3	49	45	74	70	262	252	234	202	176	156	139	328	315	293	253	220	195	174
	2,3		49	45	74	70	248	238	221	190	167	148	131	310	298	276	238	209	185	164
	4,5		48	44	72	68	223	214	199	171	150	133	118	279	268	249	214	188	166	148
	6-9		33	29	49	45	129	124	115	99	87	77	68	161	155	144	124	109	96	85
8,001 - 10,000	1	4	76	72	117	113	500	481	447	385	337	298	265	625	601	559	481	421	373	331
	2,3		76	72	117	113	472	454	422	363	318	281	250	590	568	528	454	398	351	313
	4,5		73	69	112	108	425	409	380	327	286	254	225	531	511	475	409	358	318	281
	6-9		50	46	76	72	245	236	219	189	165	146	130	306	295	274	236	206	183	163
10,001 - 15,000	1	5	133	129	205	201	821	789	734	631	552	489	434	1026	986	918	789	690	611	543
	2,3		133	129	205	201	774	744	692	595	521	461	409	968	930	865	744	651	576	511
	4,5		128	124	197	193	697	670	623	536	469	415	369	871	838	779	670	586	519	461
	6-9		87	83	133	129	402	387	360	310	271	240	213	503	484	450	388	339	300	266
15,001 - 20,000	1	6	188	184	293	287	1534	1475	1372	1180	1033	915	811	1918	1844	1715	1475	1291	1144	1014
	2,3		188	184	293	287	1448	1392	1295	1114	974	863	766	1810	1740	1619	1393	1218	1079	958
	4,5		181	177	282	276	1302	1252	1164	1002	876	776	689	1628	1565	1455	1253	1095	970	861
	6-9		122	118	188	184	752	723	672	578	506	448	398	940	904	840	723	633	560	498
20,001 - 25,000	1	7	267	262	418	410	2231	2145	1995	1716	1502	1330	1180	2789	2681	2494	2145	1878	1663	1475
	2,3		267	262	418	410	2105	2024	1882	1619	1417	1255	1113	2631	2530	2353	2024	1771	1569	1391
	4,5		257	252	402	394	1895	1822	1694	1458	1275	1130	1002	2369	2278	2118	1823	1594	1413	1253
	6-9		172	168	267	262	1094	1052	978	842	736	652	579	1368	1315	1223	1053	920	815	724
25,001 - 40,000	1	8	303	297	473	464	2617	2516	2340	2013	1761	1560	1384	3271	3145	2925	2516	2201	1950	1730
	2,3		303	297	473	464	2469	2374	2208	1899	1662	1472	1306	3086	2968	2760	2374	2078	1840	1633
	4,5		291	285	455	446	2221	2136	1986	1709	1495	1324	1175	2776	2670	2483	2136	1869	1655	1469
	6-9		194	190	303	297	1284	1235	1149	988	865	766	679	1605	1544	1436	1235	1081	958	849
40,001 - 65,000	1	10	363	356	568	557	3446	3313	3081	2650	2319	2054	1822	4308	4141	3851	3313	2899	2568	2278
	2,3		363	356	568	557	3250	3125	2906	2500	2188	1938	1719	4063	3906	3633	3125	2735	2423	2149
	4,5		349	342	545	534	2926	2813	2616	2250	1969	1744	1547	3658	3516	3270	2813	2461	2180	1934
	6-9		233	228	363	356	1690	1625	1511	1300	1138	1008	894	2113	2031	1889	1625	1423	1260	1118
65,001 - 90,000	1	11	394	386	615	603	3774	3629	3375	2903	2540	2250	1996	4718	4536	4219	3629	3175	2813	2495
	2,3		394	386	615	603	3560	3423	3183	2738	2396	2122	1883	4450	4279	3979	3423	2995	2653	2354
	4,5		378	371	591	579	3204	3081	2865	2465	2157	1910	1695	4005	3851	3581	3081	2696	2388	2119
	6-9		252	247	394	386	1851	1780	1655	1424	1246	1104	979	2314	2225	2069	1780	1558	1380	1224
Charge per \$1000 over \$90,000	1	12	0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	2,3		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	4,5		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	6-9		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 34
\$1000 Deductible	\$ 61
\$2000 Deductible	\$102
\$3000 Deductible	\$133
\$4000 Deductible	\$158
\$5000 Deductible	\$177

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 \$27
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 7 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	40	36	60	56	189	182	169	146	127	113	100	236	228	211	183	159	141	125
	2,3		40	36	60	56	178	171	159	137	120	106	94	223	214	199	171	150	133	118
	4,5		39	35	58	54	160	154	143	123	108	95	85	200	193	179	154	135	119	106
	6-9		27	23	40	36	93	89	83	71	62	55	49	116	111	104	89	78	69	61
4,501 - 6,000	1	2	48	44	72	68	205	197	183	158	138	122	108	256	246	229	198	173	153	135
	2,3		48	44	72	68	193	186	173	149	130	115	102	241	233	216	186	163	144	128
	4,5		46	42	70	66	174	167	155	134	117	104	92	218	209	194	168	146	130	115
	6-9		32	28	48	44	101	97	90	78	68	60	53	126	121	113	98	85	75	66
6,001 - 8,000	1	3	49	45	74	70	262	252	234	202	176	156	139	328	315	293	253	220	195	174
	2,3		49	45	74	70	248	238	221	190	167	148	131	310	298	276	238	209	185	164
	4,5		48	44	72	68	223	214	199	171	150	133	118	279	268	249	214	188	166	148
	6-9		33	29	49	45	129	124	115	99	87	77	68	161	155	144	124	109	96	85
8,001 - 10,000	1	4	76	72	117	113	500	481	447	385	337	298	265	625	601	559	481	421	373	331
	2,3		76	72	117	113	472	454	422	363	318	281	250	590	568	528	454	398	351	313
	4,5		73	69	112	108	425	409	380	327	286	254	225	531	511	475	409	358	318	281
	6-9		50	46	76	72	245	236	219	189	165	146	130	306	295	274	236	206	183	163
10,001 - 15,000	1	5	133	129	205	201	821	789	734	631	552	489	434	1026	986	918	789	690	611	543
	2,3		133	129	205	201	774	744	692	595	521	461	409	968	930	865	744	651	576	511
	4,5		128	124	197	193	697	670	623	536	469	415	369	871	838	779	670	586	519	461
	6-9		87	83	133	129	402	387	360	310	271	240	213	503	484	450	388	339	300	266
15,001 - 20,000	1	6	188	184	293	287	1534	1475	1372	1180	1033	915	811	1918	1844	1715	1475	1291	1144	1014
	2,3		188	184	293	287	1448	1392	1295	1114	974	863	766	1810	1740	1619	1393	1218	1079	958
	4,5		181	177	282	276	1302	1252	1164	1002	876	776	689	1628	1565	1455	1253	1095	970	861
	6-9		122	118	188	184	752	723	672	578	506	448	398	940	904	840	723	633	560	498
20,001 - 25,000	1	7	267	262	418	410	2231	2145	1995	1716	1502	1330	1180	2789	2681	2494	2145	1878	1663	1475
	2,3		267	262	418	410	2105	2024	1882	1619	1417	1255	1113	2631	2530	2353	2024	1771	1569	1391
	4,5		257	252	402	394	1895	1822	1694	1458	1275	1130	1002	2369	2278	2118	1823	1594	1413	1253
	6-9		172	168	267	262	1094	1052	978	842	736	652	579	1368	1315	1223	1053	920	815	724
25,001 - 40,000	1	8	303	297	473	464	2617	2516	2340	2013	1761	1560	1384	3271	3145	2925	2516	2201	1950	1730
	2,3		303	297	473	464	2469	2374	2208	1899	1662	1472	1306	3086	2968	2760	2374	2078	1840	1633
	4,5		291	285	455	446	2221	2136	1986	1709	1495	1324	1175	2776	2670	2483	2136	1869	1655	1469
	6-9		194	190	303	297	1284	1235	1149	988	865	766	679	1605	1544	1436	1235	1081	958	849
40,001 - 65,000	1	10	363	356	568	557	3446	3313	3081	2650	2319	2054	1822	4308	4141	3851	3313	2899	2568	2278
	2,3		363	356	568	557	3250	3125	2906	2500	2188	1938	1719	4063	3906	3633	3125	2735	2423	2149
	4,5		349	342	545	534	2926	2813	2616	2250	1969	1744	1547	3658	3516	3270	2813	2461	2180	1934
	6-9		233	228	363	356	1690	1625	1511	1300	1138	1008	894	2113	2031	1889	1625	1423	1260	1118
65,001 - 90,000	1	11	394	386	615	603	3774	3629	3375	2903	2540	2250	1996	4718	4536	4219	3629	3175	2813	2495
	2,3		394	386	615	603	3560	3423	3183	2738	2396	2122	1883	4450	4279	3979	3423	2995	2653	2354
	4,5		378	371	591	579	3204	3081	2865	2465	2157	1910	1695	4005	3851	3581	3081	2696	2388	2119
	6-9		252	247	394	386	1851	1780	1655	1424	1246	1104	979	2314	2225	2069	1780	1558	1380	1224
Charge per \$1000 over \$90,000	1	12	0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	2,3		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	4,5		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	6-9		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 34
\$1000 Deductible	\$ 61
\$2000 Deductible	\$102
\$3000 Deductible	\$133
\$4000 Deductible	\$158
\$5000 Deductible	\$177

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 \$27
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 8 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	40	36	60	56	189	182	169	146	127	113	100	236	228	211	183	159	141	125
	2,3		40	36	60	56	178	171	159	137	120	106	94	223	214	199	171	150	133	118
	4,5		39	35	58	54	160	154	143	123	108	95	85	200	193	179	154	135	119	106
	6-9		27	23	40	36	93	89	83	71	62	55	49	116	111	104	89	78	69	61
4,501 - 6,000	1	2	48	44	72	68	205	197	183	158	138	122	108	256	246	229	198	173	153	135
	2,3		48	44	72	68	193	186	173	149	130	115	102	241	233	216	186	163	144	128
	4,5		46	42	70	66	174	167	155	134	117	104	92	218	209	194	168	146	130	115
	6-9		32	28	48	44	101	97	90	78	68	60	53	126	121	113	98	85	75	66
6,001 - 8,000	1	3	49	45	74	70	262	252	234	202	176	156	139	328	315	293	253	220	195	174
	2,3		49	45	74	70	248	238	221	190	167	148	131	310	298	276	238	209	185	164
	4,5		48	44	72	68	223	214	199	171	150	133	118	279	268	249	214	188	166	148
	6-9		33	29	49	45	129	124	115	99	87	77	68	161	155	144	124	109	96	85
8,001 - 10,000	1	4	76	72	117	113	500	481	447	385	337	298	265	625	601	559	481	421	373	331
	2,3		76	72	117	113	472	454	422	363	318	281	250	590	568	528	454	398	351	313
	4,5		73	69	112	108	425	409	380	327	286	254	225	531	511	475	409	358	318	281
	6-9		50	46	76	72	245	236	219	189	165	146	130	306	295	274	236	206	183	163
10,001 - 15,000	1	5	133	129	205	201	821	789	734	631	552	489	434	1026	986	918	789	690	611	543
	2,3		133	129	205	201	774	744	692	595	521	461	409	968	930	865	744	651	576	511
	4,5		128	124	197	193	697	670	623	536	469	415	369	871	838	779	670	586	519	461
	6-9		87	83	133	129	402	387	360	310	271	240	213	503	484	450	388	339	300	266
15,001 - 20,000	1	6	188	184	293	287	1534	1475	1372	1180	1033	915	811	1918	1844	1715	1475	1291	1144	1014
	2,3		188	184	293	287	1448	1392	1295	1114	974	863	766	1810	1740	1619	1393	1218	1079	958
	4,5		181	177	282	276	1302	1252	1164	1002	876	776	689	1628	1565	1455	1253	1095	970	861
	6-9		122	118	188	184	752	723	672	578	506	448	398	940	904	840	723	633	560	498
20,001 - 25,000	1	7	267	262	418	410	2231	2145	1995	1716	1502	1330	1180	2789	2681	2494	2145	1878	1663	1475
	2,3		267	262	418	410	2105	2024	1882	1619	1417	1255	1113	2631	2530	2353	2024	1771	1569	1391
	4,5		257	252	402	394	1895	1822	1694	1458	1275	1130	1002	2369	2278	2118	1823	1594	1413	1253
	6-9		172	168	267	262	1094	1052	978	842	736	652	579	1368	1315	1223	1053	920	815	724
25,001 - 40,000	1	8	303	297	473	464	2617	2516	2340	2013	1761	1560	1384	3271	3145	2925	2516	2201	1950	1730
	2,3		303	297	473	464	2469	2374	2208	1899	1662	1472	1306	3086	2968	2760	2374	2078	1840	1633
	4,5		291	285	455	446	2221	2136	1986	1709	1495	1324	1175	2776	2670	2483	2136	1869	1655	1469
	6-9		194	190	303	297	1284	1235	1149	988	865	766	679	1605	1544	1436	1235	1081	958	849
40,001 - 65,000	1	10	363	356	568	557	3446	3313	3081	2650	2319	2054	1822	4308	4141	3851	3313	2899	2568	2278
	2,3		363	356	568	557	3250	3125	2906	2500	2188	1938	1719	4063	3906	3633	3125	2735	2423	2149
	4,5		349	342	545	534	2926	2813	2616	2250	1969	1744	1547	3658	3516	3270	2813	2461	2180	1934
	6-9		233	228	363	356	1690	1625	1511	1300	1138	1008	894	2113	2031	1889	1625	1423	1260	1118
65,001 - 90,000	1	11	394	386	615	603	3774	3629	3375	2903	2540	2250	1996	4718	4536	4219	3629	3175	2813	2495
	2,3		394	386	615	603	3560	3423	3183	2738	2396	2122	1883	4450	4279	3979	3423	2995	2653	2354
	4,5		378	371	591	579	3204	3081	2865	2465	2157	1910	1695	4005	3851	3581	3081	2696	2388	2119
	6-9		252	247	394	386	1851	1780	1655	1424	1246	1104	979	2314	2225	2069	1780	1558	1380	1224
Charge per \$1000 over \$90,000	1	12	0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	2,3		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	4,5		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	6-9		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 34
\$1000 Deductible	\$ 61
\$2000 Deductible	\$102
\$3000 Deductible	\$133
\$4000 Deductible	\$158
\$5000 Deductible	\$177

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 \$27
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 9 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	40	36	60	56	189	182	169	146	127	113	100	236	228	211	183	159	141	125
	2,3		40	36	60	56	178	171	159	137	120	106	94	223	214	199	171	150	133	118
	4,5		39	35	58	54	160	154	143	123	108	95	85	200	193	179	154	135	119	106
	6-9		27	23	40	36	93	89	83	71	62	55	49	116	111	104	89	78	69	61
4,501 - 6,000	1	2	48	44	72	68	205	197	183	158	138	122	108	256	246	229	198	173	153	135
	2,3		48	44	72	68	193	186	173	149	130	115	102	241	233	216	186	163	144	128
	4,5		46	42	70	66	174	167	155	134	117	104	92	218	209	194	168	146	130	115
	6-9		32	28	48	44	101	97	90	78	68	60	53	126	121	113	98	85	75	66
6,001 - 8,000	1	3	49	45	74	70	262	252	234	202	176	156	139	328	315	293	253	220	195	174
	2,3		49	45	74	70	248	238	221	190	167	148	131	310	298	276	238	209	185	164
	4,5		48	44	72	68	223	214	199	171	150	133	118	279	268	249	214	188	166	148
	6-9		33	29	49	45	129	124	115	99	87	77	68	161	155	144	124	109	96	85
8,001 - 10,000	1	4	76	72	117	113	500	481	447	385	337	298	265	625	601	559	481	421	373	331
	2,3		76	72	117	113	472	454	422	363	318	281	250	590	568	528	454	398	351	313
	4,5		73	69	112	108	425	409	380	327	286	254	225	531	511	475	409	358	318	281
	6-9		50	46	76	72	245	236	219	189	165	146	130	306	295	274	236	206	183	163
10,001 - 15,000	1	5	133	129	205	201	821	789	734	631	552	489	434	1026	986	918	789	690	611	543
	2,3		133	129	205	201	774	744	692	595	521	461	409	968	930	865	744	651	576	511
	4,5		128	124	197	193	697	670	623	536	469	415	369	871	838	779	670	586	519	461
	6-9		87	83	133	129	402	387	360	310	271	240	213	503	484	450	388	339	300	266
15,001 - 20,000	1	6	188	184	293	287	1534	1475	1372	1180	1033	915	811	1918	1844	1715	1475	1291	1144	1014
	2,3		188	184	293	287	1448	1392	1295	1114	974	863	766	1810	1740	1619	1393	1218	1079	958
	4,5		181	177	282	276	1302	1252	1164	1002	876	776	689	1628	1565	1455	1253	1095	970	861
	6-9		122	118	188	184	752	723	672	578	506	448	398	940	904	840	723	633	560	498
20,001 - 25,000	1	7	267	262	418	410	2231	2145	1995	1716	1502	1330	1180	2789	2681	2494	2145	1878	1663	1475
	2,3		267	262	418	410	2105	2024	1882	1619	1417	1255	1113	2631	2530	2353	2024	1771	1569	1391
	4,5		257	252	402	394	1895	1822	1694	1458	1275	1130	1002	2369	2278	2118	1823	1594	1413	1253
	6-9		172	168	267	262	1094	1052	978	842	736	652	579	1368	1315	1223	1053	920	815	724
25,001 - 40,000	1	8	303	297	473	464	2617	2516	2340	2013	1761	1560	1384	3271	3145	2925	2516	2201	1950	1730
	2,3		303	297	473	464	2469	2374	2208	1899	1662	1472	1306	3086	2968	2760	2374	2078	1840	1633
	4,5		291	285	455	446	2221	2136	1986	1709	1495	1324	1175	2776	2670	2483	2136	1869	1655	1469
	6-9		194	190	303	297	1284	1235	1149	988	865	766	679	1605	1544	1436	1235	1081	958	849
40,001 - 65,000	1	10	363	356	568	557	3446	3313	3081	2650	2319	2054	1822	4308	4141	3851	3313	2899	2568	2278
	2,3		363	356	568	557	3250	3125	2906	2500	2188	1938	1719	4063	3906	3633	3125	2735	2423	2149
	4,5		349	342	545	534	2926	2813	2616	2250	1969	1744	1547	3658	3516	3270	2813	2461	2180	1934
	6-9		233	228	363	356	1690	1625	1511	1300	1138	1008	894	2113	2031	1889	1625	1423	1260	1118
65,001 - 90,000	1	11	394	386	615	603	3774	3629	3375	2903	2540	2250	1996	4718	4536	4219	3629	3175	2813	2495
	2,3		394	386	615	603	3560	3423	3183	2738	2396	2122	1883	4450	4279	3979	3423	2995	2653	2354
	4,5		378	371	591	579	3204	3081	2865	2465	2157	1910	1695	4005	3851	3581	3081	2696	2388	2119
	6-9		252	247	394	386	1851	1780	1655	1424	1246	1104	979	2314	2225	2069	1780	1558	1380	1224
Charge per \$1000 over \$90,000	1	12	0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	2,3		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	4,5		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	6-9		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 34
\$1000 Deductible	\$ 61
\$2000 Deductible	\$102
\$3000 Deductible	\$133
\$4000 Deductible	\$158
\$5000 Deductible	\$177

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 \$27
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 10 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	40	36	60	56	189	182	169	146	127	113	100	236	228	211	183	159	141	125
	2,3		40	36	60	56	178	171	159	137	120	106	94	223	214	199	171	150	133	118
	4,5		39	35	58	54	160	154	143	123	108	95	85	200	193	179	154	135	119	106
	6-9		27	23	40	36	93	89	83	71	62	55	49	116	111	104	89	78	69	61
4,501 - 6,000	1	2	48	44	72	68	205	197	183	158	138	122	108	256	246	229	198	173	153	135
	2,3		48	44	72	68	193	186	173	149	130	115	102	241	233	216	186	163	144	128
	4,5		46	42	70	66	174	167	155	134	117	104	92	218	209	194	168	146	130	115
	6-9		32	28	48	44	101	97	90	78	68	60	53	126	121	113	98	85	75	66
6,001 - 8,000	1	3	49	45	74	70	262	252	234	202	176	156	139	328	315	293	253	220	195	174
	2,3		49	45	74	70	248	238	221	190	167	148	131	310	298	276	238	209	185	164
	4,5		48	44	72	68	223	214	199	171	150	133	118	279	268	249	214	188	166	148
	6-9		33	29	49	45	129	124	115	99	87	77	68	161	155	144	124	109	96	85
8,001 - 10,000	1	4	76	72	117	113	500	481	447	385	337	298	265	625	601	559	481	421	373	331
	2,3		76	72	117	113	472	454	422	363	318	281	250	590	568	528	454	398	351	313
	4,5		73	69	112	108	425	409	380	327	286	254	225	531	511	475	409	358	318	281
	6-9		50	46	76	72	245	236	219	189	165	146	130	306	295	274	236	206	183	163
10,001 - 15,000	1	5	133	129	205	201	821	789	734	631	552	489	434	1026	986	918	789	690	611	543
	2,3		133	129	205	201	774	744	692	595	521	461	409	968	930	865	744	651	576	511
	4,5		128	124	197	193	697	670	623	536	469	415	369	871	838	779	670	586	519	461
	6-9		87	83	133	129	402	387	360	310	271	240	213	503	484	450	388	339	300	266
15,001 - 20,000	1	6	188	184	293	287	1534	1475	1372	1180	1033	915	811	1918	1844	1715	1475	1291	1144	1014
	2,3		188	184	293	287	1448	1392	1295	1114	974	863	766	1810	1740	1619	1393	1218	1079	958
	4,5		181	177	282	276	1302	1252	1164	1002	876	776	689	1628	1565	1455	1253	1095	970	861
	6-9		122	118	188	184	752	723	672	578	506	448	398	940	904	840	723	633	560	498
20,001 - 25,000	1	7	267	262	418	410	2231	2145	1995	1716	1502	1330	1180	2789	2681	2494	2145	1878	1663	1475
	2,3		267	262	418	410	2105	2024	1882	1619	1417	1255	1113	2631	2530	2353	2024	1771	1569	1391
	4,5		257	252	402	394	1895	1822	1694	1458	1275	1130	1002	2369	2278	2118	1823	1594	1413	1253
	6-9		172	168	267	262	1094	1052	978	842	736	652	579	1368	1315	1223	1053	920	815	724
25,001 - 40,000	1	8	303	297	473	464	2617	2516	2340	2013	1761	1560	1384	3271	3145	2925	2516	2201	1950	1730
	2,3		303	297	473	464	2469	2374	2208	1899	1662	1472	1306	3086	2968	2760	2374	2078	1840	1633
	4,5		291	285	455	446	2221	2136	1986	1709	1495	1324	1175	2776	2670	2483	2136	1869	1655	1469
	6-9		194	190	303	297	1284	1235	1149	988	865	766	679	1605	1544	1436	1235	1081	958	849
40,001 - 65,000	1	10	363	356	568	557	3446	3313	3081	2650	2319	2054	1822	4308	4141	3851	3313	2899	2568	2278
	2,3		363	356	568	557	3250	3125	2906	2500	2188	1938	1719	4063	3906	3633	3125	2735	2423	2149
	4,5		349	342	545	534	2926	2813	2616	2250	1969	1744	1547	3658	3516	3270	2813	2461	2180	1934
	6-9		233	228	363	356	1690	1625	1511	1300	1138	1008	894	2113	2031	1889	1625	1423	1260	1118
65,001 - 90,000	1	11	394	386	615	603	3774	3629	3375	2903	2540	2250	1996	4718	4536	4219	3629	3175	2813	2495
	2,3		394	386	615	603	3560	3423	3183	2738	2396	2122	1883	4450	4279	3979	3423	2995	2653	2354
	4,5		378	371	591	579	3204	3081	2865	2465	2157	1910	1695	4005	3851	3581	3081	2696	2388	2119
	6-9		252	247	394	386	1851	1780	1655	1424	1246	1104	979	2314	2225	2069	1780	1558	1380	1224
Charge per \$1000 over \$90,000	1	12	0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	2,3		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	4,5		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79
	6-9		0.92	0.90	1.43	1.41	19.35	18.60	17.30	14.88	13.02	11.53	10.23	24.19	23.26	21.63	18.60	16.28	14.42	12.79

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 34
\$1000 Deductible	\$ 61
\$2000 Deductible	\$102
\$3000 Deductible	\$133
\$4000 Deductible	\$158
\$5000 Deductible	\$177

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 \$27
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 11 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	28	24	41	37	81	78	73	62	55	48	43	101	98	91	78	69	60	54
	2,3		28	24	41	37	76	73	68	58	51	45	40	95	91	85	73	64	56	50
	4,5		26	22	39	35	69	66	61	53	46	41	36	86	83	76	66	58	51	45
	6-9		19	15	27	23	40	38	35	30	27	24	21	50	48	44	38	34	30	26
4,501 - 6,000	1	2	32	28	48	44	88	85	79	68	60	53	47	110	106	99	85	75	66	59
	2,3		32	28	48	44	83	80	74	64	56	50	44	104	100	93	80	70	63	55
	4,5		31	27	46	42	75	72	67	58	50	45	40	94	90	84	73	63	56	50
	6-9		22	18	32	28	43	41	38	33	29	25	23	54	51	48	41	36	31	29
6,001 - 8,000	1	3	33	29	50	46	112	108	100	86	76	67	59	140	135	125	108	95	84	74
	2,3		33	29	50	46	106	102	95	82	71	63	56	133	128	119	103	89	79	70
	4,5		32	28	48	44	96	92	86	74	64	57	51	120	115	108	93	80	71	64
	6-9		23	19	33	29	55	53	49	42	37	33	29	69	66	61	53	46	41	36
8,001 - 10,000	1	4	51	47	77	73	214	206	192	165	144	128	113	268	258	240	206	180	160	141
	2,3		51	47	77	73	203	195	181	156	137	121	107	254	244	226	195	171	151	134
	4,5		49	45	74	70	182	175	163	140	123	109	96	228	219	204	175	154	136	120
	6-9		34	30	51	47	105	101	94	81	71	63	56	131	126	118	101	89	79	70
10,001 - 15,000	1	5	87	83	134	130	352	338	314	270	237	210	186	440	423	393	338	296	263	233
	2,3		87	83	134	130	332	319	297	255	223	198	175	415	399	371	319	279	248	219
	4,5		84	80	129	125	298	287	267	230	201	178	158	373	359	334	288	251	223	198
	6-9		57	53	87	83	173	166	154	133	116	103	91	216	208	193	166	145	129	114
15,001 - 20,000	1	6	123	119	190	186	657	632	588	506	442	392	348	821	790	735	633	553	490	435
	2,3		123	119	190	186	621	597	555	478	418	370	328	776	746	694	598	523	463	410
	4,5		119	115	183	179	558	537	499	430	376	333	295	698	671	624	538	470	416	369
	6-9		80	76	123	119	322	310	288	248	217	192	171	403	388	360	310	271	240	214
20,001 - 25,000	1	7	174	170	271	266	957	920	856	736	644	570	506	1196	1150	1070	920	805	713	633
	2,3		174	170	271	266	903	868	807	694	608	538	477	1129	1085	1009	868	760	673	596
	4,5		167	163	260	255	812	781	726	625	547	484	430	1015	976	908	781	684	605	538
	6-9		113	109	174	170	469	451	419	361	316	280	248	586	564	524	451	395	350	310
25,001 - 40,000	1	8	197	193	307	301	1122	1079	1003	863	755	669	593	1403	1349	1254	1079	944	836	741
	2,3		197	193	307	301	1059	1018	947	814	713	631	560	1324	1273	1184	1018	891	789	700
	4,5		189	185	295	289	953	916	852	733	641	568	504	1191	1145	1065	916	801	710	630
	6-9		128	124	197	193	550	529	492	423	370	328	291	688	661	615	529	463	410	364
40,001 - 65,000	1	10	236	231	368	361	1478	1421	1322	1137	995	881	782	1848	1776	1653	1421	1244	1101	978
	2,3		236	231	368	361	1394	1340	1246	1072	938	831	737	1743	1675	1558	1340	1173	1039	921
	4,5		226	222	354	347	1254	1206	1122	965	844	748	663	1568	1508	1403	1206	1055	935	829
	6-9		152	148	236	231	725	697	648	558	488	432	383	906	871	810	698	610	540	479
65,001 - 90,000	1	11	255	250	399	391	1618	1556	1447	1245	1089	965	856	2023	1945	1809	1556	1361	1206	1070
	2,3		255	250	399	391	1527	1468	1365	1174	1028	910	807	1909	1835	1706	1468	1285	1138	1009
	4,5		245	240	383	375	1374	1321	1229	1057	925	819	727	1718	1651	1536	1321	1156	1024	909
	6-9		164	160	255	250	794	763	710	610	534	473	420	993	954	888	763	668	591	525
Charge per \$1000 over \$90,000	1	12	0.60	0.58	0.93	0.91	8.30	7.98	7.42	6.38	5.58	4.95	4.39	10.37	9.97	9.27	7.98	6.98	6.18	5.48
	2,3		0.60	0.58	0.93	0.91	8.30	7.98	7.42	6.38	5.58	4.95	4.39	10.37	9.97	9.27	7.98	6.98	6.18	5.48
	4,5		0.60	0.58	0.93	0.91	8.30	7.98	7.42	6.38	5.58	4.95	4.39	10.37	9.97	9.27	7.98	6.98	6.18	5.48
	6-9		0.60	0.58	0.93	0.91	8.30	7.98	7.42	6.38	5.58	4.95	4.39	10.37	9.97	9.27	7.98	6.98	6.18	5.48

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	\$ 15
\$1000 Deductible	\$ 26
\$2000 Deductible	\$ 43
\$3000 Deductible	\$ 57
\$4000 Deductible	\$ 68
\$5000 Deductible	\$ 76

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

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 12 - 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	31	27	46	42	94	90	84	72	63	56	50	118	113	105	90	79	70	63
	2,3		31	27	46	42	88	85	79	68	60	53	47	110	106	99	85	75	66	59
	4,5		30	26	44	40	80	77	72	62	54	48	42	100	96	90	78	68	60	53
	6-9		21	17	31	27	46	44	41	35	31	27	24	58	55	51	44	39	34	30
4,501 - 6,000	1	2	37	33	55	51	102	98	91	78	69	61	54	128	123	114	98	86	76	68
	2,3		37	33	55	51	97	93	86	74	65	58	51	121	116	108	93	81	73	64
	4,5		35	31	53	49	86	83	77	66	58	51	46	108	104	96	83	73	64	58
	6-9		25	21	37	33	50	48	45	38	34	30	26	63	60	56	48	43	38	33
6,001 - 8,000	1	3	37	33	56	52	131	126	117	101	88	78	69	164	158	146	126	110	98	86
	2,3		37	33	56	52	124	119	111	95	83	74	65	155	149	139	119	104	93	81
	4,5		36	32	54	50	111	107	100	86	75	66	59	139	134	125	108	94	83	74
	6-9		25	21	37	33	64	62	58	50	43	38	34	80	78	73	63	54	48	43
8,001 - 10,000	1	4	58	54	88	84	250	240	223	192	168	149	132	313	300	279	240	210	186	165
	2,3		58	54	88	84	235	226	210	181	158	140	124	294	283	263	226	198	175	155
	4,5		55	51	84	80	212	204	190	163	143	126	112	265	255	238	204	179	158	140
	6-9		38	34	57	53	123	118	110	94	83	73	65	154	148	138	118	104	91	81
10,001 - 15,000	1	5	99	95	153	149	409	393	365	314	275	244	216	511	491	456	393	344	305	270
	2,3		99	95	153	149	386	371	345	297	260	230	204	483	464	431	371	325	288	255
	4,5		96	92	147	143	347	334	311	267	234	207	184	434	418	389	334	293	259	230
	6-9		65	61	100	96	201	193	179	154	135	120	106	251	241	224	193	169	150	133
15,001 - 20,000	1	6	141	137	218	214	764	735	684	588	515	456	404	955	919	855	735	644	570	505
	2,3		141	137	218	214	721	693	644	554	485	430	381	901	866	805	693	606	538	476
	4,5		135	131	209	205	649	624	580	499	437	387	343	811	780	725	624	546	484	429
	6-9		92	88	141	137	374	360	335	288	252	223	198	468	450	419	360	315	279	248
20,001 - 25,000	1	7	199	195	311	305	1112	1069	994	855	748	663	588	1390	1336	1243	1069	935	829	735
	2,3		199	195	311	305	1048	1008	937	806	706	625	554	1310	1260	1171	1008	883	781	693
	4,5		191	187	298	292	944	908	844	726	636	563	499	1180	1135	1055	908	795	704	624
	6-9		129	125	199	195	545	524	487	419	367	325	288	681	655	609	524	459	406	360
25,001 - 40,000	1	8	225	221	352	345	1303	1253	1165	1002	877	777	689	1629	1566	1456	1253	1096	971	861
	2,3		225	221	352	345	1230	1183	1100	946	828	733	651	1538	1479	1375	1183	1035	916	814
	4,5		216	212	338	331	1107	1064	990	851	745	660	585	1384	1330	1238	1064	931	825	731
	6-9		145	141	225	221	640	615	572	492	431	381	338	800	769	715	615	539	476	423
40,001 - 65,000	1	10	270	265	422	414	1716	1650	1535	1320	1155	1023	908	2145	2063	1919	1650	1444	1279	1135
	2,3		270	265	422	414	1619	1557	1448	1246	1090	965	856	2024	1946	1810	1558	1363	1206	1070
	4,5		259	254	405	397	1457	1401	1303	1121	981	869	771	1821	1751	1629	1401	1226	1086	964
	6-9		174	170	270	265	842	810	753	648	567	502	446	1053	1013	941	810	709	628	558
65,001 - 90,000	1	11	293	287	457	448	1880	1808	1681	1446	1266	1121	994	2350	2260	2101	1808	1583	1401	1243
	2,3		293	287	457	448	1773	1705	1586	1364	1194	1057	938	2216	2131	1983	1705	1493	1321	1173
	4,5		281	275	439	430	1596	1535	1428	1228	1075	952	844	1995	1919	1785	1535	1344	1190	1055
	6-9		188	184	293	287	922	887	825	710	621	550	488	1153	1109	1031	888	776	688	610
Charge per \$1000 over \$90,000	1	12	0.68	0.67	1.07	1.05	9.64	9.27	8.62	7.41	6.49	5.75	5.10	12.05	11.59	10.77	9.27	8.11	7.18	6.37
	2,3		0.68	0.67	1.07	1.05	9.64	9.27	8.62	7.41	6.49	5.75	5.10	12.05	11.59	10.77	9.27	8.11	7.18	6.37
	4,5		0.68	0.67	1.07	1.05	9.64	9.27	8.62	7.41	6.49	5.75	5.10	12.05	11.59	10.77	9.27	8.11	7.18	6.37
	6-9		0.68	0.67	1.07	1.05	9.64	9.27	8.62	7.41	6.49	5.75	5.10	12.05	11.59	10.77	9.27	8.11	7.18	6.37

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 13
\$ 500 Deductible	\$ 17
\$1000 Deductible	\$ 30
\$2000 Deductible	\$ 51
\$3000 Deductible	\$ 66
\$4000 Deductible	\$ 79
\$5000 Deductible	\$ 88

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

Territory 13 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	33	29	50	46	97	93	86	74	65	58	51	121	116	108	93	81	73	64
	2,3		33	29	50	46	92	88	82	70	62	55	48	115	110	103	88	78	69	60
	4,5		32	28	48	44	82	79	73	63	55	49	43	103	99	91	79	69	61	54
	6-9		23	19	33	29	48	46	43	37	32	29	25	60	58	54	46	40	36	31
4,501 - 6,000	1	2	39	35	59	55	105	101	94	81	71	63	56	131	126	118	101	89	79	70
	2,3		39	35	59	55	100	96	89	77	67	60	53	125	120	111	96	84	75	66
	4,5		38	34	57	53	89	86	80	69	60	53	47	111	108	100	86	75	66	59
	6-9		27	23	40	36	52	50	47	40	35	31	28	65	63	59	50	44	39	35
6,001 - 8,000	1	3	40	36	61	57	135	130	121	104	91	81	72	169	163	151	130	114	101	90
	2,3		40	36	61	57	128	123	114	98	86	76	68	160	154	143	123	108	95	85
	4,5		39	35	59	55	114	110	102	88	77	68	61	143	138	128	110	96	85	76
	6-9		28	24	41	37	67	64	60	51	45	40	35	84	80	75	64	56	50	44
8,001 - 10,000	1	4	62	58	95	91	258	248	231	198	174	154	136	323	310	289	248	218	193	170
	2,3		62	58	95	91	243	234	218	187	164	145	129	304	293	273	234	205	181	161
	4,5		60	56	92	88	218	210	195	168	147	130	116	273	263	244	210	184	163	145
	6-9		41	37	62	58	126	121	113	97	85	75	67	158	151	141	121	106	94	84
10,001 - 15,000	1	5	108	104	167	163	422	406	378	325	284	252	223	528	508	473	406	355	315	279
	2,3		108	104	167	163	398	383	356	306	268	237	211	498	479	445	383	335	296	264
	4,5		104	100	160	156	359	345	321	276	242	214	190	449	431	401	345	303	268	238
	6-9		71	67	108	104	207	199	185	159	139	123	109	259	249	231	199	174	154	136
15,001 - 20,000	1	6	153	149	238	233	789	759	706	607	531	471	417	986	949	883	759	664	589	521
	2,3		153	149	238	233	745	716	666	573	501	444	394	931	895	833	716	626	555	493
	4,5		147	143	228	224	670	644	599	515	451	399	354	838	805	749	644	564	499	443
	6-9		99	95	153	149	387	372	346	298	260	231	205	484	465	433	373	325	289	256
20,001 - 25,000	1	7	216	212	339	332	1148	1104	1027	883	773	684	607	1435	1380	1284	1104	966	855	759
	2,3		216	212	339	332	1084	1042	969	834	729	646	573	1355	1303	1211	1043	911	808	716
	4,5		208	204	325	319	974	937	871	750	656	581	515	1218	1171	1089	938	820	726	644
	6-9		140	136	217	213	563	541	503	433	379	335	298	704	676	629	541	474	419	373
25,001 - 40,000	1	8	246	241	384	376	1347	1295	1204	1036	907	803	712	1684	1619	1505	1295	1134	1004	890
	2,3		246	241	384	376	1271	1222	1136	978	855	758	672	1589	1528	1420	1223	1069	948	840
	4,5		236	231	368	361	1143	1099	1022	879	769	681	604	1429	1374	1278	1099	961	851	755
	6-9		158	154	246	241	660	635	591	508	445	394	349	825	794	739	635	556	493	436
40,001 - 65,000	1	10	295	289	460	451	1773	1705	1586	1364	1194	1057	938	2216	2131	1983	1705	1493	1321	1173
	2,3		295	289	460	451	1672	1608	1495	1286	1126	997	884	2090	2010	1869	1608	1408	1246	1105
	4,5		283	277	442	433	1506	1448	1347	1158	1014	898	796	1883	1810	1684	1448	1268	1123	995
	6-9		189	185	295	289	869	836	777	669	585	518	460	1086	1045	971	836	731	648	575
65,001 - 90,000	1	11	319	313	499	489	1942	1867	1736	1494	1307	1158	1027	2428	2334	2170	1868	1634	1448	1284
	2,3		319	313	499	489	1832	1762	1639	1410	1233	1092	969	2290	2203	2049	1763	1541	1365	1211
	4,5		306	300	478	469	1648	1585	1474	1268	1110	983	872	2060	1981	1843	1585	1388	1229	1090
	6-9		204	200	319	313	953	916	852	733	641	568	504	1191	1145	1065	916	801	710	630
Charge per \$1000 over \$90,000	1	12	0.74	0.73	1.16	1.14	9.96	9.57	8.90	7.66	6.70	5.94	5.27	12.45	11.97	11.13	9.57	8.38	7.42	6.58
	2,3		0.74	0.73	1.16	1.14	9.96	9.57	8.90	7.66	6.70	5.94	5.27	12.45	11.97	11.13	9.57	8.38	7.42	6.58
	4,5		0.74	0.73	1.16	1.14	9.96	9.57	8.90	7.66	6.70	5.94	5.27	12.45	11.97	11.13	9.57	8.38	7.42	6.58
	6-9		0.74	0.73	1.16	1.14	9.96	9.57	8.90	7.66	6.70	5.94	5.27	12.45	11.97	11.13	9.57	8.38	7.42	6.58

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

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 18
\$1000 Deductible	\$ 31
\$2000 Deductible	\$ 52
\$3000 Deductible	\$ 68
\$4000 Deductible	\$ 81
\$5000 Deductible	\$ 91

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 14 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	33	29	50	46	111	107	100	86	75	66	59	139	134	125	108	94	83	74
	2,3		33	29	50	46	105	101	94	81	71	63	56	131	126	118	101	89	79	70
	4,5		32	28	48	44	95	91	85	73	64	56	50	119	114	106	91	80	70	63
	6-9		23	19	33	29	55	53	49	42	37	33	29	69	66	61	53	46	41	36
4,501 - 6,000	1	2	39	35	59	55	121	116	108	93	81	72	64	151	145	135	116	101	90	80
	2,3		39	35	59	55	114	110	102	88	77	68	61	143	138	128	110	96	85	76
	4,5		38	34	57	53	103	99	92	79	69	61	54	129	124	115	99	86	76	68
	6-9		27	23	40	36	59	57	53	46	40	35	31	74	71	66	58	50	44	39
6,001 - 8,000	1	3	40	36	61	57	155	149	139	119	104	92	82	194	186	174	149	130	115	103
	2,3		40	36	61	57	146	140	130	112	98	87	77	183	175	163	140	123	109	96
	4,5		39	35	59	55	131	126	117	101	88	78	69	164	158	146	126	110	98	86
	6-9		28	24	41	37	76	73	68	58	51	45	40	95	91	85	73	64	56	50
8,001 - 10,000	1	4	62	58	95	91	295	284	264	227	199	176	156	369	355	330	284	249	220	195
	2,3		62	58	95	91	279	268	249	214	188	166	147	349	335	311	268	235	208	184
	4,5		60	56	92	88	251	241	224	193	169	149	133	314	301	280	241	211	186	166
	6-9		41	37	62	58	145	139	129	111	97	86	76	181	174	161	139	121	108	95
10,001 - 15,000	1	5	108	104	167	163	484	465	432	372	326	288	256	605	581	540	465	408	360	320
	2,3		108	104	167	163	457	439	408	351	307	272	241	571	549	510	439	384	340	301
	4,5		104	100	160	156	411	395	367	316	277	245	217	514	494	459	395	346	306	271
	6-9		71	67	108	104	237	228	212	182	160	141	125	296	285	265	228	200	176	156
15,001 - 20,000	1	6	153	149	238	233	904	869	808	695	608	539	478	1130	1086	1010	869	760	674	598
	2,3		153	149	238	233	853	820	763	656	574	508	451	1066	1025	954	820	718	635	564
	4,5		147	143	228	224	768	738	686	590	517	458	406	960	923	858	738	646	573	508
	6-9		99	95	153	149	443	426	396	341	298	264	234	554	533	495	426	373	330	293
20,001 - 25,000	1	7	216	212	339	332	1316	1265	1176	1012	886	784	696	1645	1581	1470	1265	1108	980	870
	2,3		216	212	339	332	1241	1193	1109	954	835	740	656	1551	1491	1386	1193	1044	925	820
	4,5		208	204	325	319	1117	1074	999	859	752	666	591	1396	1343	1249	1074	940	833	739
	6-9		140	136	217	213	645	620	577	496	434	384	341	806	775	721	620	543	480	426
25,001 - 40,000	1	8	246	241	384	376	1542	1483	1379	1186	1038	919	816	1928	1854	1724	1483	1298	1149	1020
	2,3		246	241	384	376	1455	1399	1301	1119	979	867	769	1819	1749	1626	1399	1224	1084	961
	4,5		236	231	368	361	1309	1259	1171	1007	881	781	692	1636	1574	1464	1259	1101	976	865
	6-9		158	154	246	241	757	728	677	582	510	451	400	946	910	846	728	638	564	500
40,001 - 65,000	1	10	295	289	460	451	2031	1953	1816	1562	1367	1211	1074	2539	2441	2270	1953	1709	1514	1343
	2,3		295	289	460	451	1916	1842	1713	1474	1289	1142	1013	2395	2303	2141	1843	1611	1428	1266
	4,5		283	277	442	433	1724	1658	1542	1326	1161	1028	912	2155	2073	1928	1658	1451	1285	1140
	6-9		189	185	295	289	996	958	891	766	671	594	527	1245	1198	1114	958	839	743	659
65,001 - 90,000	1	11	319	313	499	489	2225	2139	1989	1711	1497	1326	1176	2781	2674	2486	2139	1871	1658	1470
	2,3		319	313	499	489	2099	2018	1877	1614	1413	1251	1110	2624	2523	2346	2018	1766	1564	1388
	4,5		306	300	478	469	1889	1816	1689	1453	1271	1126	999	2361	2270	2111	1816	1589	1408	1249
	6-9		204	200	319	313	1091	1049	976	839	734	650	577	1364	1311	1220	1049	918	813	721
Charge per \$1000 over \$90,000	1	12	0.74	0.73	1.16	1.14	11.40	10.97	10.20	8.77	7.68	6.80	6.03	14.26	13.71	12.75	10.97	9.59	8.50	7.54
	2,3		0.74	0.73	1.16	1.14	11.40	10.97	10.20	8.77	7.68	6.80	6.03	14.26	13.71	12.75	10.97	9.59	8.50	7.54
	4,5		0.74	0.73	1.16	1.14	11.40	10.97	10.20	8.77	7.68	6.80	6.03	14.26	13.71	12.75	10.97	9.59	8.50	7.54
	6-9		0.74	0.73	1.16	1.14	11.40	10.97	10.20	8.77	7.68	6.80	6.03	14.26	13.71	12.75	10.97	9.59	8.50	7.54

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

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 20
\$1000 Deductible	\$ 36
\$2000 Deductible	\$ 60
\$3000 Deductible	\$ 78
\$4000 Deductible	\$ 93
\$5000 Deductible	\$104

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 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	32	28	47	43	103	99	92	79	69	61	54	129	124	115	99	86	76	68
	2,3		32	28	47	43	97	93	86	74	65	58	51	121	116	108	93	81	73	64
	4,5		30	26	45	41	87	84	78	67	59	52	46	109	105	98	84	74	65	58
	6-9		21	17	31	27	51	49	46	39	34	30	27	64	61	58	49	43	38	34
4,501 - 6,000	1	2	37	33	56	52	112	108	100	86	76	67	59	140	135	125	108	95	84	74
	2,3		37	33	56	52	106	102	95	82	71	63	56	133	128	119	103	89	79	70
	4,5		36	32	54	50	95	91	85	73	64	56	50	119	114	106	91	80	70	63
	6-9		25	21	37	33	55	53	49	42	37	33	29	69	66	61	53	46	41	36
6,001 - 8,000	1	3	39	35	58	54	144	138	128	110	97	86	76	180	173	160	138	121	108	95
	2,3		39	35	58	54	135	130	121	104	91	81	72	169	163	151	130	114	101	90
	4,5		37	33	56	52	122	117	109	94	82	73	64	153	146	136	118	103	91	80
	6-9		26	22	38	34	70	67	62	54	47	42	37	88	84	78	68	59	53	46
8,001 - 10,000	1	4	59	55	90	86	274	263	245	210	184	163	145	343	329	306	263	230	204	181
	2,3		59	55	90	86	258	248	231	198	174	154	136	323	310	289	248	218	193	170
	4,5		57	53	87	83	232	223	207	178	156	138	123	290	279	259	223	195	173	154
	6-9		39	35	59	55	134	129	120	103	90	80	71	168	161	150	129	113	100	89
10,001 - 15,000	1	5	102	98	157	153	447	430	400	344	301	267	237	559	538	500	430	376	334	296
	2,3		102	98	157	153	422	406	378	325	284	252	223	528	508	473	406	355	315	279
	4,5		98	94	151	147	380	365	339	292	256	226	201	475	456	424	365	320	283	251
	6-9		67	63	102	98	219	211	196	169	148	131	116	274	264	245	211	185	164	145
15,001 - 20,000	1	6	144	140	223	219	837	805	749	644	564	499	443	1046	1006	936	805	705	624	554
	2,3		144	140	223	219	789	759	706	607	531	471	417	986	949	883	759	664	589	521
	4,5		139	135	215	211	710	683	635	546	478	423	376	888	854	794	683	598	529	470
	6-9		94	90	144	140	411	395	367	316	277	245	217	514	494	459	395	346	306	271
20,001 - 25,000	1	7	204	200	319	313	1218	1171	1089	937	820	726	644	1523	1464	1361	1171	1025	908	805
	2,3		204	200	319	313	1148	1104	1027	883	773	684	607	1435	1380	1284	1104	966	855	759
	4,5		196	192	306	300	1034	994	924	795	696	616	547	1293	1243	1155	994	870	770	684
	6-9		132	128	204	200	597	574	534	459	402	356	316	746	718	668	574	503	445	395
25,001 - 40,000	1	8	232	227	361	354	1428	1373	1277	1098	961	851	755	1785	1716	1596	1373	1201	1064	944
	2,3		232	227	361	354	1347	1295	1204	1036	907	803	712	1684	1619	1505	1295	1134	1004	890
	4,5		222	218	347	340	1213	1166	1084	933	816	723	641	1516	1458	1355	1166	1020	904	801
	6-9		149	145	232	227	701	674	627	539	472	418	371	876	843	784	674	590	523	464
40,001 - 65,000	1	10	277	272	434	425	1880	1808	1681	1446	1266	1121	994	2350	2260	2101	1808	1583	1401	1243
	2,3		277	272	434	425	1773	1705	1586	1364	1194	1057	938	2216	2131	1983	1705	1493	1321	1173
	4,5		266	261	416	408	1596	1535	1428	1228	1075	952	844	1995	1919	1785	1535	1344	1190	1055
	6-9		178	174	277	272	922	887	825	710	621	550	488	1153	1109	1031	888	776	688	610
65,001 - 90,000	1	11	300	294	469	460	2059	1980	1841	1584	1386	1228	1089	2574	2475	2301	1980	1733	1535	1361
	2,3		300	294	469	460	1943	1868	1737	1494	1308	1158	1027	2429	2335	2171	1868	1635	1448	1284
	4,5		289	283	451	442	1748	1681	1563	1345	1177	1042	925	2185	2101	1954	1681	1471	1303	1156
	6-9		193	189	301	295	1010	971	903	777	680	602	534	1263	1214	1129	971	850	753	668
Charge per \$1000 over \$90,000	1	12	0.70	0.69	1.10	1.07	10.56	10.15	9.44	8.12	7.11	6.29	5.58	13.20	12.69	11.80	10.15	8.88	7.87	6.98
	2,3		0.70	0.69	1.10	1.07	10.56	10.15	9.44	8.12	7.11	6.29	5.58	13.20	12.69	11.80	10.15	8.88	7.87	6.98
	4,5		0.70	0.69	1.10	1.07	10.56	10.15	9.44	8.12	7.11	6.29	5.58	13.20	12.69	11.80	10.15	8.88	7.87	6.98
	6-9		0.70	0.69	1.10	1.07	10.56	10.15	9.44	8.12	7.11	6.29	5.58	13.20	12.69	11.80	10.15	8.88	7.87	6.98

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.

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 19
\$1000 Deductible	\$ 33
\$2000 Deductible	\$ 55
\$3000 Deductible	\$ 72
\$4000 Deductible	\$ 86
\$5000 Deductible	\$ 96

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 16 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	33	29	50	46	119	114	106	91	80	71	63	149	143	133	114	100	89	79
	2,3		33	29	50	46	112	108	100	86	76	67	59	140	135	125	108	95	84	74
	4,5		32	28	48	44	101	97	90	78	68	60	53	126	121	113	98	85	75	66
	6-9		23	19	33	29	58	56	52	45	39	35	31	73	70	65	56	49	44	39
4,501 - 6,000	1	2	40	36	60	56	129	124	115	99	87	77	68	161	155	144	124	109	96	85
	2,3		40	36	60	56	122	117	109	94	82	73	64	153	146	136	118	103	91	80
	4,5		39	35	58	54	109	105	98	84	74	65	58	136	131	123	105	93	81	73
	6-9		27	23	40	36	63	61	57	49	43	38	34	79	76	71	61	54	48	43
6,001 - 8,000	1	3	41	37	62	58	165	159	148	127	111	99	87	206	199	185	159	139	124	109
	2,3		41	37	62	58	156	150	140	120	105	93	83	195	188	175	150	131	116	104
	4,5		39	35	59	55	140	135	126	108	95	84	74	175	169	158	135	119	105	93
	6-9		28	24	41	37	81	78	73	62	55	48	43	101	98	91	78	69	60	54
8,001 - 10,000	1	4	63	59	96	92	315	303	282	242	212	188	167	394	379	353	303	265	235	209
	2,3		63	59	96	92	297	286	266	229	200	177	157	371	358	333	286	250	221	196
	4,5		60	56	92	88	267	257	239	206	180	159	141	334	321	299	258	225	199	176
	6-9		42	38	63	59	155	149	139	119	104	92	82	194	186	174	149	130	115	103
10,001 - 15,000	1	5	109	105	168	164	517	497	462	398	348	308	273	646	621	578	498	435	385	341
	2,3		109	105	168	164	487	468	435	374	328	290	257	609	585	544	468	410	363	321
	4,5		105	101	162	158	439	422	392	338	295	262	232	549	528	490	423	369	328	290
	6-9		71	67	109	105	254	244	227	195	171	151	134	318	305	284	244	214	189	168
15,001 - 20,000	1	6	154	150	240	235	966	929	864	743	650	576	511	1208	1161	1080	929	813	720	639
	2,3		154	150	240	235	911	876	815	701	613	543	482	1139	1095	1019	876	766	679	603
	4,5		149	145	231	226	820	788	733	630	552	489	433	1025	985	916	788	690	611	541
	6-9		100	96	154	150	473	455	423	364	319	282	250	591	569	529	455	399	353	313
20,001 - 25,000	1	7	218	214	342	335	1405	1351	1256	1081	946	838	743	1756	1689	1570	1351	1183	1048	929
	2,3		218	214	342	335	1325	1274	1185	1019	892	790	701	1656	1593	1481	1274	1115	988	876
	4,5		210	206	328	322	1193	1147	1067	918	803	711	631	1491	1434	1334	1148	1004	889	789
	6-9		142	138	219	215	688	662	616	530	463	410	364	860	828	770	663	579	513	455
25,001 - 40,000	1	8	248	243	388	380	1647	1584	1473	1267	1109	982	871	2059	1980	1841	1584	1386	1228	1089
	2,3		248	243	388	380	1555	1495	1390	1196	1047	927	822	1944	1869	1738	1495	1309	1159	1028
	4,5		238	233	371	364	1399	1345	1251	1076	942	834	740	1749	1681	1564	1345	1178	1043	925
	6-9		160	156	248	243	808	777	723	622	544	482	427	1010	971	904	778	680	603	534
40,001 - 65,000	1	10	297	291	464	455	2169	2086	1940	1669	1460	1293	1147	2711	2608	2425	2086	1825	1616	1434
	2,3		297	291	464	455	2047	1968	1830	1574	1378	1220	1082	2559	2460	2288	1968	1723	1525	1353
	4,5		286	280	446	437	1842	1771	1647	1417	1240	1098	974	2303	2214	2059	1771	1550	1373	1218
	6-9		190	186	297	291	1064	1023	951	818	716	634	563	1330	1279	1189	1023	895	793	704
65,001 - 90,000	1	11	322	316	503	493	2375	2284	2124	1827	1599	1416	1256	2969	2855	2655	2284	1999	1770	1570
	2,3		322	316	503	493	2241	2155	2004	1724	1509	1336	1185	2801	2694	2505	2155	1886	1670	1481
	4,5		309	303	482	473	2018	1940	1804	1552	1358	1203	1067	2523	2425	2255	1940	1698	1504	1334
	6-9		206	202	321	315	1166	1121	1043	897	785	695	617	1458	1401	1304	1121	981	869	771
Charge per \$1000 over \$90,000	1	12	0.75	0.74	1.17	1.15	12.18	11.71	10.89	9.37	8.20	7.26	6.44	15.23	14.64	13.62	11.71	10.25	9.08	8.05
	2,3		0.75	0.74	1.17	1.15	12.18	11.71	10.89	9.37	8.20	7.26	6.44	15.23	14.64	13.62	11.71	10.25	9.08	8.05
	4,5		0.75	0.74	1.17	1.15	12.18	11.71	10.89	9.37	8.20	7.26	6.44	15.23	14.64	13.62	11.71	10.25	9.08	8.05
	6-9		0.75	0.74	1.17	1.15	12.18	11.71	10.89	9.37	8.20	7.26	6.44	15.23	14.64	13.62	11.71	10.25	9.08	8.05

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 17
\$ 500 Deductible	\$ 22
\$1000 Deductible	\$ 38
\$2000 Deductible	\$ 64
\$3000 Deductible	\$ 84
\$4000 Deductible	\$100
\$5000 Deductible	\$111

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 \$17
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territories 17 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	35	31	52	48	118	113	105	90	79	70	62	148	141	131	113	99	88	78
	2,3		35	31	52	48	110	106	99	85	74	66	58	138	133	124	106	93	83	73
	4,5		33	29	50	46	100	96	89	77	67	60	53	125	120	111	96	84	75	66
	6-9		24	20	35	31	57	55	51	44	39	34	30	71	69	64	55	49	43	38
4,501 - 6,000	1	2	41	37	62	58	127	122	113	98	85	76	67	159	153	141	123	106	95	84
	2,3		41	37	62	58	120	115	107	92	81	71	63	150	144	134	115	101	89	79
	4,5		40	36	60	56	108	104	97	83	73	64	57	135	130	121	104	91	80	71
	6-9		28	24	41	37	62	60	56	48	42	37	33	78	75	70	60	53	46	41
6,001 - 8,000	1	3	42	38	64	60	163	157	146	126	110	97	86	204	196	183	158	138	121	108
	2,3		42	38	64	60	154	148	138	118	104	92	81	193	185	173	148	130	115	101
	4,5		40	36	61	57	138	133	124	106	93	82	73	173	166	155	133	116	103	91
	6-9		28	24	42	38	80	77	72	62	54	48	42	100	96	90	78	68	60	53
8,001 - 10,000	1	4	65	61	100	96	311	299	278	239	209	185	164	389	374	348	299	261	231	205
	2,3		65	61	100	96	293	282	262	226	197	175	155	366	353	328	283	246	219	194
	4,5		63	59	96	92	263	253	235	202	177	157	139	329	316	294	253	221	196	174
	6-9		43	39	65	61	152	146	136	117	102	91	80	190	183	170	146	128	114	100
10,001 - 15,000	1	5	113	109	175	171	509	489	455	391	342	303	269	636	611	569	489	428	379	336
	2,3		113	109	175	171	480	462	430	370	323	286	254	600	578	538	463	404	358	318
	4,5		109	105	168	164	433	416	387	333	291	258	229	541	520	484	416	364	323	286
	6-9		74	70	114	110	250	240	223	192	168	149	132	313	300	279	240	210	186	165
15,001 - 20,000	1	6	161	157	250	245	952	915	851	732	641	567	503	1190	1144	1064	915	801	709	629
	2,3		161	157	250	245	898	863	803	690	604	535	475	1123	1079	1004	863	755	669	594
	4,5		154	150	240	235	808	777	723	622	544	482	427	1010	971	904	778	680	603	534
	6-9		104	100	161	157	467	449	418	359	314	278	247	584	561	523	449	393	348	309
20,001 - 25,000	1	7	227	223	356	349	1384	1331	1238	1065	932	825	732	1730	1664	1548	1331	1165	1031	915
	2,3		227	223	356	349	1306	1256	1168	1005	879	779	691	1633	1570	1460	1256	1099	974	864
	4,5		218	214	342	335	1175	1130	1051	904	791	701	622	1469	1413	1314	1130	989	876	778
	6-9		147	143	227	223	679	653	607	522	457	405	359	849	816	759	653	571	506	449
25,001 - 40,000	1	8	258	253	403	395	1623	1561	1452	1249	1093	968	859	2029	1951	1815	1561	1366	1210	1074
	2,3		258	253	403	395	1532	1473	1370	1178	1031	913	810	1915	1841	1713	1473	1289	1141	1013
	4,5		248	243	388	380	1379	1326	1233	1061	928	822	729	1724	1658	1541	1326	1160	1028	911
	6-9		166	162	258	253	797	766	712	613	536	475	421	996	958	890	766	670	594	526
40,001 - 65,000	1	10	309	303	483	474	2138	2056	1912	1645	1439	1275	1131	2673	2570	2390	2056	1799	1594	1414
	2,3		309	303	483	474	2017	1939	1803	1551	1357	1202	1066	2521	2424	2254	1939	1696	1503	1333
	4,5		297	291	464	455	1815	1745	1623	1396	1222	1082	960	2269	2181	2029	1745	1528	1353	1200
	6-9		198	194	309	303	1048	1008	937	806	706	625	554	1310	1260	1171	1008	883	781	693
65,001 - 90,000	1	11	335	328	523	513	2341	2251	2093	1801	1576	1396	1238	2926	2814	2616	2251	1970	1745	1548
	2,3		335	328	523	513	2209	2124	1975	1699	1487	1317	1168	2761	2655	2469	2124	1859	1646	1460
	4,5		322	316	503	493	1987	1911	1777	1529	1338	1185	1051	2484	2389	2221	1911	1673	1481	1314
	6-9		215	211	336	329	1148	1104	1027	883	773	684	607	1435	1380	1284	1104	966	855	759
Charge per \$1000 over \$90,000	1	12	0.78	0.77	1.22	1.20	12.00	11.54	10.73	9.23	8.08	7.16	6.35	15.01	14.43	13.42	11.54	10.10	8.95	7.94
	2,3		0.78	0.77	1.22	1.20	12.00	11.54	10.73	9.23	8.08	7.16	6.35	15.01	14.43	13.42	11.54	10.10	8.95	7.94
	4,5		0.78	0.77	1.22	1.20	12.00	11.54	10.73	9.23	8.08	7.16	6.35	15.01	14.43	13.42	11.54	10.10	8.95	7.94
	6-9		0.78	0.77	1.22	1.20	12.00	11.54	10.73	9.23	8.08	7.16	6.35	15.01	14.43	13.42	11.54	10.10	8.95	7.94

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

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 21
\$1000 Deductible	\$ 38
\$2000 Deductible	\$ 63
\$3000 Deductible	\$ 82
\$4000 Deductible	\$ 98
\$5000 Deductible	\$109

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 18 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	35	31	52	48	125	120	112	96	84	74	66	156	150	140	120	105	93	83
	2,3		35	31	52	48	118	113	105	90	79	70	62	148	141	131	113	99	88	78
	4,5		33	29	50	46	105	101	94	81	71	63	56	131	126	118	101	89	79	70
	6-9		24	20	35	31	61	59	55	47	41	37	32	76	74	69	59	51	46	40
4,501 - 6,000	1	2	41	37	62	58	135	130	121	104	91	81	72	169	163	151	130	114	101	90
	2,3		41	37	62	58	128	123	114	98	86	76	68	160	154	143	123	108	95	85
	4,5		40	36	60	56	114	110	102	88	77	68	61	143	138	128	110	96	85	76
	6-9		28	24	41	37	67	64	60	51	45	40	35	84	80	75	64	56	50	44
6,001 - 8,000	1	3	42	38	64	60	173	166	154	133	116	103	91	216	208	193	166	145	129	114
	2,3		42	38	64	60	163	157	146	126	110	97	86	204	196	183	158	138	121	108
	4,5		40	36	61	57	147	141	131	113	99	87	78	184	176	164	141	124	109	98
	6-9		28	24	42	38	84	81	75	65	57	50	45	105	101	94	81	71	63	56
8,001 - 10,000	1	4	65	61	100	96	330	317	295	254	222	197	174	413	396	369	318	278	246	218
	2,3		65	61	100	96	311	299	278	239	209	185	164	389	374	348	299	261	231	205
	4,5		63	59	96	92	280	269	250	215	188	167	148	350	336	313	269	235	209	185
	6-9		43	39	65	61	161	155	144	124	109	96	85	201	194	180	155	136	120	106
10,001 - 15,000	1	5	113	109	175	171	541	520	484	416	364	322	286	676	650	605	520	455	403	358
	2,3		113	109	175	171	510	490	456	392	343	304	270	638	613	570	490	429	380	338
	4,5		109	105	168	164	459	441	410	353	309	273	243	574	551	513	441	386	341	304
	6-9		74	70	114	110	265	255	237	204	179	158	140	331	319	296	255	224	198	175
15,001 - 20,000	1	6	161	157	250	245	1011	972	904	778	680	603	535	1264	1215	1130	973	850	754	669
	2,3		161	157	250	245	954	917	853	734	642	569	504	1193	1146	1066	918	803	711	630
	4,5		154	150	240	235	858	825	767	660	578	512	454	1073	1031	959	825	723	640	568
	6-9		104	100	161	157	495	476	443	381	333	295	262	619	595	554	476	416	369	328
20,001 - 25,000	1	7	227	223	356	349	1470	1413	1314	1130	989	876	777	1838	1766	1643	1413	1236	1095	971
	2,3		227	223	356	349	1386	1333	1240	1066	933	826	733	1733	1666	1550	1333	1166	1033	916
	4,5		218	214	342	335	1248	1200	1116	960	840	744	660	1560	1500	1395	1200	1050	930	825
	6-9		147	143	227	223	721	693	644	554	485	430	381	901	866	805	693	606	538	476
25,001 - 40,000	1	8	258	253	403	395	1723	1657	1541	1326	1160	1027	911	2154	2071	1926	1658	1450	1284	1139
	2,3		258	253	403	395	1627	1564	1455	1251	1095	970	860	2034	1955	1819	1564	1369	1213	1075
	4,5		248	243	388	380	1463	1407	1309	1126	985	872	774	1829	1759	1636	1408	1231	1090	968
	6-9		166	162	258	253	846	813	756	650	569	504	447	1058	1016	945	813	711	630	559
40,001 - 65,000	1	10	309	303	483	474	2269	2182	2029	1746	1527	1353	1200	2836	2728	2536	2183	1909	1691	1500
	2,3		309	303	483	474	2141	2059	1915	1647	1441	1277	1132	2676	2574	2394	2059	1801	1596	1415
	4,5		297	291	464	455	1927	1853	1723	1482	1297	1149	1019	2409	2316	2154	1853	1621	1436	1274
	6-9		198	194	309	303	1114	1071	996	857	750	664	589	1393	1339	1245	1071	938	830	736
65,001 - 90,000	1	11	335	328	523	513	2486	2390	2223	1912	1673	1482	1315	3108	2988	2779	2390	2091	1853	1644
	2,3		335	328	523	513	2345	2255	2097	1804	1579	1398	1240	2931	2819	2621	2255	1974	1748	1550
	4,5		322	316	503	493	2111	2030	1888	1624	1421	1259	1117	2639	2538	2360	2030	1776	1574	1396
	6-9		215	211	336	329	1220	1173	1091	938	821	727	645	1525	1466	1364	1173	1026	909	806
Charge per \$1000 over \$90,000	1	12	0.78	0.77	1.22	1.20	12.75	12.26	11.40	9.80	8.58	7.60	6.74	15.93	15.32	14.25	12.26	10.72	9.50	8.43
	2,3		0.78	0.77	1.22	1.20	12.75	12.26	11.40	9.80	8.58	7.60	6.74	15.93	15.32	14.25	12.26	10.72	9.50	8.43
	4,5		0.78	0.77	1.22	1.20	12.75	12.26	11.40	9.80	8.58	7.60	6.74	15.93	15.32	14.25	12.26	10.72	9.50	8.43
	6-9		0.78	0.77	1.22	1.20	12.75	12.26	11.40	9.80	8.58	7.60	6.74	15.93	15.32	14.25	12.26	10.72	9.50	8.43

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

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 18
\$ 500 Deductible	\$ 23
\$1000 Deductible	\$ 40
\$2000 Deductible	\$ 67
\$3000 Deductible	\$ 88
\$4000 Deductible	\$104
\$5000 Deductible	\$116

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 \$18
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 19 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	37	33	56	52	144	138	128	110	97	86	76	180	173	160	138	121	108	95
	2,3		37	33	56	52	135	130	121	104	91	81	72	169	163	151	130	114	101	90
	4,5		36	32	54	50	122	117	109	94	82	73	64	153	146	136	118	103	91	80
	6-9		25	21	37	33	71	68	63	54	48	42	37	89	85	79	68	60	53	46
4,501 - 6,000	1	2	44	40	67	63	156	150	140	120	105	93	83	195	188	175	150	131	116	104
	2,3		44	40	67	63	148	142	132	114	99	88	78	185	178	165	143	124	110	98
	4,5		43	39	65	61	132	127	118	102	89	79	70	165	159	148	128	111	99	88
	6-9		30	26	45	41	77	74	69	59	52	46	41	96	93	86	74	65	58	51
6,001 - 8,000	1	3	46	42	69	65	200	192	179	154	134	119	106	250	240	224	193	168	149	133
	2,3		46	42	69	65	188	181	168	145	127	112	100	235	226	210	181	159	140	125
	4,5		44	40	67	63	170	163	152	130	114	101	90	213	204	190	163	143	126	113
	6-9		31	27	46	42	98	94	87	75	66	58	52	123	118	109	94	83	73	65
8,001 - 10,000	1	4	71	67	108	104	381	366	340	293	256	227	201	476	458	425	366	320	284	251
	2,3		71	67	108	104	359	345	321	276	242	214	190	449	431	401	345	303	268	238
	4,5		68	64	104	100	323	311	289	249	218	193	171	404	389	361	311	273	241	214
	6-9		47	43	71	67	187	180	167	144	126	112	99	234	225	209	180	158	140	124
10,001 - 15,000	1	5	123	119	190	186	624	600	558	480	420	372	330	780	750	698	600	525	465	413
	2,3		123	119	190	186	589	566	526	453	396	351	311	736	708	658	566	495	439	389
	4,5		119	115	183	179	530	510	474	408	357	316	281	663	638	593	510	446	395	351
	6-9		80	76	123	119	306	294	273	235	206	182	162	383	368	341	294	258	228	203
15,001 - 20,000	1	6	174	170	271	266	1167	1122	1043	898	785	696	617	1459	1403	1304	1123	981	870	771
	2,3		174	170	271	266	1101	1059	985	847	741	657	582	1376	1324	1231	1059	926	821	728
	4,5		167	163	260	255	991	953	886	762	667	591	524	1239	1191	1108	953	834	739	655
	6-9		113	109	174	170	572	550	512	440	385	341	303	715	688	640	550	481	426	379
20,001 - 25,000	1	7	248	243	388	380	1698	1633	1519	1306	1143	1012	898	2123	2041	1899	1633	1429	1265	1123
	2,3		248	243	388	380	1602	1540	1432	1232	1078	955	847	2003	1925	1790	1540	1348	1194	1059
	4,5		238	233	371	364	1441	1386	1289	1109	970	859	762	1801	1733	1611	1386	1213	1074	953
	6-9		160	156	248	243	833	801	745	641	561	497	441	1041	1001	931	801	701	621	551
25,001 - 40,000	1	8	281	275	439	430	1992	1915	1781	1532	1341	1187	1053	2490	2394	2226	1915	1676	1484	1316
	2,3		281	275	439	430	1878	1806	1680	1445	1264	1120	993	2348	2258	2100	1806	1580	1400	1241
	4,5		269	264	421	413	1691	1626	1512	1301	1138	1008	894	2114	2033	1890	1626	1423	1260	1118
	6-9		180	176	281	275	977	939	873	751	657	582	516	1221	1174	1091	939	821	728	645
40,001 - 65,000	1	10	337	330	525	515	2622	2521	2345	2017	1765	1563	1387	3278	3151	2931	2521	2206	1954	1734
	2,3		337	330	525	515	2473	2378	2212	1902	1665	1474	1308	3091	2973	2765	2378	2081	1843	1635
	4,5		323	317	505	495	2226	2140	1990	1712	1498	1327	1177	2783	2675	2488	2140	1873	1659	1471
	6-9		215	211	337	330	1286	1237	1150	990	866	767	680	1608	1546	1438	1238	1083	959	850
65,001 - 90,000	1	11	364	357	569	558	2871	2761	2568	2209	1933	1712	1519	3589	3451	3210	2761	2416	2140	1899
	2,3		364	357	569	558	2709	2605	2423	2084	1824	1615	1433	3386	3256	3029	2605	2280	2019	1791
	4,5		350	343	547	536	2438	2344	2180	1875	1641	1453	1289	3048	2930	2725	2344	2051	1816	1611
	6-9		233	228	364	357	1409	1355	1260	1084	949	840	745	1761	1694	1575	1355	1186	1050	931
Charge per \$1000 over \$90,000	1	12	0.85	0.83	1.33	1.30	14.72	14.16	13.17	11.33	9.91	8.78	7.79	18.40	17.70	16.46	14.16	12.39	10.97	9.73
	2,3		0.85	0.83	1.33	1.30	14.72	14.16	13.17	11.33	9.91	8.78	7.79	18.40	17.70	16.46	14.16	12.39	10.97	9.73
	4,5		0.85	0.83	1.33	1.30	14.72	14.16	13.17	11.33	9.91	8.78	7.79	18.40	17.70	16.46	14.16	12.39	10.97	9.73
	6-9		0.85	0.83	1.33	1.30	14.72	14.16	13.17	11.33	9.91	8.78	7.79	18.40	17.70	16.46	14.16	12.39	10.97	9.73

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	\$ 20
\$ 500 Deductible	\$ 26
\$1000 Deductible	\$ 46
\$2000 Deductible	\$ 77
\$3000 Deductible	\$101
\$4000 Deductible	\$120
\$5000 Deductible	\$134

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

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 \$20
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 20 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	36	32	54	50	162	156	145	125	109	97	86	203	195	181	156	136	121	108
	2,3		36	32	54	50	153	147	137	118	103	91	81	191	184	171	148	129	114	101
	4,5		35	31	52	48	138	133	124	106	93	82	73	173	166	155	133	116	103	91
	6-9		24	20	36	32	80	77	72	62	54	48	42	100	96	90	78	68	60	53
4,501 - 6,000	1	2	42	38	64	60	177	170	158	136	119	105	94	221	213	198	170	149	131	118
	2,3		42	38	64	60	166	160	149	128	112	99	88	208	200	186	160	140	124	110
	4,5		41	37	62	58	150	144	134	115	101	89	79	188	180	168	144	126	111	99
	6-9		29	25	43	39	86	83	77	66	58	51	46	108	104	96	83	73	64	58
6,001 - 8,000	1	3	44	40	66	62	226	217	202	174	152	135	119	283	271	253	218	190	169	149
	2,3		44	40	66	62	213	205	191	164	144	127	113	266	256	239	205	180	159	141
	4,5		42	38	64	60	192	185	172	148	130	115	102	240	231	215	185	163	144	128
	6-9		30	26	44	40	110	106	99	85	74	66	58	138	133	124	106	93	83	73
8,001 - 10,000	1	4	68	64	104	100	432	415	386	332	291	257	228	540	519	483	415	364	321	285
	2,3		68	64	104	100	407	391	364	313	274	242	215	509	489	455	391	343	303	269
	4,5		65	61	100	96	366	352	327	282	246	218	194	458	440	409	353	308	273	243
	6-9		45	41	68	64	211	203	189	162	142	126	112	264	254	236	203	178	158	140
10,001 - 15,000	1	5	118	114	182	178	706	679	631	543	475	421	373	883	849	789	679	594	526	466
	2,3		118	114	182	178	667	641	596	513	449	397	353	834	801	745	641	561	496	441
	4,5		113	109	175	171	600	577	537	462	404	358	317	750	721	671	578	505	448	396
	6-9		77	73	118	114	346	333	310	266	233	206	183	433	416	388	333	291	258	229
15,001 - 20,000	1	6	167	163	259	254	1321	1270	1181	1016	889	787	699	1651	1588	1476	1270	1111	984	874
	2,3		167	163	259	254	1247	1199	1115	959	839	743	659	1559	1499	1394	1199	1049	929	824
	4,5		160	156	249	244	1122	1079	1003	863	755	669	593	1403	1349	1254	1079	944	836	741
	6-9		108	104	167	163	648	623	579	498	436	386	343	810	779	724	623	545	483	429
20,001 - 25,000	1	7	237	232	370	363	1922	1848	1719	1478	1294	1146	1016	2403	2310	2149	1848	1618	1433	1270
	2,3		237	232	370	363	1813	1743	1621	1394	1220	1081	959	2266	2179	2026	1743	1525	1351	1199
	4,5		227	223	355	348	1632	1569	1459	1255	1098	973	863	2040	1961	1824	1569	1373	1216	1079
	6-9		152	148	237	232	942	906	843	725	634	562	498	1178	1133	1054	906	793	703	623
25,001 - 40,000	1	8	268	263	419	411	2254	2167	2015	1734	1517	1344	1192	2818	2709	2519	2168	1896	1680	1490
	2,3		268	263	419	411	2127	2045	1902	1636	1432	1268	1125	2659	2556	2378	2045	1790	1585	1406
	4,5		258	253	403	395	1914	1840	1711	1472	1288	1141	1012	2393	2300	2139	1840	1610	1426	1265
	6-9		172	168	268	263	1106	1063	989	850	744	659	585	1383	1329	1236	1063	930	824	731
40,001 - 65,000	1	10	322	316	503	493	2968	2854	2654	2283	1998	1769	1570	3710	3568	3318	2854	2498	2211	1963
	2,3		322	316	503	493	2800	2692	2504	2154	1884	1669	1481	3500	3365	3130	2693	2355	2086	1851
	4,5		309	303	482	473	2520	2423	2253	1938	1696	1502	1333	3150	3029	2816	2423	2120	1878	1666
	6-9		206	202	321	315	1456	1400	1302	1120	980	868	770	1820	1750	1628	1400	1225	1085	963
65,001 - 90,000	1	11	349	342	545	534	3250	3125	2906	2500	2188	1938	1719	4063	3906	3633	3125	2735	2423	2149
	2,3		349	342	545	534	3066	2948	2742	2358	2064	1828	1621	3833	3685	3428	2948	2580	2285	2026
	4,5		335	328	522	512	2760	2654	2468	2123	1858	1645	1460	3450	3318	3085	2654	2323	2056	1825
	6-9		223	219	349	342	1594	1533	1426	1226	1073	950	843	1993	1916	1783	1533	1341	1188	1054
Charge per \$1000 over \$90,000	1	12	0.81	0.80	1.27	1.25	16.66	16.02	14.90	12.82	11.22	9.93	8.81	20.83	20.03	18.63	16.02	14.02	12.42	11.02
	2,3		0.81	0.80	1.27	1.25	16.66	16.02	14.90	12.82	11.22	9.93	8.81	20.83	20.03	18.63	16.02	14.02	12.42	11.02
	4,5		0.81	0.80	1.27	1.25	16.66	16.02	14.90	12.82	11.22	9.93	8.81	20.83	20.03	18.63	16.02	14.02	12.42	11.02
	6-9		0.81	0.80	1.27	1.25	16.66	16.02	14.90	12.82	11.22	9.93	8.81	20.83	20.03	18.63	16.02	14.02	12.42	11.02

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

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	96%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	91%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	88%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	83%

\$ 300 Deductible	\$ 23
\$ 500 Deductible	\$ 30
\$1000 Deductible	\$ 52
\$2000 Deductible	\$ 87
\$3000 Deductible	\$114
\$4000 Deductible	\$136
\$5000 Deductible	\$152

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 \$23
to the \$300 Ded Limited Collision Rate.

Commercial Automobile Insurance Manual

ZONE RATING TABLES

For liability, the Zone Rating Tables identify the base premiums for each zone and zone combination, and for physical damage the tables identify, for each zone and zone combination, the factors to be applied to the premiums displayed in the Long Distance Physical Damage Base Premium Table. The Zone Rating Tables also identify applicable zone combination codes to be used for statistical reporting purposes.

KEY TO ZONE RATING TABLES			
The liability premiums are displayed as follows:			The physical damage factors are displayed as follows:
Bodily Injury (\$20,000/40,000)	\$2,055	1.95	Comprehensive
Property Damage (\$5,000)	936	1.83	Fire, Theft and CAC (incl. MM&V)
		3.99	Collision (All Deductibles)
2XX or 9XX			
Zone Combination Code			

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

Medical Payments –

Use the Medical Payments rates for trucks, tractors and trailers.

State Rating Factor – TTT (Rule 54) and Publics (Rule 74)

Based on the state of principal garaging, apply the appropriate state rating factor from the table below:

State of Principal Garaging	State Rating Factor
Massachusetts	1.00
New Hampshire	1.00
Maine	1.00
Vermont	1.00
All Other States	1.20

Commonwealth Automobile Reinsurers**Commercial Automobile Insurance Manual****LONG DISTANCE ZONE DEFINITIONS****METROPOLITAN 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.
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.

Commonwealth Automobile Reinsurers**Commercial Automobile Insurance Manual****LONG DISTANCE ZONE DEFINITIONS****METROPOLITAN ZONES****(Continued)**

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.

REGIONAL ZONES

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).

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 C.A.R.
 11/1/2022

COMMONWEALTH AUTOMOBILE REINSURERS

Massachusetts Commercial Automobile

ZONE RATING TABLE

Zone of Principal Garaging is Zone 03 (Boston) or Other Metropolitan Zones

Zone Combination Codes 2XX

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01 Atlanta	2,055	1.95	13 Houston	1,474	1.81	25 New Orleans	2,007	1.85	37 Tulsa	1,474	1.81
	936	1.83		671	1.70		914	1.73		671	1.70
	201	3.99		213	3.22		225	3.65		237	3.22
02 Balt.- Wash	1,820	1.70	14 Indian-apolis	1,867	1.66	26 N.Y. City	1,820	1.70	40 Pacific	1,740	2.21
	829	1.59		851	1.56		829	1.59		793	2.07
	202	3.56		214	3.19		226	3.56		240	2.92
03 Boston	1,740	1.58	15 Jackson-ville	2,055	1.95	27 Okla. City	1,474	1.81	41 Mountain	1,697	2.42
	793	1.48		936	1.83		671	1.70		773	2.27
	203	4.19		215	3.99		227	3.22		241	3.38
04 Buffalo	1,820	1.70	16 Kansas City	2,139	2.03	28 Omaha	2,139	2.03	42 Midwest	2,139	2.03
	829	1.59		974	1.90		974	1.90		974	1.90
	204	3.56		216	4.41		228	4.41		242	4.41
05 Charlotte	2,055	1.95	17 Little Rock	1,474	1.81	29 Phoenix	1,697	2.42	43 Southwest	1,474	1.81
	936	1.83		671	1.70		773	2.27		671	1.70
	205	3.99		217	3.22		229	3.38		243	3.22
06 Chicago	1,867	1.66	18 Los Angeles	1,740	2.21	30 Phila- delphia	1,820	1.70	44 North Central	1,867	1.66
	851	1.56		793	2.07		829	1.59		851	1.56
	206	3.19		218	2.92		230	3.56		244	3.19
07 Cincinnati	1,867	1.66	19 Louisville	1,669	2.02	31 Pitts- burgh	1,820	1.70	45 Mideast	1,669	2.02
	851	1.56		760	1.89		829	1.59		760	1.89
	207	3.19		219	3.34		231	3.56		245	3.34
08 Cleveland	1,867	1.66	20 Memphis	1,669	2.02	32 Portland	1,740	2.21	46 Gulf	2,007	1.85
	851	1.56		760	1.89		793	2.07		914	1.73
	208	3.19		220	3.34		232	2.92		246	3.65
09 Dallas Fort Worth	1,474	1.81	21 Miami	2,055	1.95	33 Richmond	2,055	1.95	47 South East	2,055	1.95
	671	1.70		936	1.83		936	1.83		936	1.83
	209	3.22		221	3.99		233	3.99		247	3.99
10 Denver	1,697	2.42	22 Milwau- kee	2,139	2.03	34 St. Louis	2,139	2.03	48 Eastern	1,820	1.70
	773	2.27		974	1.90		974	1.90		829	1.59
	210	3.38		222	4.41		234	4.41		248	3.56
11 Detroit	1,867	1.66	23 Minn- St. Paul	2,139	2.03	35 Salt Lake City	1,697	2.42	49 New England	1,740	1.58
	851	1.56		974	1.90		773	2.27		793	1.48
	211	3.19		223	4.41		235	3.38		249	4.19
12 Hartford	1,740	1.58	24 Nashville	1,669	2.02	36 San. Fran	1,740	2.21			
	793	1.48		760	1.89		793	2.07			
	212	4.19		224	3.34		236	2.92			

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COMMONWEALTH AUTOMOBILE REINSURERS

Massachusetts Commercial Automobile

ZONE RATING TABLE

Zone of Principal Garaging is Zone 49 (New England) or Other Regional Zones

Zone Combination Codes 9XX

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01 Atlanta	2,055	1.95	13 Houston	1,474	1.81	25 New Orleans	2,007	1.85	37 Tulsa	1,474	1.81
	936	1.83		671	1.70		914	1.73		671	1.70
	901	3.99		913	3.22		925	3.65		937	3.22
02 Balt.- Wash	1,820	1.70	14 Indian-apolis	1,867	1.66	26 N.Y. City	1,820	1.70	40 Pacific	1,657	2.10
	829	1.59		851	1.56		829	1.59		755	1.97
	902	3.56		914	3.19		926	3.56		940	2.78
03 Boston	1,740	1.58	15 Jackson-ville	2,055	1.95	27 Okla. City	1,474	1.81	41 Mountain	1,616	2.30
	793	1.48		936	1.83		671	1.70		736	2.16
	903	4.19		915	3.99		927	3.22		941	3.21
04 Buffalo	1,820	1.70	16 Kansas City	2,139	2.03	28 Omaha	2,139	2.03	42 Midwest	2,037	1.93
	829	1.59		974	1.90		974	1.90		928	1.81
	904	3.56		916	4.41		928	4.41		942	4.20
05 Charlotte	2,055	1.95	17 Little Rock	1,474	1.81	29 Phoenix	1,697	2.42	43 Southwest	1,404	1.72
	936	1.83		671	1.70		773	2.27		639	1.61
	905	3.99		917	3.22		929	3.38		943	3.06
06 Chicago	1,867	1.66	18 Los Angeles	1,740	2.21	30 Phila-delphia	1,820	1.70	44 North Central	1,778	1.58
	851	1.56		793	2.07		829	1.59		810	1.48
	906	3.19		918	2.92		930	3.56		944	3.04
07 Cincinnati	1,867	1.66	19 Louisville	1,669	2.02	31 Pitts-burgh	1,820	1.70	45 Mideast	1,589	1.92
	851	1.56		760	1.89		829	1.59		724	1.80
	907	3.19		919	3.34		931	3.56		945	3.18
08 Cleveland	1,867	1.66	20 Memphis	1,669	2.02	32 Portland	1,740	2.21	46 Gulf	1,911	1.77
	851	1.56		760	1.89		793	2.07		870	1.66
	908	3.19		920	3.34		932	2.92		946	3.48
09 Dallas Fort Worth	1,474	1.81	21 Miami	2,055	1.95	33 Richmond	2,055	1.95	47 South East	1,957	1.86
	671	1.70		936	1.83		936	1.83		892	1.74
	909	3.22		921	3.99		933	3.99		947	3.80
10 Denver	1,697	2.42	22 Milwau-kee	2,139	2.03	34 St. Louis	2,139	2.03	48 Eastern	1,734	1.62
	773	2.27		974	1.90		974	1.90		790	1.52
	910	3.38		922	4.41		934	4.41		948	3.39
11 Detroit	1,867	1.66	23 Minn-St. Paul	2,139	2.03	35 Salt Lake City	1,697	2.42	49 New England	1,657	1.50
	851	1.56		974	1.90		773	2.27		755	1.41
	911	3.19		923	4.41		935	3.38		949	3.99
12 Hartford	1,740	1.58	24 Nashville	1,669	2.02	36 San. Fran	1,740	2.21			
	793	1.48		760	1.89		793	2.07			
	912	4.19		924	3.34		936	2.92			

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	11	11	51	44	30	16	77	66	45	24
	4	11	9	44	36	26	15	66	54	39	23
	5	9	5	39	30	21	13	59	45	32	20
	6-9	5	4	31	26	18	10	47	39	27	15
\$4501 - 6,000	1,2,3	19	19	66	58	47	32	99	87	71	48
	4	18	17	57	51	41	29	86	77	62	44
	5	16	16	51	45	36	25	77	68	54	38
	6-9	14	12	45	39	30	21	68	59	45	32
\$6001 - 8,000	1,2,3	29	27	86	77	64	51	129	116	96	77
	4	24	22	71	65	55	45	107	98	83	68
	5	20	19	63	57	50	39	95	86	75	59
	6-9	19	18	55	51	44	32	83	77	66	48
\$8001 - 10,000	1,2,3	40	38	105	96	86	71	158	144	129	107
	4	32	32	91	84	71	60	137	126	107	90
	5	29	27	79	73	63	54	119	110	95	81
	6-9	24	24	66	63	55	47	99	95	83	71
\$10,001 - 15,000	1,2,3	57	56	139	132	120	106	209	198	180	159
	4	48	47	119	112	100	92	179	168	150	138
	5	45	41	105	99	92	79	158	149	138	119
	6-9	35	35	92	86	78	69	138	129	117	104
\$15,001 - 20,000	1,2,3	83	82	191	181	168	157	287	272	252	236
	4	69	67	162	156	145	132	243	234	218	198
	5	61	60	142	137	127	115	213	206	191	173
	6-9	54	53	123	117	111	100	185	176	167	150
\$20,001 - 25,000	1,2,3	105	104	239	232	219	206	359	348	329	309
	4	91	90	205	199	187	174	308	299	281	261
	5	79	79	179	173	165	154	269	260	248	231
	6-9	68	67	157	152	143	132	236	228	215	198
\$25,001 - 40,000	1,2,3	156	155	339	331	320	305	509	497	480	458
	4	134	130	287	281	272	261	431	422	408	392
	5	118	117	255	249	239	231	383	374	359	347
	6-9	100	100	220	216	208	199	330	324	312	299
\$40,001 - 65,000	1,2,3	255	254	539	532	519	504	809	798	779	756
	4	219	218	459	453	442	430	689	680	663	645
	5	192	190	404	398	390	380	606	597	585	570
	6-9	168	167	351	345	337	328	527	518	506	492
\$65,001 - 90,000	1,2,3	383	380	791	781	768	755	1187	1172	1152	1133
	4	326	323	670	662	654	645	1005	993	981	968
	5	287	286	591	585	578	565	887	878	867	848
	6-9	248	248	510	506	499	492	765	759	749	738
Over 90,000	1,2,3	507	506	1039	1030	1018	1005	1559	1545	1527	1508
	4	433	432	882	876	867	855	1323	1314	1301	1283
	5	380	380	777	771	765	753	1166	1157	1148	1130
	6-9	329	328	675	670	661	653	1013	1005	992	980

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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	0.029	0.026	0.017	0.013	0.005	0.005	0.047	0.044	0.026	0.019	0.011	0.011	0.071	0.065	0.039	0.029
\$2000	0.005	0.005	0.033	0.031	0.018	0.016	0.011	0.011	0.057	0.053	0.031	0.025	0.018	0.018	0.087	0.079	0.051	0.039
\$3000	0.009	0.009	0.043	0.039	0.023	0.018	0.016	0.016	0.064	0.058	0.039	0.029	0.022	0.020	0.100	0.094	0.058	0.046
\$4000	0.011	0.011	0.047	0.044	0.028	0.019	0.018	0.018	0.075	0.070	0.046	0.033	0.029	0.027	0.115	0.107	0.070	0.054
\$5000	0.014	0.014	0.054	0.050	0.031	0.025	0.022	0.020	0.087	0.079	0.053	0.041	0.033	0.032	0.131	0.120	0.079	0.060
\$6000	0.017	0.017	0.060	0.055	0.036	0.028	0.026	0.024	0.096	0.089	0.058	0.046	0.040	0.038	0.147	0.135	0.091	0.069
\$7000	0.018	0.018	0.064	0.058	0.039	0.029	0.030	0.029	0.105	0.096	0.063	0.049	0.046	0.045	0.163	0.148	0.099	0.075
\$8000	0.020	0.019	0.070	0.064	0.044	0.032	0.033	0.032	0.113	0.105	0.071	0.055	0.051	0.049	0.174	0.162	0.108	0.085
\$9000	0.022	0.020	0.078	0.071	0.047	0.036	0.038	0.035	0.124	0.114	0.077	0.058	0.058	0.056	0.192	0.176	0.117	0.092
\$10000	0.026	0.024	0.084	0.075	0.053	0.041	0.041	0.040	0.135	0.124	0.085	0.064	0.061	0.060	0.207	0.191	0.129	0.099
\$11000	0.027	0.026	0.091	0.084	0.055	0.044	0.045	0.043	0.145	0.132	0.092	0.070	0.067	0.064	0.222	0.205	0.138	0.106
\$12000	0.030	0.029	0.096	0.089	0.058	0.046	0.049	0.048	0.154	0.141	0.096	0.074	0.074	0.069	0.237	0.218	0.147	0.113
\$13000	0.032	0.030	0.100	0.094	0.063	0.049	0.053	0.051	0.164	0.152	0.101	0.078	0.079	0.077	0.252	0.232	0.159	0.120
\$14000	0.033	0.032	0.107	0.099	0.066	0.053	0.056	0.054	0.171	0.160	0.108	0.085	0.084	0.082	0.267	0.247	0.168	0.129
\$15000	0.035	0.034	0.113	0.105	0.071	0.055	0.060	0.057	0.184	0.168	0.115	0.091	0.091	0.089	0.281	0.258	0.178	0.137
\$16000	0.040	0.038	0.119	0.109	0.075	0.057	0.061	0.060	0.193	0.178	0.121	0.094	0.098	0.094	0.299	0.275	0.188	0.143
\$17000	0.041	0.040	0.126	0.115	0.079	0.060	0.066	0.063	0.205	0.188	0.129	0.099	0.102	0.099	0.312	0.287	0.196	0.152
\$18000	0.045	0.043	0.131	0.120	0.084	0.063	0.069	0.067	0.215	0.195	0.135	0.105	0.106	0.103	0.327	0.301	0.207	0.160
\$19000	0.046	0.045	0.135	0.124	0.087	0.065	0.074	0.069	0.222	0.205	0.141	0.108	0.114	0.110	0.343	0.316	0.217	0.165
\$20000	0.048	0.047	0.142	0.131	0.093	0.070	0.078	0.075	0.234	0.215	0.147	0.113	0.118	0.114	0.357	0.328	0.225	0.171

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	0.010	0.009	0.005	0.004	0.004	0.004	0.015	0.014	0.009	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	\$ 72	\$ 72	\$ 72	\$ 72
\$300 Ded. - Non-Fleet	83	83	83	83
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 72	\$ 72	\$ 72	\$ 72
\$300 Ded. - Non-Fleet	83	83	83	83
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 72	\$ 72	\$ 27	\$ 33
\$300 Ded. - Non-Fleet	83	83	31	38
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 33	\$ 38	\$ 36	\$ 43
\$300 Ded. - Non-Fleet	38	44	41	49
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 51	\$ 57	\$ 77	\$ 83
\$300 Ded. - Non-Fleet	58	65	88	94

Collision Deductibles:

\$1,000 Ded. - Charge 92% of \$500 Ded. Premium.

\$2,000 Ded. - Charge 77% of \$500 Ded. Premium.

\$3,000 Ded. - Charge 65% of \$500 Ded. Premium.

\$4,000 Ded. - Charge 56% of \$500 Ded. Premium.

\$5,000 Ded. - Charge 49% of \$500 Ded. Premium.

Collision Waiver of Deductible Charges—

	<u>Fleet</u>	<u>Non-Fleet</u>
\$ 300 Ded. -	\$ 23	\$ 26
\$ 500 Ded. -	34	39
\$1,000 Ded. -	62	71
\$2,000 Ded. -	107	122
\$3,000 Ded. -	141	161
\$4,000 Ded. -	168	191
\$5,000 Ded. -	188	215

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 \$23 for fleet, or \$26 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	\$ 5	\$ 5	\$ 5	\$ 5
\$300 Ded. - Non-Fleet	6	6	6	6
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 5	\$ 5	\$ 5	\$ 5
\$300 Ded. - Non-Fleet	6	6	6	6
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 5	\$ 5	\$ 2	\$ 2
\$300 Ded. - Non-Fleet	6	6	2	3
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 2	\$ 3	\$ 3	\$ 3
\$300 Ded. - Non-Fleet	3	3	3	3
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 4	\$ 4	\$ 5	\$ 6
\$300 Ded. - Non-Fleet	4	5	6	7

Limited Collision Deductibles:
 \$1,000 Ded. - Charge 92% of \$500 Ded. Premium.
 \$2,000 Ded. - Charge 77% of \$500 Ded. Premium.
 \$3,000 Ded. - Charge 65% of \$500 Ded. Premium.
 \$4,000 Ded. - Charge 56% of \$500 Ded. Premium.
 \$5,000 Ded. - Charge 49% 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	\$ 7	\$ 7	\$ 7	\$ 7
\$300 Ded. – Non-Fleet	8	8	8	8
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 7	\$ 7	\$ 7	\$ 7
\$300 Ded. – Non-Fleet	8	8	8	8
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 7	\$ 7	\$ 4	\$ 4
\$300 Ded. - Non-Fleet	8	8	4	5
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 4	\$ 5	\$ 5	\$ 5
\$300 Ded. – Non-Fleet	4	5	5	6
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 4	\$ 5	\$ 6	\$ 6
\$300 Ded. – Non-Fleet	5	5	7	7

Comprehensive Deductibles:

- \$1,000 Ded. - Charge 94% of \$500 Ded. Premium.
- \$2,000 Ded. - Charge 86% of \$500 Ded. Premium.
- \$3,000 Ded. - Charge 80% of \$500 Ded. Premium.
- \$4,000 Ded. - Charge 75% of \$500 Ded. Premium.
- \$5,000 Ded. - Charge 71% 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 93% of the otherwise determined premium that would apply in the absence of a glass deductible.

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 1

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	146	100/300	1356	5000	688
20/50	166	250/500	2226	10000	888
25/50	306	500/500	2816	25000	1015
35/80	556	500/1000	2846	50000	1042
50/100	786	1000/1000	3286	100000	1049
				500000	1063

<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		1037	1037	1037	1028	986	986	986	945	613
4,501 - 6,000	02		1065	1065	1065	1054	1013	1013	1013	970	628
6,001 - 8,000	03		1120	1120	1120	1109	1065	1065	1065	1019	661
8,001 - 10,000	04		1120	1120	1120	1109	1065	1065	1065	1019	661
10,001 - 15,000	05		1383	1383	1383	1369	1314	1314	1314	1259	816
15,001 - 20,000	06		1881	1881	1881	1862	1787	1787	1787	1712	1109
20,001 - 25,000	07		1881	1881	1881	1862	1787	1787	1787	1712	1109
25,001 - 40,000	08		1881	1881	1881	1862	1787	1787	1787	1712	1109
40,001 - 65,000	10		1992	1992	1992	1973	1892	1892	1892	1812	1176
65,001 - 90,000	11		2670	2670	2670	2643	2537	2537	2537	2429	1576
Charge Per \$1K > \$90K	12		13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		73	73	73	72	69	69	69	66	43
4,501 - 6,000	02		75	75	75	74	71	71	71	68	44
6,001 - 8,000	03		78	78	78	78	75	75	75	71	46
8,001 - 10,000	04		78	78	78	78	75	75	75	71	46
10,001 - 15,000	05		97	97	97	96	92	92	92	88	57
15,001 - 20,000	06		132	132	132	130	125	125	125	120	78
20,001 - 25,000	07		132	132	132	130	125	125	125	120	78
25,001 - 40,000	08		132	132	132	130	125	125	125	120	78
40,001 - 65,000	10		139	139	139	138	132	132	132	127	82
65,001 - 90,000	11		187	187	187	185	177	177	177	170	110
Charge Per \$1K > \$90K	12		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97

<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		210	176	176	176	176	175	171	171	122
4,501 - 6,000	02		210	176	176	176	176	175	171	171	122
6,001 - 8,000	03		212	178	178	178	178	177	173	173	123
8,001 - 10,000	04		224	188	188	188	188	186	182	182	130
10,001 - 15,000	05		233	196	196	196	196	194	190	190	135
15,001 - 20,000	06		313	263	263	263	263	260	255	255	181
20,001 - 25,000	07		340	286	286	286	286	283	277	277	197
25,001 - 40,000	08		364	306	306	306	306	303	296	296	211
40,001 - 65,000	10		452	380	380	380	380	376	369	369	262
65,001 - 90,000	11		702	590	590	590	590	584	572	572	407
Charge Per \$1K > \$90K	12		3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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 2

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	146	100/300	1356	5000	688
20/50	166	250/500	2226	10000	888
25/50	306	500/500	2816	25000	1015
35/80	556	500/1000	2846	50000	1042
50/100	786	1000/1000	3286	100000	1049
				500000	1063

<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		1037	1037	1037	1028	986	986	986	945	613
4,501 - 6,000	02		1065	1065	1065	1054	1013	1013	1013	970	628
6,001 - 8,000	03		1120	1120	1120	1109	1065	1065	1065	1019	661
8,001 - 10,000	04		1120	1120	1120	1109	1065	1065	1065	1019	661
10,001 - 15,000	05		1383	1383	1383	1369	1314	1314	1314	1259	816
15,001 - 20,000	06		1881	1881	1881	1862	1787	1787	1787	1712	1109
20,001 - 25,000	07		1881	1881	1881	1862	1787	1787	1787	1712	1109
25,001 - 40,000	08		1881	1881	1881	1862	1787	1787	1787	1712	1109
40,001 - 65,000	10		1992	1992	1992	1973	1892	1892	1892	1812	1176
65,001 - 90,000	11		2670	2670	2670	2643	2537	2537	2537	2429	1576
Charge Per \$1K > \$90K	12		13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		73	73	73	72	69	69	69	66	43
4,501 - 6,000	02		75	75	75	74	71	71	71	68	44
6,001 - 8,000	03		78	78	78	78	75	75	75	71	46
8,001 - 10,000	04		78	78	78	78	75	75	75	71	46
10,001 - 15,000	05		97	97	97	96	92	92	92	88	57
15,001 - 20,000	06		132	132	132	130	125	125	125	120	78
20,001 - 25,000	07		132	132	132	130	125	125	125	120	78
25,001 - 40,000	08		132	132	132	130	125	125	125	120	78
40,001 - 65,000	10		139	139	139	138	132	132	132	127	82
65,001 - 90,000	11		187	187	187	185	177	177	177	170	110
Charge Per \$1K > \$90K	12		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97

<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		210	176	176	176	176	175	171	171	122
4,501 - 6,000	02		210	176	176	176	176	175	171	171	122
6,001 - 8,000	03		212	178	178	178	178	177	173	173	123
8,001 - 10,000	04		224	188	188	188	188	186	182	182	130
10,001 - 15,000	05		233	196	196	196	196	194	190	190	135
15,001 - 20,000	06		313	263	263	263	263	260	255	255	181
20,001 - 25,000	07		340	286	286	286	286	283	277	277	197
25,001 - 40,000	08		364	306	306	306	306	303	296	296	211
40,001 - 65,000	10		452	380	380	380	380	376	369	369	262
65,001 - 90,000	11		702	590	590	590	590	584	572	572	407
Charge Per \$1K > \$90K	12		3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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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B, Increased Limits				Property Damage Liability	
20/40	146	100/300	1356	5000	688
20/50	166	250/500	2226	10000	888
25/50	306	500/500	2816	25000	1015
35/80	556	500/1000	2846	50000	1042
50/100	786	1000/1000	3286	100000	1049
				500000	1063

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1037	1037	1037	1028	986	986	986	945	613
4,501 - 6,000	02		1065	1065	1065	1054	1013	1013	1013	970	628
6,001 - 8,000	03		1120	1120	1120	1109	1065	1065	1065	1019	661
8,001 - 10,000	04		1120	1120	1120	1109	1065	1065	1065	1019	661
10,001 - 15,000	05		1383	1383	1383	1369	1314	1314	1314	1259	816
15,001 - 20,000	06		1881	1881	1881	1862	1787	1787	1787	1712	1109
20,001 - 25,000	07		1881	1881	1881	1862	1787	1787	1787	1712	1109
25,001 - 40,000	08		1881	1881	1881	1862	1787	1787	1787	1712	1109
40,001 - 65,000	10		1992	1992	1992	1973	1892	1892	1892	1812	1176
65,001 - 90,000	11		2670	2670	2670	2643	2537	2537	2537	2429	1576
Charge Per \$1K > \$90K	12		13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		73	73	73	72	69	69	69	66	43
4,501 - 6,000	02		75	75	75	74	71	71	71	68	44
6,001 - 8,000	03		78	78	78	78	75	75	75	71	46
8,001 - 10,000	04		78	78	78	78	75	75	75	71	46
10,001 - 15,000	05		97	97	97	96	92	92	92	88	57
15,001 - 20,000	06		132	132	132	130	125	125	125	120	78
20,001 - 25,000	07		132	132	132	130	125	125	125	120	78
25,001 - 40,000	08		132	132	132	130	125	125	125	120	78
40,001 - 65,000	10		139	139	139	138	132	132	132	127	82
65,001 - 90,000	11		187	187	187	185	177	177	177	170	110
Charge Per \$1K > \$90K	12		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		210	176	176	176	176	175	171	171	122
4,501 - 6,000	02		210	176	176	176	176	175	171	171	122
6,001 - 8,000	03		212	178	178	178	178	177	173	173	123
8,001 - 10,000	04		224	188	188	188	188	186	182	182	130
10,001 - 15,000	05		233	196	196	196	196	194	190	190	135
15,001 - 20,000	06		313	263	263	263	263	260	255	255	181
20,001 - 25,000	07		340	286	286	286	286	283	277	277	197
25,001 - 40,000	08		364	306	306	306	306	303	296	296	211
40,001 - 65,000	10		452	380	380	380	380	376	369	369	262
65,001 - 90,000	11		702	590	590	590	590	584	572	572	407
Charge Per \$1K > \$90K	12		3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
<u>Towing & Labor (Rule 65)</u>		250/500	9	250/500	103
\$25 per Disablement: 4		500/500	10	500/500	271
\$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	146	100/300	1356	5000	688
20/50	166	250/500	2226	10000	888
25/50	306	500/500	2816	25000	1015
35/80	556	500/1000	2846	50000	1042
50/100	786	1000/1000	3286	100000	1049
				500000	1063

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1037	1037	1037	1028	986	986	986	945	613
4,501 - 6,000	02		1065	1065	1065	1054	1013	1013	1013	970	628
6,001 - 8,000	03		1120	1120	1120	1109	1065	1065	1065	1019	661
8,001 - 10,000	04		1120	1120	1120	1109	1065	1065	1065	1019	661
10,001 - 15,000	05		1383	1383	1383	1369	1314	1314	1314	1259	816
15,001 - 20,000	06		1881	1881	1881	1862	1787	1787	1787	1712	1109
20,001 - 25,000	07		1881	1881	1881	1862	1787	1787	1787	1712	1109
25,001 - 40,000	08		1881	1881	1881	1862	1787	1787	1787	1712	1109
40,001 - 65,000	10		1992	1992	1992	1973	1892	1892	1892	1812	1176
65,001 - 90,000	11		2670	2670	2670	2643	2537	2537	2537	2429	1576
Charge Per \$1K > \$90K	12		13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		73	73	73	72	69	69	69	66	43
4,501 - 6,000	02		75	75	75	74	71	71	71	68	44
6,001 - 8,000	03		78	78	78	78	75	75	75	71	46
8,001 - 10,000	04		78	78	78	78	75	75	75	71	46
10,001 - 15,000	05		97	97	97	96	92	92	92	88	57
15,001 - 20,000	06		132	132	132	130	125	125	125	120	78
20,001 - 25,000	07		132	132	132	130	125	125	125	120	78
25,001 - 40,000	08		132	132	132	130	125	125	125	120	78
40,001 - 65,000	10		139	139	139	138	132	132	132	127	82
65,001 - 90,000	11		187	187	187	185	177	177	177	170	110
Charge Per \$1K > \$90K	12		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		210	176	176	176	176	175	171	171	122
4,501 - 6,000	02		210	176	176	176	176	175	171	171	122
6,001 - 8,000	03		212	178	178	178	178	177	173	173	123
8,001 - 10,000	04		224	188	188	188	188	186	182	182	130
10,001 - 15,000	05		233	196	196	196	196	194	190	190	135
15,001 - 20,000	06		313	263	263	263	263	260	255	255	181
20,001 - 25,000	07		340	286	286	286	286	283	277	277	197
25,001 - 40,000	08		364	306	306	306	306	303	296	296	211
40,001 - 65,000	10		452	380	380	380	380	376	369	369	262
65,001 - 90,000	11		702	590	590	590	590	584	572	572	407
Charge Per \$1K > \$90K	12		3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
<u>Towing & Labor (Rule 65)</u>		250/500	9	250/500	103
\$25 per Disablement: 4		500/500	10	500/500	271
\$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	146	100/300	1356	5000	688
20/50	166	250/500	2226	10000	888
25/50	306	500/500	2816	25000	1015
35/80	556	500/1000	2846	50000	1042
50/100	786	1000/1000	3286	100000	1049
				500000	1063

Symbol COLLISION \$500 DEDUCTIBLE

Cost New	Symbol Code	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1037	1037	1037	1028	986	986	986	945	613
4,501 - 6,000	02		1065	1065	1065	1054	1013	1013	1013	970	628
6,001 - 8,000	03		1120	1120	1120	1109	1065	1065	1065	1019	661
8,001 - 10,000	04		1120	1120	1120	1109	1065	1065	1065	1019	661
10,001 - 15,000	05		1383	1383	1383	1369	1314	1314	1314	1259	816
15,001 - 20,000	06		1881	1881	1881	1862	1787	1787	1787	1712	1109
20,001 - 25,000	07		1881	1881	1881	1862	1787	1787	1787	1712	1109
25,001 - 40,000	08		1881	1881	1881	1862	1787	1787	1787	1712	1109
40,001 - 65,000	10		1992	1992	1992	1973	1892	1892	1892	1812	1176
65,001 - 90,000	11		2670	2670	2670	2643	2537	2537	2537	2429	1576
Charge Per \$1K > \$90K	12		13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83

Symbol LIMITED COLLISION \$500 DEDUCTIBLE

Cost New	Symbol Code	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		73	73	73	72	69	69	69	66	43
4,501 - 6,000	02		75	75	75	74	71	71	71	68	44
6,001 - 8,000	03		78	78	78	78	75	75	75	71	46
8,001 - 10,000	04		78	78	78	78	75	75	75	71	46
10,001 - 15,000	05		97	97	97	96	92	92	92	88	57
15,001 - 20,000	06		132	132	132	130	125	125	125	120	78
20,001 - 25,000	07		132	132	132	130	125	125	125	120	78
25,001 - 40,000	08		132	132	132	130	125	125	125	120	78
40,001 - 65,000	10		139	139	139	138	132	132	132	127	82
65,001 - 90,000	11		187	187	187	185	177	177	177	170	110
Charge Per \$1K > \$90K	12		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97

Symbol COMPREHENSIVE \$500 DEDUCTIBLE

Cost New	Symbol Code	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		210	176	176	176	176	175	171	171	122
4,501 - 6,000	02		210	176	176	176	176	175	171	171	122
6,001 - 8,000	03		212	178	178	178	178	177	173	173	123
8,001 - 10,000	04		224	188	188	188	188	186	182	182	130
10,001 - 15,000	05		233	196	196	196	196	194	190	190	135
15,001 - 20,000	06		313	263	263	263	263	260	255	255	181
20,001 - 25,000	07		340	286	286	286	286	283	277	277	197
25,001 - 40,000	08		364	306	306	306	306	303	296	296	211
40,001 - 65,000	10		452	380	380	380	380	376	369	369	262
65,001 - 90,000	11		702	590	590	590	590	584	572	572	407
Charge Per \$1K > \$90K	12		3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92

Medical Payments

5000	15
10000	17
15000	19
20000	20
25000	22

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	26
250/500	103
500/500	271

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	146	100/300	1356	5000	688
20/50	166	250/500	2226	10000	888
25/50	306	500/500	2816	25000	1015
35/80	556	500/1000	2846	50000	1042
50/100	786	1000/1000	3286	100000	1049
				500000	1063

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		1037	1037	1037	1028	986	986	986	986	945	613
4,501 - 6,000	02		1065	1065	1065	1054	1013	1013	1013	1013	970	628
6,001 - 8,000	03		1120	1120	1120	1109	1065	1065	1065	1065	1019	661
8,001 - 10,000	04		1120	1120	1120	1109	1065	1065	1065	1065	1019	661
10,001 - 15,000	05		1383	1383	1383	1369	1314	1314	1314	1314	1259	816
15,001 - 20,000	06		1881	1881	1881	1862	1787	1787	1787	1787	1712	1109
20,001 - 25,000	07		1881	1881	1881	1862	1787	1787	1787	1787	1712	1109
25,001 - 40,000	08		1881	1881	1881	1862	1787	1787	1787	1787	1712	1109
40,001 - 65,000	10		1992	1992	1992	1973	1892	1892	1892	1892	1812	1176
65,001 - 90,000	11		2670	2670	2670	2643	2537	2537	2537	2537	2429	1576
Charge Per \$1K > \$90K	12		13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83

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		73	73	73	72	69	69	69	69	66	43
4,501 - 6,000	02		75	75	75	74	71	71	71	71	68	44
6,001 - 8,000	03		78	78	78	78	75	75	75	75	71	46
8,001 - 10,000	04		78	78	78	78	75	75	75	75	71	46
10,001 - 15,000	05		97	97	97	96	92	92	92	92	88	57
15,001 - 20,000	06		132	132	132	130	125	125	125	125	120	78
20,001 - 25,000	07		132	132	132	130	125	125	125	125	120	78
25,001 - 40,000	08		132	132	132	130	125	125	125	125	120	78
40,001 - 65,000	10		139	139	139	138	132	132	132	132	127	82
65,001 - 90,000	11		187	187	187	185	177	177	177	177	170	110
Charge Per \$1K > \$90K	12		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97

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		210	176	176	176	176	175	175	171	171	122
4,501 - 6,000	02		210	176	176	176	176	175	175	171	171	122
6,001 - 8,000	03		212	178	178	178	178	177	177	173	173	123
8,001 - 10,000	04		224	188	188	188	188	186	186	182	182	130
10,001 - 15,000	05		233	196	196	196	196	194	194	190	190	135
15,001 - 20,000	06		313	263	263	263	263	260	260	255	255	181
20,001 - 25,000	07		340	286	286	286	286	283	283	277	277	197
25,001 - 40,000	08		364	306	306	306	306	303	303	296	296	211
40,001 - 65,000	10		452	380	380	380	380	376	376	369	369	262
65,001 - 90,000	11		702	590	590	590	590	584	584	572	572	407
Charge Per \$1K > \$90K	12		3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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	146	100/300	1356	5000	688
20/50	166	250/500	2226	10000	888
25/50	306	500/500	2816	25000	1015
35/80	556	500/1000	2846	50000	1042
50/100	786	1000/1000	3286	100000	1049
				500000	1063

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		1037	1037	1037	1028	986	986	986	945	613
4,501 - 6,000	02		1065	1065	1065	1054	1013	1013	1013	970	628
6,001 - 8,000	03		1120	1120	1120	1109	1065	1065	1065	1019	661
8,001 - 10,000	04		1120	1120	1120	1109	1065	1065	1065	1019	661
10,001 - 15,000	05		1383	1383	1383	1369	1314	1314	1314	1259	816
15,001 - 20,000	06		1881	1881	1881	1862	1787	1787	1787	1712	1109
20,001 - 25,000	07		1881	1881	1881	1862	1787	1787	1787	1712	1109
25,001 - 40,000	08		1881	1881	1881	1862	1787	1787	1787	1712	1109
40,001 - 65,000	10		1992	1992	1992	1973	1892	1892	1892	1812	1176
65,001 - 90,000	11		2670	2670	2670	2643	2537	2537	2537	2429	1576
Charge Per \$1K > \$90K	12		13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83

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		73	73	73	72	69	69	69	66	43
4,501 - 6,000	02		75	75	75	74	71	71	71	68	44
6,001 - 8,000	03		78	78	78	78	75	75	75	71	46
8,001 - 10,000	04		78	78	78	78	75	75	75	71	46
10,001 - 15,000	05		97	97	97	96	92	92	92	88	57
15,001 - 20,000	06		132	132	132	130	125	125	125	120	78
20,001 - 25,000	07		132	132	132	130	125	125	125	120	78
25,001 - 40,000	08		132	132	132	130	125	125	125	120	78
40,001 - 65,000	10		139	139	139	138	132	132	132	127	82
65,001 - 90,000	11		187	187	187	185	177	177	177	170	110
Charge Per \$1K > \$90K	12		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97

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		210	176	176	176	176	175	171	171	122
4,501 - 6,000	02		210	176	176	176	176	175	171	171	122
6,001 - 8,000	03		212	178	178	178	178	177	173	173	123
8,001 - 10,000	04		224	188	188	188	188	186	182	182	130
10,001 - 15,000	05		233	196	196	196	196	194	190	190	135
15,001 - 20,000	06		313	263	263	263	263	260	255	255	181
20,001 - 25,000	07		340	286	286	286	286	283	277	277	197
25,001 - 40,000	08		364	306	306	306	306	303	296	296	211
40,001 - 65,000	10		452	380	380	380	380	376	369	369	262
65,001 - 90,000	11		702	590	590	590	590	584	572	572	407
Charge Per \$1K > \$90K	12		3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	146	100/300	1356	5000	688
20/50	166	250/500	2226	10000	888
25/50	306	500/500	2816	25000	1015
35/80	556	500/1000	2846	50000	1042
50/100	786	1000/1000	3286	100000	1049
				500000	1063

<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		1037	1037	1037	1028	986	986	986	945	613
4,501 - 6,000	02		1065	1065	1065	1054	1013	1013	1013	970	628
6,001 - 8,000	03		1120	1120	1120	1109	1065	1065	1065	1019	661
8,001 - 10,000	04		1120	1120	1120	1109	1065	1065	1065	1019	661
10,001 - 15,000	05		1383	1383	1383	1369	1314	1314	1314	1259	816
15,001 - 20,000	06		1881	1881	1881	1862	1787	1787	1787	1712	1109
20,001 - 25,000	07		1881	1881	1881	1862	1787	1787	1787	1712	1109
25,001 - 40,000	08		1881	1881	1881	1862	1787	1787	1787	1712	1109
40,001 - 65,000	10		1992	1992	1992	1973	1892	1892	1892	1812	1176
65,001 - 90,000	11		2670	2670	2670	2643	2537	2537	2537	2429	1576
Charge Per \$1K > \$90K	12		13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		73	73	73	72	69	69	69	66	43
4,501 - 6,000	02		75	75	75	74	71	71	71	68	44
6,001 - 8,000	03		78	78	78	78	75	75	75	71	46
8,001 - 10,000	04		78	78	78	78	75	75	75	71	46
10,001 - 15,000	05		97	97	97	96	92	92	92	88	57
15,001 - 20,000	06		132	132	132	130	125	125	125	120	78
20,001 - 25,000	07		132	132	132	130	125	125	125	120	78
25,001 - 40,000	08		132	132	132	130	125	125	125	120	78
40,001 - 65,000	10		139	139	139	138	132	132	132	127	82
65,001 - 90,000	11		187	187	187	185	177	177	177	170	110
Charge Per \$1K > \$90K	12		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97

<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		210	176	176	176	176	175	171	171	122
4,501 - 6,000	02		210	176	176	176	176	175	171	171	122
6,001 - 8,000	03		212	178	178	178	178	177	173	173	123
8,001 - 10,000	04		224	188	188	188	188	186	182	182	130
10,001 - 15,000	05		233	196	196	196	196	194	190	190	135
15,001 - 20,000	06		313	263	263	263	263	260	255	255	181
20,001 - 25,000	07		340	286	286	286	286	283	277	277	197
25,001 - 40,000	08		364	306	306	306	306	303	296	296	211
40,001 - 65,000	10		452	380	380	380	380	376	369	369	262
65,001 - 90,000	11		702	590	590	590	590	584	572	572	407
Charge Per \$1K > \$90K	12		3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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

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B, Increased Limits				Property Damage Liability	
20/40	146	100/300	1356	5000	688
20/50	166	250/500	2226	10000	888
25/50	306	500/500	2816	25000	1015
35/80	556	500/1000	2846	50000	1042
50/100	786	1000/1000	3286	100000	1049
				500000	1063

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		1037	1037	1037	1028	986	986	986	945	613
4,501 - 6,000	02		1065	1065	1065	1054	1013	1013	1013	970	628
6,001 - 8,000	03		1120	1120	1120	1109	1065	1065	1065	1019	661
8,001 - 10,000	04		1120	1120	1120	1109	1065	1065	1065	1019	661
10,001 - 15,000	05		1383	1383	1383	1369	1314	1314	1314	1259	816
15,001 - 20,000	06		1881	1881	1881	1862	1787	1787	1787	1712	1109
20,001 - 25,000	07		1881	1881	1881	1862	1787	1787	1787	1712	1109
25,001 - 40,000	08		1881	1881	1881	1862	1787	1787	1787	1712	1109
40,001 - 65,000	10		1992	1992	1992	1973	1892	1892	1892	1812	1176
65,001 - 90,000	11		2670	2670	2670	2643	2537	2537	2537	2429	1576
Charge Per \$1K > \$90K	12		13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83

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		73	73	73	72	69	69	69	66	43
4,501 - 6,000	02		75	75	75	74	71	71	71	68	44
6,001 - 8,000	03		78	78	78	78	75	75	75	71	46
8,001 - 10,000	04		78	78	78	78	75	75	75	71	46
10,001 - 15,000	05		97	97	97	96	92	92	92	88	57
15,001 - 20,000	06		132	132	132	130	125	125	125	120	78
20,001 - 25,000	07		132	132	132	130	125	125	125	120	78
25,001 - 40,000	08		132	132	132	130	125	125	125	120	78
40,001 - 65,000	10		139	139	139	138	132	132	132	127	82
65,001 - 90,000	11		187	187	187	185	177	177	177	170	110
Charge Per \$1K > \$90K	12		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97

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		210	176	176	176	176	175	171	171	122
4,501 - 6,000	02		210	176	176	176	176	175	171	171	122
6,001 - 8,000	03		212	178	178	178	178	177	173	173	123
8,001 - 10,000	04		224	188	188	188	188	186	182	182	130
10,001 - 15,000	05		233	196	196	196	196	194	190	190	135
15,001 - 20,000	06		313	263	263	263	263	260	255	255	181
20,001 - 25,000	07		340	286	286	286	286	283	277	277	197
25,001 - 40,000	08		364	306	306	306	306	303	296	296	211
40,001 - 65,000	10		452	380	380	380	380	376	369	369	262
65,001 - 90,000	11		702	590	590	590	590	584	572	572	407
Charge Per \$1K > \$90K	12		3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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

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854

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	146	100/300	1356	5000	688
20/50	166	250/500	2226	10000	888
25/50	306	500/500	2816	25000	1015
35/80	556	500/1000	2846	50000	1042
50/100	786	1000/1000	3286	100000	1049
				500000	1063

<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		1037	1037	1037	1028	986	986	986	945	613
4,501 - 6,000	02		1065	1065	1065	1054	1013	1013	1013	970	628
6,001 - 8,000	03		1120	1120	1120	1109	1065	1065	1065	1019	661
8,001 - 10,000	04		1120	1120	1120	1109	1065	1065	1065	1019	661
10,001 - 15,000	05		1383	1383	1383	1369	1314	1314	1314	1259	816
15,001 - 20,000	06		1881	1881	1881	1862	1787	1787	1787	1712	1109
20,001 - 25,000	07		1881	1881	1881	1862	1787	1787	1787	1712	1109
25,001 - 40,000	08		1881	1881	1881	1862	1787	1787	1787	1712	1109
40,001 - 65,000	10		1992	1992	1992	1973	1892	1892	1892	1812	1176
65,001 - 90,000	11		2670	2670	2670	2643	2537	2537	2537	2429	1576
Charge Per \$1K > \$90K	12		13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		73	73	73	72	69	69	69	66	43
4,501 - 6,000	02		75	75	75	74	71	71	71	68	44
6,001 - 8,000	03		78	78	78	78	75	75	75	71	46
8,001 - 10,000	04		78	78	78	78	75	75	75	71	46
10,001 - 15,000	05		97	97	97	96	92	92	92	88	57
15,001 - 20,000	06		132	132	132	130	125	125	125	120	78
20,001 - 25,000	07		132	132	132	130	125	125	125	120	78
25,001 - 40,000	08		132	132	132	130	125	125	125	120	78
40,001 - 65,000	10		139	139	139	138	132	132	132	127	82
65,001 - 90,000	11		187	187	187	185	177	177	177	170	110
Charge Per \$1K > \$90K	12		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97

<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		210	176	176	176	176	175	171	171	122
4,501 - 6,000	02		210	176	176	176	176	175	171	171	122
6,001 - 8,000	03		212	178	178	178	178	177	173	173	123
8,001 - 10,000	04		224	188	188	188	188	186	182	182	130
10,001 - 15,000	05		233	196	196	196	196	194	190	190	135
15,001 - 20,000	06		313	263	263	263	263	260	255	255	181
20,001 - 25,000	07		340	286	286	286	286	283	277	277	197
25,001 - 40,000	08		364	306	306	306	306	303	296	296	211
40,001 - 65,000	10		452	380	380	380	380	376	369	369	262
65,001 - 90,000	11		702	590	590	590	590	584	572	572	407
Charge Per \$1K > \$90K	12		3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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	47	100/300	434	5000	220
20/50	53	250/500	713	10000	284
25/50	98	500/500	901	25000	325
35/80	178	500/1000	911	50000	333
50/100	252	1000/1000	1052	100000	336
				500000	340

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		383	383	383	379	364	364	364	349	226
4,501 - 6,000	02		393	393	393	389	374	374	374	358	232
6,001 - 8,000	03		414	414	414	410	393	393	393	376	244
8,001 - 10,000	04		414	414	414	410	393	393	393	376	244
10,001 - 15,000	05		511	511	511	506	485	485	485	465	301
15,001 - 20,000	06		694	694	694	687	660	660	660	632	410
20,001 - 25,000	07		694	694	694	687	660	660	660	632	410
25,001 - 40,000	08		694	694	694	687	660	660	660	632	410
40,001 - 65,000	10		735	735	735	728	699	699	699	669	434
65,001 - 90,000	11		986	986	986	976	937	937	937	897	582
Charge Per \$1K > \$90K	12		5.11	5.11	5.11	5.11	5.11	5.11	5.11	5.11	5.11

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		27	27	27	27	26	26	26	24	16
4,501 - 6,000	02		28	28	28	27	26	26	26	25	16
6,001 - 8,000	03		29	29	29	29	28	28	28	26	17
8,001 - 10,000	04		29	29	29	29	28	28	28	26	17
10,001 - 15,000	05		36	36	36	35	34	34	34	33	21
15,001 - 20,000	06		49	49	49	48	46	46	46	44	29
20,001 - 25,000	07		49	49	49	48	46	46	46	44	29
25,001 - 40,000	08		49	49	49	48	46	46	46	44	29
40,001 - 65,000	10		52	52	52	51	49	49	49	47	30
65,001 - 90,000	11		69	69	69	68	66	66	66	63	41
Charge Per \$1K > \$90K	12		0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		114	96	96	96	96	95	93	93	66
4,501 - 6,000	02		114	96	96	96	96	95	93	93	66
6,001 - 8,000	03		116	97	97	97	97	96	94	94	67
8,001 - 10,000	04		122	103	103	103	103	102	99	99	71
10,001 - 15,000	05		127	107	107	107	107	106	104	104	74
15,001 - 20,000	06		170	143	143	143	143	142	139	139	99
20,001 - 25,000	07		186	156	156	156	156	154	151	151	108
25,001 - 40,000	08		198	167	167	167	167	165	162	162	115
40,001 - 65,000	10		247	207	207	207	207	205	201	201	143
65,001 - 90,000	11		383	322	322	322	322	318	312	312	222
Charge Per \$1K > \$90K	12		2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	52	100/300	482	5000	244
20/50	59	250/500	790	10000	315
25/50	109	500/500	1000	25000	360
35/80	198	500/1000	1011	50000	370
50/100	279	1000/1000	1167	100000	372
				500000	377

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		474	474	474	470	451	451	451	432	280
4,501 - 6,000	02		487	487	487	482	463	463	463	443	287
6,001 - 8,000	03		512	512	512	507	487	487	487	466	302
8,001 - 10,000	04		512	512	512	507	487	487	487	466	302
10,001 - 15,000	05		633	633	633	626	601	601	601	576	373
15,001 - 20,000	06		860	860	860	851	817	817	817	783	507
20,001 - 25,000	07		860	860	860	851	817	817	817	783	507
25,001 - 40,000	08		860	860	860	851	817	817	817	783	507
40,001 - 65,000	10		911	911	911	902	865	865	865	829	538
65,001 - 90,000	11		1221	1221	1221	1209	1160	1160	1160	1111	720
Charge Per \$1K > \$90K	12		6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		34	34	34	33	32	32	32	31	20
4,501 - 6,000	02		34	34	34	34	33	33	33	31	20
6,001 - 8,000	03		36	36	36	36	34	34	34	33	21
8,001 - 10,000	04		36	36	36	36	34	34	34	33	21
10,001 - 15,000	05		45	45	45	44	43	43	43	41	26
15,001 - 20,000	06		61	61	61	60	58	58	58	55	36
20,001 - 25,000	07		61	61	61	60	58	58	58	55	36
25,001 - 40,000	08		61	61	61	60	58	58	58	55	36
40,001 - 65,000	10		65	65	65	64	61	61	61	59	38
65,001 - 90,000	11		86	86	86	86	82	82	82	79	51
Charge Per \$1K > \$90K	12		0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		127	107	107	107	107	106	104	104	74
4,501 - 6,000	02		127	107	107	107	107	106	104	104	74
6,001 - 8,000	03		129	108	108	108	108	107	105	105	75
8,001 - 10,000	04		136	114	114	114	114	113	111	111	79
10,001 - 15,000	05		141	119	119	119	119	118	115	115	82
15,001 - 20,000	06		189	159	159	159	159	158	154	154	110
20,001 - 25,000	07		206	173	173	173	173	172	168	168	120
25,001 - 40,000	08		220	185	185	185	185	183	180	180	128
40,001 - 65,000	10		274	230	230	230	230	228	223	223	159
65,001 - 90,000	11		425	357	357	357	357	354	347	347	247
Charge Per \$1K > \$90K	12		2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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	54	100/300	504	5000	256
20/50	61	250/500	828	10000	330
25/50	114	500/500	1047	25000	378
35/80	207	500/1000	1058	50000	388
50/100	292	1000/1000	1222	100000	390
				500000	396

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		476	476	476	471	452	452	452	433	281
4,501 - 6,000	02		488	488	488	483	464	464	464	445	288
6,001 - 8,000	03		514	514	514	509	488	488	488	467	303
8,001 - 10,000	04		514	514	514	509	488	488	488	467	303
10,001 - 15,000	05		634	634	634	628	603	603	603	577	374
15,001 - 20,000	06		863	863	863	854	820	820	820	785	509
20,001 - 25,000	07		863	863	863	854	820	820	820	785	509
25,001 - 40,000	08		863	863	863	854	820	820	820	785	509
40,001 - 65,000	10		913	913	913	905	868	868	868	831	539
65,001 - 90,000	11		1224	1224	1224	1212	1163	1163	1163	1114	722
Charge Per \$1K > \$90K	12		6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34

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		34	34	34	33	32	32	32	31	20
4,501 - 6,000	02		34	34	34	34	33	33	33	31	20
6,001 - 8,000	03		36	36	36	36	34	34	34	33	21
8,001 - 10,000	04		36	36	36	36	34	34	34	33	21
10,001 - 15,000	05		45	45	45	44	43	43	43	41	26
15,001 - 20,000	06		61	61	61	60	58	58	58	55	36
20,001 - 25,000	07		61	61	61	60	58	58	58	55	36
25,001 - 40,000	08		61	61	61	60	58	58	58	55	36
40,001 - 65,000	10		65	65	65	64	61	61	61	59	38
65,001 - 90,000	11		86	86	86	86	82	82	82	79	51
Charge Per \$1K > \$90K	12		0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45

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		116	98	98	98	98	97	95	95	67
4,501 - 6,000	02		116	98	98	98	98	97	95	95	67
6,001 - 8,000	03		117	99	99	99	99	98	96	96	68
8,001 - 10,000	04		124	104	104	104	104	103	101	101	72
10,001 - 15,000	05		129	108	108	108	108	107	105	105	75
15,001 - 20,000	06		173	145	145	145	145	144	141	141	100
20,001 - 25,000	07		188	158	158	158	158	157	153	153	109
25,001 - 40,000	08		201	169	169	169	169	167	164	164	117
40,001 - 65,000	10		250	210	210	210	210	208	204	204	145
65,001 - 90,000	11		388	326	326	326	326	323	316	316	225
Charge Per \$1K > \$90K	12		2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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 14

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B, Increased Limits				Property Damage Liability	
20/40	59	100/300	545	5000	276
20/50	67	250/500	895	10000	356
25/50	123	500/500	1132	25000	407
35/80	224	500/1000	1144	50000	418
50/100	316	1000/1000	1321	100000	421
				500000	426

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		548	548	548	543	521	521	521	499	324
4,501 - 6,000	02		563	563	563	557	535	535	535	512	332
6,001 - 8,000	03		592	592	592	586	563	563	563	539	349
8,001 - 10,000	04		592	592	592	586	563	563	563	539	349
10,001 - 15,000	05		731	731	731	724	694	694	694	665	431
15,001 - 20,000	06		994	994	994	984	945	945	945	905	586
20,001 - 25,000	07		994	994	994	984	945	945	945	905	586
25,001 - 40,000	08		994	994	994	984	945	945	945	905	586
40,001 - 65,000	10		1053	1053	1053	1042	1000	1000	1000	958	621
65,001 - 90,000	11		1411	1411	1411	1397	1341	1341	1341	1284	833
Charge Per \$1K > \$90K	12		7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31

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		39	39	39	39	37	37	37	35	23
4,501 - 6,000	02		40	40	40	40	38	38	38	36	24
6,001 - 8,000	03		42	42	42	42	40	40	40	38	25
8,001 - 10,000	04		42	42	42	42	40	40	40	38	25
10,001 - 15,000	05		52	52	52	51	49	49	49	47	31
15,001 - 20,000	06		71	71	71	70	67	67	67	64	42
20,001 - 25,000	07		71	71	71	70	67	67	67	64	42
25,001 - 40,000	08		71	71	71	70	67	67	67	64	42
40,001 - 65,000	10		75	75	75	74	71	71	71	68	44
65,001 - 90,000	11		100	100	100	99	95	95	95	91	59
Charge Per \$1K > \$90K	12		0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52

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		140	118	118	118	118	116	114	114	81
4,501 - 6,000	02		140	118	118	118	118	116	114	114	81
6,001 - 8,000	03		141	119	119	119	119	118	115	115	82
8,001 - 10,000	04		149	125	125	125	125	124	122	122	86
10,001 - 15,000	05		155	131	131	131	131	129	127	127	90
15,001 - 20,000	06		208	175	175	175	175	173	170	170	121
20,001 - 25,000	07		227	191	191	191	191	189	185	185	132
25,001 - 40,000	08		242	204	204	204	204	202	198	198	141
40,001 - 65,000	10		302	253	253	253	253	251	246	246	175
65,001 - 90,000	11		468	393	393	393	393	389	381	381	271
Charge Per \$1K > \$90K	12		2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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

A-1
316

A-2
55

B, Increased Limits				Property Damage Liability	
20/40	54	100/300	502	5000	254
20/50	61	250/500	824	10000	328
25/50	113	500/500	1042	25000	375
35/80	206	500/1000	1053	50000	385
50/100	291	1000/1000	1216	100000	387
				500000	392

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		515	515	515	510	489	489	489	469	304
4,501 - 6,000	02		528	528	528	523	502	502	502	481	312
6,001 - 8,000	03		556	556	556	550	528	528	528	506	328
8,001 - 10,000	04		556	556	556	550	528	528	528	506	328
10,001 - 15,000	05		686	686	686	679	652	652	652	624	405
15,001 - 20,000	06		933	933	933	924	887	887	887	850	550
20,001 - 25,000	07		933	933	933	924	887	887	887	850	550
25,001 - 40,000	08		933	933	933	924	887	887	887	850	550
40,001 - 65,000	10		988	988	988	979	939	939	939	899	583
65,001 - 90,000	11		1324	1324	1324	1311	1259	1259	1259	1205	782
Charge Per \$1K > \$90K	12		6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		36	36	36	36	34	34	34	33	21
4,501 - 6,000	02		37	37	37	37	35	35	35	34	22
6,001 - 8,000	03		39	39	39	39	37	37	37	36	23
8,001 - 10,000	04		39	39	39	39	37	37	37	36	23
10,001 - 15,000	05		48	48	48	48	46	46	46	44	29
15,001 - 20,000	06		66	66	66	65	63	63	63	60	39
20,001 - 25,000	07		66	66	66	65	63	63	63	60	39
25,001 - 40,000	08		66	66	66	65	63	63	63	60	39
40,001 - 65,000	10		70	70	70	69	66	66	66	63	41
65,001 - 90,000	11		93	93	93	92	89	89	89	85	55
Charge Per \$1K > \$90K	12		0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48

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		137	115	115	115	115	114	111	111	79
4,501 - 6,000	02		137	115	115	115	115	114	111	111	79
6,001 - 8,000	03		138	116	116	116	116	115	113	113	80
8,001 - 10,000	04		146	123	123	123	123	121	119	119	85
10,001 - 15,000	05		152	128	128	128	128	126	124	124	88
15,001 - 20,000	06		204	171	171	171	171	169	166	166	118
20,001 - 25,000	07		222	186	186	186	186	184	181	181	129
25,001 - 40,000	08		237	199	199	199	199	197	193	193	137
40,001 - 65,000	10		295	248	248	248	248	245	240	240	171
65,001 - 90,000	11		457	384	384	384	384	380	373	373	265
Charge Per \$1K > \$90K	12		2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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

A-1
386

A-2
67

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	66	100/300	613	5000	311
20/50	75	250/500	1006	10000	401
25/50	138	500/500	1273	25000	459
35/80	251	500/1000	1286	50000	471
50/100	355	1000/1000	1485	100000	474
				500000	480

<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		613	613	613	607	583	583	583	558	362
4,501 - 6,000	02		629	629	629	623	598	598	598	573	371
6,001 - 8,000	03		662	662	662	655	629	629	629	602	391
8,001 - 10,000	04		662	662	662	655	629	629	629	602	391
10,001 - 15,000	05		817	817	817	809	776	776	776	744	482
15,001 - 20,000	06		1111	1111	1111	1100	1056	1056	1056	1012	655
20,001 - 25,000	07		1111	1111	1111	1100	1056	1056	1056	1012	655
25,001 - 40,000	08		1111	1111	1111	1100	1056	1056	1056	1012	655
40,001 - 65,000	10		1177	1177	1177	1165	1118	1118	1118	1070	694
65,001 - 90,000	11		1577	1577	1577	1561	1498	1498	1498	1435	931
Charge Per \$1K > \$90K	12		8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		43	43	43	43	41	41	41	39	25
4,501 - 6,000	02		44	44	44	44	42	42	42	40	26
6,001 - 8,000	03		46	46	46	46	44	44	44	42	27
8,001 - 10,000	04		46	46	46	46	44	44	44	42	27
10,001 - 15,000	05		57	57	57	57	54	54	54	52	34
15,001 - 20,000	06		78	78	78	77	74	74	74	71	46
20,001 - 25,000	07		78	78	78	77	74	74	74	71	46
25,001 - 40,000	08		78	78	78	77	74	74	74	71	46
40,001 - 65,000	10		83	83	83	82	78	78	78	75	49
65,001 - 90,000	11		111	111	111	110	105	105	105	101	65
Charge Per \$1K > \$90K	12		0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		154	130	130	130	130	128	126	126	89
4,501 - 6,000	02		154	130	130	130	130	128	126	126	89
6,001 - 8,000	03		156	131	131	131	131	130	127	127	90
8,001 - 10,000	04		164	138	138	138	138	137	134	134	95
10,001 - 15,000	05		171	144	144	144	144	143	140	140	99
15,001 - 20,000	06		230	193	193	193	193	191	187	187	133
20,001 - 25,000	07		250	210	210	210	210	208	204	204	145
25,001 - 40,000	08		267	225	225	225	225	222	218	218	155
40,001 - 65,000	10		332	279	279	279	279	277	271	271	193
65,001 - 90,000	11		516	433	433	433	433	429	420	420	299
Charge Per \$1K > \$90K	12		2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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 17

A-1
474

A-2
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B, Increased Limits				Property Damage Liability	
20/40	81	100/300	753	5000	381
20/50	92	250/500	1235	10000	491
25/50	170	500/500	1563	25000	562
35/80	309	500/1000	1580	50000	577
50/100	436	1000/1000	1824	100000	581
				500000	589

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		728	728	728	722	692	692	692	663	430
4,501 - 6,000	02		748	748	748	740	711	711	711	681	441
6,001 - 8,000	03		787	787	787	779	748	748	748	716	464
8,001 - 10,000	04		787	787	787	779	748	748	748	716	464
10,001 - 15,000	05		971	971	971	961	923	923	923	884	573
15,001 - 20,000	06		1321	1321	1321	1307	1255	1255	1255	1202	779
20,001 - 25,000	07		1321	1321	1321	1307	1255	1255	1255	1202	779
25,001 - 40,000	08		1321	1321	1321	1307	1255	1255	1255	1202	779
40,001 - 65,000	10		1398	1398	1398	1385	1329	1329	1329	1272	825
65,001 - 90,000	11		1874	1874	1874	1856	1781	1781	1781	1705	1106
Charge Per \$1K > \$90K	12		9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71

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		51	51	51	51	49	49	49	47	30
4,501 - 6,000	02		52	52	52	52	50	50	50	48	31
6,001 - 8,000	03		55	55	55	55	52	52	52	50	33
8,001 - 10,000	04		55	55	55	55	52	52	52	50	33
10,001 - 15,000	05		68	68	68	67	65	65	65	62	40
15,001 - 20,000	06		93	93	93	92	88	88	88	84	55
20,001 - 25,000	07		93	93	93	92	88	88	88	84	55
25,001 - 40,000	08		93	93	93	92	88	88	88	84	55
40,001 - 65,000	10		98	98	98	97	93	93	93	89	58
65,001 - 90,000	11		131	131	131	130	125	125	125	120	78
Charge Per \$1K > \$90K	12		0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		134	112	112	112	112	111	109	109	77
4,501 - 6,000	02		134	112	112	112	112	111	109	109	77
6,001 - 8,000	03		135	113	113	113	113	112	110	110	78
8,001 - 10,000	04		142	120	120	120	120	118	116	116	83
10,001 - 15,000	05		148	125	125	125	125	123	121	121	86
15,001 - 20,000	06		199	167	167	167	167	165	162	162	115
20,001 - 25,000	07		217	182	182	182	182	180	177	177	126
25,001 - 40,000	08		231	195	195	195	195	193	189	189	134
40,001 - 65,000	10		288	242	242	242	242	240	235	235	167
65,001 - 90,000	11		447	375	375	375	375	372	364	364	259
Charge Per \$1K > \$90K	12		2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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 18

A-1
576

A-2
100

B, Increased Limits				Property Damage Liability	
20/40	99	100/300	916	5000	464
20/50	113	250/500	1503	10000	599
25/50	207	500/500	1901	25000	684
35/80	376	500/1000	1922	50000	703
50/100	531	1000/1000	2219	100000	708
				500000	717

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		814	814	814	807	774	774	774	742	481
4,501 - 6,000	02		836	836	836	827	795	795	795	761	493
6,001 - 8,000	03		880	880	880	871	836	836	836	800	519
8,001 - 10,000	04		880	880	880	871	836	836	836	800	519
10,001 - 15,000	05		1086	1086	1086	1075	1032	1032	1032	988	641
15,001 - 20,000	06		1477	1477	1477	1462	1403	1403	1403	1344	871
20,001 - 25,000	07		1477	1477	1477	1462	1403	1403	1403	1344	871
25,001 - 40,000	08		1477	1477	1477	1462	1403	1403	1403	1344	871
40,001 - 65,000	10		1564	1564	1564	1548	1485	1485	1485	1422	923
65,001 - 90,000	11		2096	2096	2096	2075	1991	1991	1991	1907	1237
Charge Per \$1K > \$90K	12		10.86	10.86	10.86	10.86	10.86	10.86	10.86	10.86	10.86

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		56	56	56	56	54	54	54	51	33
4,501 - 6,000	02		58	58	58	57	55	55	55	53	34
6,001 - 8,000	03		61	61	61	60	58	58	58	55	36
8,001 - 10,000	04		61	61	61	60	58	58	58	55	36
10,001 - 15,000	05		75	75	75	75	71	71	71	68	44
15,001 - 20,000	06		102	102	102	101	97	97	97	93	60
20,001 - 25,000	07		102	102	102	101	97	97	97	93	60
25,001 - 40,000	08		102	102	102	101	97	97	97	93	60
40,001 - 65,000	10		108	108	108	107	103	103	103	99	64
65,001 - 90,000	11		145	145	145	144	138	138	138	132	86
Charge Per \$1K > \$90K	12		0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75

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		141	119	119	119	119	118	115	115	82
4,501 - 6,000	02		141	119	119	119	119	118	115	115	82
6,001 - 8,000	03		143	120	120	120	120	119	117	117	83
8,001 - 10,000	04		151	127	127	127	127	126	123	123	87
10,001 - 15,000	05		157	132	132	132	132	131	128	128	91
15,001 - 20,000	06		211	177	177	177	177	175	172	172	122
20,001 - 25,000	07		229	193	193	193	193	191	187	187	133
25,001 - 40,000	08		245	206	206	206	206	204	200	200	142
40,001 - 65,000	10		305	256	256	256	256	254	249	249	177
65,001 - 90,000	11		473	398	398	398	398	394	386	386	274
Charge Per \$1K > \$90K	12		2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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
843

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B, Increased Limits				Property Damage Liability	
20/40	145	100/300	1340	5000	680
20/50	165	250/500	2200	10000	877
25/50	303	500/500	2783	25000	1003
35/80	550	500/1000	2813	50000	1030
50/100	777	1000/1000	3247	100000	1037
				500000	1051

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		1103	1103	1103	1093	1049	1049	1049	1005	652
4,501 - 6,000	02		1133	1133	1133	1121	1077	1077	1077	1031	668
6,001 - 8,000	03		1192	1192	1192	1180	1133	1133	1133	1084	703
8,001 - 10,000	04		1192	1192	1192	1180	1133	1133	1133	1084	703
10,001 - 15,000	05		1471	1471	1471	1456	1398	1398	1398	1339	868
15,001 - 20,000	06		2001	2001	2001	1980	1901	1901	1901	1821	1180
20,001 - 25,000	07		2001	2001	2001	1980	1901	1901	1901	1821	1180
25,001 - 40,000	08		2001	2001	2001	1980	1901	1901	1901	1821	1180
40,001 - 65,000	10		2118	2118	2118	2098	2012	2012	2012	1927	1250
65,001 - 90,000	11		2839	2839	2839	2811	2698	2698	2698	2583	1676
Charge Per \$1K > \$90K	12		14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71

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		77	77	77	76	73	73	73	70	45
4,501 - 6,000	02		79	79	79	78	75	75	75	72	46
6,001 - 8,000	03		83	83	83	82	79	79	79	75	49
8,001 - 10,000	04		83	83	83	82	79	79	79	75	49
10,001 - 15,000	05		102	102	102	101	97	97	97	93	60
15,001 - 20,000	06		139	139	139	137	132	132	132	126	82
20,001 - 25,000	07		139	139	139	137	132	132	132	126	82
25,001 - 40,000	08		139	139	139	137	132	132	132	126	82
40,001 - 65,000	10		147	147	147	146	140	140	140	134	87
65,001 - 90,000	11		197	197	197	195	187	187	187	179	116
Charge Per \$1K > \$90K	12		1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02

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		191	160	160	160	160	159	155	155	111
4,501 - 6,000	02		191	160	160	160	160	159	155	155	111
6,001 - 8,000	03		193	162	162	162	162	160	157	157	112
8,001 - 10,000	04		203	171	171	171	171	169	166	166	118
10,001 - 15,000	05		212	178	178	178	178	176	173	173	123
15,001 - 20,000	06		284	239	239	239	239	236	232	232	165
20,001 - 25,000	07		309	260	260	260	260	257	252	252	179
25,001 - 40,000	08		331	278	278	278	278	275	269	269	192
40,001 - 65,000	10		411	346	346	346	346	342	335	335	239
65,001 - 90,000	11		638	536	536	536	536	531	520	520	370
Charge Per \$1K > \$90K	12		3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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
940

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B, Increased Limits				Property Damage Liability	
20/40	161	100/300	1493	5000	757
20/50	183	250/500	2451	10000	977
25/50	337	500/500	3101	25000	1117
35/80	612	500/1000	3134	50000	1147
50/100	866	1000/1000	3618	100000	1154
				500000	1170

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		1184	1184	1184	1173	1126	1126	1126	1078	699
4,501 - 6,000	02		1215	1215	1215	1203	1156	1156	1156	1107	717
6,001 - 8,000	03		1279	1279	1279	1266	1215	1215	1215	1163	755
8,001 - 10,000	04		1279	1279	1279	1266	1215	1215	1215	1163	755
10,001 - 15,000	05		1579	1579	1579	1563	1500	1500	1500	1436	931
15,001 - 20,000	06		2147	2147	2147	2125	2040	2040	2040	1954	1266
20,001 - 25,000	07		2147	2147	2147	2125	2040	2040	2040	1954	1266
25,001 - 40,000	08		2147	2147	2147	2125	2040	2040	2040	1954	1266
40,001 - 65,000	10		2273	2273	2273	2251	2159	2159	2159	2068	1342
65,001 - 90,000	11		3047	3047	3047	3017	2895	2895	2895	2772	1798
Charge Per \$1K > \$90K	12		15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79

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		83	83	83	83	79	79	79	76	49
4,501 - 6,000	02		86	86	86	85	81	81	81	78	50
6,001 - 8,000	03		90	90	90	89	86	86	86	82	53
8,001 - 10,000	04		90	90	90	89	86	86	86	82	53
10,001 - 15,000	05		111	111	111	110	106	106	106	101	66
15,001 - 20,000	06		151	151	151	150	144	144	144	138	89
20,001 - 25,000	07		151	151	151	150	144	144	144	138	89
25,001 - 40,000	08		151	151	151	150	144	144	144	138	89
40,001 - 65,000	10		160	160	160	158	152	152	152	146	94
65,001 - 90,000	11		214	214	214	212	204	204	204	195	127
Charge Per \$1K > \$90K	12		1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11

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		186	156	156	156	156	155	152	152	108
4,501 - 6,000	02		186	156	156	156	156	155	152	152	108
6,001 - 8,000	03		188	158	158	158	158	156	153	153	109
8,001 - 10,000	04		198	167	167	167	167	165	162	162	115
10,001 - 15,000	05		207	174	174	174	174	172	168	168	120
15,001 - 20,000	06		277	233	233	233	233	230	226	226	161
20,001 - 25,000	07		302	254	254	254	254	251	246	246	175
25,001 - 40,000	08		322	271	271	271	271	268	263	263	187
40,001 - 65,000	10		401	337	337	337	337	334	327	327	233
65,001 - 90,000	11		622	523	523	523	523	518	507	507	361
Charge Per \$1K > \$90K	12		3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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
778

A-2
180

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	134	100/300	1238	5000	793
20/50	152	250/500	2031	10000	1023
25/50	280	500/500	2569	25000	1170
35/80	508	500/1000	2596	50000	1201
50/100	718	1000/1000	2998	100000	1209
				500000	1225

<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		1036	1036	1036	1026	985	985	985	943	612
4,501 - 6,000	02		1063	1063	1063	1052	1011	1011	1011	968	627
6,001 - 8,000	03		1119	1119	1119	1108	1063	1063	1063	1018	660
8,001 - 10,000	04		1119	1119	1119	1108	1063	1063	1063	1018	660
10,001 - 15,000	05		1381	1381	1381	1367	1312	1312	1312	1257	815
15,001 - 20,000	06		1878	1878	1878	1859	1784	1784	1784	1710	1108
20,001 - 25,000	07		1878	1878	1878	1859	1784	1784	1784	1710	1108
25,001 - 40,000	08		1878	1878	1878	1859	1784	1784	1784	1710	1108
40,001 - 65,000	10		1989	1989	1989	1969	1889	1889	1889	1809	1174
65,001 - 90,000	11		2665	2665	2665	2639	2533	2533	2533	2425	1573
Charge Per \$1K > \$901	12		13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81

<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		72	72	72	72	69	69	69	66	43
4,501 - 6,000	02		74	74	74	73	71	71	71	68	44
6,001 - 8,000	03		78	78	78	77	74	74	74	71	46
8,001 - 10,000	04		78	78	78	77	74	74	74	71	46
10,001 - 15,000	05		96	96	96	95	92	92	92	88	57
15,001 - 20,000	06		131	131	131	130	125	125	125	119	77
20,001 - 25,000	07		131	131	131	130	125	125	125	119	77
25,001 - 40,000	08		131	131	131	130	125	125	125	119	77
40,001 - 65,000	10		139	139	139	137	132	132	132	126	82
65,001 - 90,000	11		186	186	186	184	177	177	177	169	110
Charge Per \$1K > \$901	12		0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

<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		221	186	186	186	186	184	180	180	128
4,501 - 6,000	02		221	186	186	186	186	184	180	180	128
6,001 - 8,000	03		224	188	188	188	188	186	182	182	130
8,001 - 10,000	04		236	198	198	198	198	196	192	192	137
10,001 - 15,000	05		246	206	206	206	206	204	200	200	142
15,001 - 20,000	06		329	277	277	277	277	274	268	268	191
20,001 - 25,000	07		359	301	301	301	301	298	292	292	208
25,001 - 40,000	08		383	322	322	322	322	319	312	312	222
40,001 - 65,000	10		477	400	400	400	400	397	388	388	276
65,001 - 90,000	11		739	621	621	621	621	615	603	603	429
Charge Per \$1K > \$901	12		4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13

Medical Payments

5000	15
10000	17
15000	19
20000	20
25000	22

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	26
250/500	103
500/500	271

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
778

A-2
180

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	134	100/300	1238	5000	793
20/50	152	250/500	2031	10000	1023
25/50	280	500/500	2569	25000	1170
35/80	508	500/1000	2596	50000	1201
50/100	718	1000/1000	2998	100000	1209
				500000	1225

<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		1036	1036	1036	1026	985	985	985	943	612
4,501 - 6,000	02		1063	1063	1063	1052	1011	1011	1011	968	627
6,001 - 8,000	03		1119	1119	1119	1108	1063	1063	1063	1018	660
8,001 - 10,000	04		1119	1119	1119	1108	1063	1063	1063	1018	660
10,001 - 15,000	05		1381	1381	1381	1367	1312	1312	1312	1257	815
15,001 - 20,000	06		1878	1878	1878	1859	1784	1784	1784	1710	1108
20,001 - 25,000	07		1878	1878	1878	1859	1784	1784	1784	1710	1108
25,001 - 40,000	08		1878	1878	1878	1859	1784	1784	1784	1710	1108
40,001 - 65,000	10		1989	1989	1989	1969	1889	1889	1889	1809	1174
65,001 - 90,000	11		2665	2665	2665	2639	2533	2533	2533	2425	1573
Charge Per \$1K > \$901	12		13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81

<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		72	72	72	72	69	69	69	66	43
4,501 - 6,000	02		74	74	74	73	71	71	71	68	44
6,001 - 8,000	03		78	78	78	77	74	74	74	71	46
8,001 - 10,000	04		78	78	78	77	74	74	74	71	46
10,001 - 15,000	05		96	96	96	95	92	92	92	88	57
15,001 - 20,000	06		131	131	131	130	125	125	125	119	77
20,001 - 25,000	07		131	131	131	130	125	125	125	119	77
25,001 - 40,000	08		131	131	131	130	125	125	125	119	77
40,001 - 65,000	10		139	139	139	137	132	132	132	126	82
65,001 - 90,000	11		186	186	186	184	177	177	177	169	110
Charge Per \$1K > \$901	12		0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

<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		221	186	186	186	186	184	180	180	128
4,501 - 6,000	02		221	186	186	186	186	184	180	180	128
6,001 - 8,000	03		224	188	188	188	188	186	182	182	130
8,001 - 10,000	04		236	198	198	198	198	196	192	192	137
10,001 - 15,000	05		246	206	206	206	206	204	200	200	142
15,001 - 20,000	06		329	277	277	277	277	274	268	268	191
20,001 - 25,000	07		359	301	301	301	301	298	292	292	208
25,001 - 40,000	08		383	322	322	322	322	319	312	312	222
40,001 - 65,000	10		477	400	400	400	400	397	388	388	276
65,001 - 90,000	11		739	621	621	621	621	615	603	603	429
Charge Per \$1K > \$901	12		4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13

Medical Payments

5000	15
10000	17
15000	19
20000	20
25000	22

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	26
250/500	103
500/500	271

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
778

A-2
180

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	134	100/300	1238	5000	793
20/50	152	250/500	2031	10000	1023
25/50	280	500/500	2569	25000	1170
35/80	508	500/1000	2596	50000	1201
50/100	718	1000/1000	2998	100000	1209
				500000	1225

<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		1036	1036	1036	1026	985	985	985	943	612
4,501 - 6,000	02		1063	1063	1063	1052	1011	1011	1011	968	627
6,001 - 8,000	03		1119	1119	1119	1108	1063	1063	1063	1018	660
8,001 - 10,000	04		1119	1119	1119	1108	1063	1063	1063	1018	660
10,001 - 15,000	05		1381	1381	1381	1367	1312	1312	1312	1257	815
15,001 - 20,000	06		1878	1878	1878	1859	1784	1784	1784	1710	1108
20,001 - 25,000	07		1878	1878	1878	1859	1784	1784	1784	1710	1108
25,001 - 40,000	08		1878	1878	1878	1859	1784	1784	1784	1710	1108
40,001 - 65,000	10		1989	1989	1989	1969	1889	1889	1889	1809	1174
65,001 - 90,000	11		2665	2665	2665	2639	2533	2533	2533	2425	1573
Charge Per \$1K > \$901	12		13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81

<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		72	72	72	72	69	69	69	66	43
4,501 - 6,000	02		74	74	74	73	71	71	71	68	44
6,001 - 8,000	03		78	78	78	77	74	74	74	71	46
8,001 - 10,000	04		78	78	78	77	74	74	74	71	46
10,001 - 15,000	05		96	96	96	95	92	92	92	88	57
15,001 - 20,000	06		131	131	131	130	125	125	125	119	77
20,001 - 25,000	07		131	131	131	130	125	125	125	119	77
25,001 - 40,000	08		131	131	131	130	125	125	125	119	77
40,001 - 65,000	10		139	139	139	137	132	132	132	126	82
65,001 - 90,000	11		186	186	186	184	177	177	177	169	110
Charge Per \$1K > \$901	12		0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

<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		221	186	186	186	186	184	180	180	128
4,501 - 6,000	02		221	186	186	186	186	184	180	180	128
6,001 - 8,000	03		224	188	188	188	188	186	182	182	130
8,001 - 10,000	04		236	198	198	198	198	196	192	192	137
10,001 - 15,000	05		246	206	206	206	206	204	200	200	142
15,001 - 20,000	06		329	277	277	277	277	274	268	268	191
20,001 - 25,000	07		359	301	301	301	301	298	292	292	208
25,001 - 40,000	08		383	322	322	322	322	319	312	312	222
40,001 - 65,000	10		477	400	400	400	400	397	388	388	276
65,001 - 90,000	11		739	621	621	621	621	615	603	603	429
Charge Per \$1K > \$901	12		4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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 4**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	134	100/300	1238	5000	793
20/50	152	250/500	2031	10000	1023
25/50	280	500/500	2569	25000	1170
35/80	508	500/1000	2596	50000	1201
50/100	718	1000/1000	2998	100000	1209
				500000	1225

<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		1036	1036	1036	1026	985	985	985	943	612
4,501 - 6,000	02		1063	1063	1063	1052	1011	1011	1011	968	627
6,001 - 8,000	03		1119	1119	1119	1108	1063	1063	1063	1018	660
8,001 - 10,000	04		1119	1119	1119	1108	1063	1063	1063	1018	660
10,001 - 15,000	05		1381	1381	1381	1367	1312	1312	1312	1257	815
15,001 - 20,000	06		1878	1878	1878	1859	1784	1784	1784	1710	1108
20,001 - 25,000	07		1878	1878	1878	1859	1784	1784	1784	1710	1108
25,001 - 40,000	08		1878	1878	1878	1859	1784	1784	1784	1710	1108
40,001 - 65,000	10		1989	1989	1989	1969	1889	1889	1889	1809	1174
65,001 - 90,000	11		2665	2665	2665	2639	2533	2533	2533	2425	1573
Charge Per \$1K > \$901	12		13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81

<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		72	72	72	72	69	69	69	66	43
4,501 - 6,000	02		74	74	74	73	71	71	71	68	44
6,001 - 8,000	03		78	78	78	77	74	74	74	71	46
8,001 - 10,000	04		78	78	78	77	74	74	74	71	46
10,001 - 15,000	05		96	96	96	95	92	92	92	88	57
15,001 - 20,000	06		131	131	131	130	125	125	125	119	77
20,001 - 25,000	07		131	131	131	130	125	125	125	119	77
25,001 - 40,000	08		131	131	131	130	125	125	125	119	77
40,001 - 65,000	10		139	139	139	137	132	132	132	126	82
65,001 - 90,000	11		186	186	186	184	177	177	177	169	110
Charge Per \$1K > \$901	12		0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

<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		221	186	186	186	186	184	180	180	128
4,501 - 6,000	02		221	186	186	186	186	184	180	180	128
6,001 - 8,000	03		224	188	188	188	188	186	182	182	130
8,001 - 10,000	04		236	198	198	198	198	196	192	192	137
10,001 - 15,000	05		246	206	206	206	206	204	200	200	142
15,001 - 20,000	06		329	277	277	277	277	274	268	268	191
20,001 - 25,000	07		359	301	301	301	301	298	292	292	208
25,001 - 40,000	08		383	322	322	322	322	319	312	312	222
40,001 - 65,000	10		477	400	400	400	400	397	388	388	276
65,001 - 90,000	11		739	621	621	621	621	615	603	603	429
Charge Per \$1K > \$901	12		4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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 5**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	134	100/300	1238	5000	793
20/50	152	250/500	2031	10000	1023
25/50	280	500/500	2569	25000	1170
35/80	508	500/1000	2596	50000	1201
50/100	718	1000/1000	2998	100000	1209
				500000	1225

<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		1036	1036	1036	1026	985	985	985	943	612
4,501 - 6,000	02		1063	1063	1063	1052	1011	1011	1011	968	627
6,001 - 8,000	03		1119	1119	1119	1108	1063	1063	1063	1018	660
8,001 - 10,000	04		1119	1119	1119	1108	1063	1063	1063	1018	660
10,001 - 15,000	05		1381	1381	1381	1367	1312	1312	1312	1257	815
15,001 - 20,000	06		1878	1878	1878	1859	1784	1784	1784	1710	1108
20,001 - 25,000	07		1878	1878	1878	1859	1784	1784	1784	1710	1108
25,001 - 40,000	08		1878	1878	1878	1859	1784	1784	1784	1710	1108
40,001 - 65,000	10		1989	1989	1989	1969	1889	1889	1889	1809	1174
65,001 - 90,000	11		2665	2665	2665	2639	2533	2533	2533	2425	1573
Charge Per \$1K > \$90I	12		13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81

<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		72	72	72	72	69	69	69	66	43
4,501 - 6,000	02		74	74	74	73	71	71	71	68	44
6,001 - 8,000	03		78	78	78	77	74	74	74	71	46
8,001 - 10,000	04		78	78	78	77	74	74	74	71	46
10,001 - 15,000	05		96	96	96	95	92	92	92	88	57
15,001 - 20,000	06		131	131	131	130	125	125	125	119	77
20,001 - 25,000	07		131	131	131	130	125	125	125	119	77
25,001 - 40,000	08		131	131	131	130	125	125	125	119	77
40,001 - 65,000	10		139	139	139	137	132	132	132	126	82
65,001 - 90,000	11		186	186	186	184	177	177	177	169	110
Charge Per \$1K > \$90I	12		0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

<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		221	186	186	186	186	184	180	180	128
4,501 - 6,000	02		221	186	186	186	186	184	180	180	128
6,001 - 8,000	03		224	188	188	188	188	186	182	182	130
8,001 - 10,000	04		236	198	198	198	198	196	192	192	137
10,001 - 15,000	05		246	206	206	206	206	204	200	200	142
15,001 - 20,000	06		329	277	277	277	277	274	268	268	191
20,001 - 25,000	07		359	301	301	301	301	298	292	292	208
25,001 - 40,000	08		383	322	322	322	322	319	312	312	222
40,001 - 65,000	10		477	400	400	400	400	397	388	388	276
65,001 - 90,000	11		739	621	621	621	621	615	603	603	429
Charge Per \$1K > \$90I	12		4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	134	100/300	1238	5000	793
20/50	152	250/500	2031	10000	1023
25/50	280	500/500	2569	25000	1170
35/80	508	500/1000	2596	50000	1201
50/100	718	1000/1000	2998	100000	1209
				500000	1225

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1036	1036	1036	1026	985	985	985	943	612
4,501 - 6,000	02		1063	1063	1063	1052	1011	1011	1011	968	627
6,001 - 8,000	03		1119	1119	1119	1108	1063	1063	1063	1018	660
8,001 - 10,000	04		1119	1119	1119	1108	1063	1063	1063	1018	660
10,001 - 15,000	05		1381	1381	1381	1367	1312	1312	1312	1257	815
15,001 - 20,000	06		1878	1878	1878	1859	1784	1784	1784	1710	1108
20,001 - 25,000	07		1878	1878	1878	1859	1784	1784	1784	1710	1108
25,001 - 40,000	08		1878	1878	1878	1859	1784	1784	1784	1710	1108
40,001 - 65,000	10		1989	1989	1989	1969	1889	1889	1889	1809	1174
65,001 - 90,000	11		2665	2665	2665	2639	2533	2533	2533	2425	1573
Charge Per \$1K > \$901	12		13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		72	72	72	72	69	69	69	66	43
4,501 - 6,000	02		74	74	74	73	71	71	71	68	44
6,001 - 8,000	03		78	78	78	77	74	74	74	71	46
8,001 - 10,000	04		78	78	78	77	74	74	74	71	46
10,001 - 15,000	05		96	96	96	95	92	92	92	88	57
15,001 - 20,000	06		131	131	131	130	125	125	125	119	77
20,001 - 25,000	07		131	131	131	130	125	125	125	119	77
25,001 - 40,000	08		131	131	131	130	125	125	125	119	77
40,001 - 65,000	10		139	139	139	137	132	132	132	126	82
65,001 - 90,000	11		186	186	186	184	177	177	177	169	110
Charge Per \$1K > \$901	12		0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		221	186	186	186	186	184	180	180	128
4,501 - 6,000	02		221	186	186	186	186	184	180	180	128
6,001 - 8,000	03		224	188	188	188	188	186	182	182	130
8,001 - 10,000	04		236	198	198	198	198	196	192	192	137
10,001 - 15,000	05		246	206	206	206	206	204	200	200	142
15,001 - 20,000	06		329	277	277	277	277	274	268	268	191
20,001 - 25,000	07		359	301	301	301	301	298	292	292	208
25,001 - 40,000	08		383	322	322	322	322	319	312	312	222
40,001 - 65,000	10		477	400	400	400	400	397	388	388	276
65,001 - 90,000	11		739	621	621	621	621	615	603	603	429
Charge Per \$1K > \$901	12		4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	134	100/300	1238	5000	793
20/50	152	250/500	2031	10000	1023
25/50	280	500/500	2569	25000	1170
35/80	508	500/1000	2596	50000	1201
50/100	718	1000/1000	2998	100000	1209
				500000	1225

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1036	1036	1036	1026	985	985	985	943	612
4,501 - 6,000	02		1063	1063	1063	1052	1011	1011	1011	968	627
6,001 - 8,000	03		1119	1119	1119	1108	1063	1063	1063	1018	660
8,001 - 10,000	04		1119	1119	1119	1108	1063	1063	1063	1018	660
10,001 - 15,000	05		1381	1381	1381	1367	1312	1312	1312	1257	815
15,001 - 20,000	06		1878	1878	1878	1859	1784	1784	1784	1710	1108
20,001 - 25,000	07		1878	1878	1878	1859	1784	1784	1784	1710	1108
25,001 - 40,000	08		1878	1878	1878	1859	1784	1784	1784	1710	1108
40,001 - 65,000	10		1989	1989	1989	1969	1889	1889	1889	1809	1174
65,001 - 90,000	11		2665	2665	2665	2639	2533	2533	2533	2425	1573
Charge Per \$1K > \$901	12		13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		72	72	72	72	69	69	69	66	43
4,501 - 6,000	02		74	74	74	73	71	71	71	68	44
6,001 - 8,000	03		78	78	78	77	74	74	74	71	46
8,001 - 10,000	04		78	78	78	77	74	74	74	71	46
10,001 - 15,000	05		96	96	96	95	92	92	92	88	57
15,001 - 20,000	06		131	131	131	130	125	125	125	119	77
20,001 - 25,000	07		131	131	131	130	125	125	125	119	77
25,001 - 40,000	08		131	131	131	130	125	125	125	119	77
40,001 - 65,000	10		139	139	139	137	132	132	132	126	82
65,001 - 90,000	11		186	186	186	184	177	177	177	169	110
Charge Per \$1K > \$901	12		0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		221	186	186	186	186	184	180	180	128
4,501 - 6,000	02		221	186	186	186	186	184	180	180	128
6,001 - 8,000	03		224	188	188	188	188	186	182	182	130
8,001 - 10,000	04		236	198	198	198	198	196	192	192	137
10,001 - 15,000	05		246	206	206	206	206	204	200	200	142
15,001 - 20,000	06		329	277	277	277	277	274	268	268	191
20,001 - 25,000	07		359	301	301	301	301	298	292	292	208
25,001 - 40,000	08		383	322	322	322	322	319	312	312	222
40,001 - 65,000	10		477	400	400	400	400	397	388	388	276
65,001 - 90,000	11		739	621	621	621	621	615	603	603	429
Charge Per \$1K > \$901	12		4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	134	100/300	1238	5000	793
20/50	152	250/500	2031	10000	1023
25/50	280	500/500	2569	25000	1170
35/80	508	500/1000	2596	50000	1201
50/100	718	1000/1000	2998	100000	1209
				500000	1225

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1036	1036	1036	1026	985	985	985	943	612
4,501 - 6,000	02		1063	1063	1063	1052	1011	1011	1011	968	627
6,001 - 8,000	03		1119	1119	1119	1108	1063	1063	1063	1018	660
8,001 - 10,000	04		1119	1119	1119	1108	1063	1063	1063	1018	660
10,001 - 15,000	05		1381	1381	1381	1367	1312	1312	1312	1257	815
15,001 - 20,000	06		1878	1878	1878	1859	1784	1784	1784	1710	1108
20,001 - 25,000	07		1878	1878	1878	1859	1784	1784	1784	1710	1108
25,001 - 40,000	08		1878	1878	1878	1859	1784	1784	1784	1710	1108
40,001 - 65,000	10		1989	1989	1989	1969	1889	1889	1889	1809	1174
65,001 - 90,000	11		2665	2665	2665	2639	2533	2533	2533	2425	1573
Charge Per \$1K > \$901	12		13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		72	72	72	72	69	69	69	66	43
4,501 - 6,000	02		74	74	74	73	71	71	71	68	44
6,001 - 8,000	03		78	78	78	77	74	74	74	71	46
8,001 - 10,000	04		78	78	78	77	74	74	74	71	46
10,001 - 15,000	05		96	96	96	95	92	92	92	88	57
15,001 - 20,000	06		131	131	131	130	125	125	125	119	77
20,001 - 25,000	07		131	131	131	130	125	125	125	119	77
25,001 - 40,000	08		131	131	131	130	125	125	125	119	77
40,001 - 65,000	10		139	139	139	137	132	132	132	126	82
65,001 - 90,000	11		186	186	186	184	177	177	177	169	110
Charge Per \$1K > \$901	12		0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		221	186	186	186	186	184	180	180	128
4,501 - 6,000	02		221	186	186	186	186	184	180	180	128
6,001 - 8,000	03		224	188	188	188	188	186	182	182	130
8,001 - 10,000	04		236	198	198	198	198	196	192	192	137
10,001 - 15,000	05		246	206	206	206	206	204	200	200	142
15,001 - 20,000	06		329	277	277	277	277	274	268	268	191
20,001 - 25,000	07		359	301	301	301	301	298	292	292	208
25,001 - 40,000	08		383	322	322	322	322	319	312	312	222
40,001 - 65,000	10		477	400	400	400	400	397	388	388	276
65,001 - 90,000	11		739	621	621	621	621	615	603	603	429
Charge Per \$1K > \$901	12		4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	134	100/300	1238	5000	793
20/50	152	250/500	2031	10000	1023
25/50	280	500/500	2569	25000	1170
35/80	508	500/1000	2596	50000	1201
50/100	718	1000/1000	2998	100000	1209
				500000	1225

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1036	1036	1036	1026	985	985	985	943	612
4,501 - 6,000	02		1063	1063	1063	1052	1011	1011	1011	968	627
6,001 - 8,000	03		1119	1119	1119	1108	1063	1063	1063	1018	660
8,001 - 10,000	04		1119	1119	1119	1108	1063	1063	1063	1018	660
10,001 - 15,000	05		1381	1381	1381	1367	1312	1312	1312	1257	815
15,001 - 20,000	06		1878	1878	1878	1859	1784	1784	1784	1710	1108
20,001 - 25,000	07		1878	1878	1878	1859	1784	1784	1784	1710	1108
25,001 - 40,000	08		1878	1878	1878	1859	1784	1784	1784	1710	1108
40,001 - 65,000	10		1989	1989	1989	1969	1889	1889	1889	1809	1174
65,001 - 90,000	11		2665	2665	2665	2639	2533	2533	2533	2425	1573
Charge Per \$1K > \$901	12		13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		72	72	72	72	69	69	69	66	43
4,501 - 6,000	02		74	74	74	73	71	71	71	68	44
6,001 - 8,000	03		78	78	78	77	74	74	74	71	46
8,001 - 10,000	04		78	78	78	77	74	74	74	71	46
10,001 - 15,000	05		96	96	96	95	92	92	92	88	57
15,001 - 20,000	06		131	131	131	130	125	125	125	119	77
20,001 - 25,000	07		131	131	131	130	125	125	125	119	77
25,001 - 40,000	08		131	131	131	130	125	125	125	119	77
40,001 - 65,000	10		139	139	139	137	132	132	132	126	82
65,001 - 90,000	11		186	186	186	184	177	177	177	169	110
Charge Per \$1K > \$901	12		0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		221	186	186	186	186	184	180	180	128
4,501 - 6,000	02		221	186	186	186	186	184	180	180	128
6,001 - 8,000	03		224	188	188	188	188	186	182	182	130
8,001 - 10,000	04		236	198	198	198	198	196	192	192	137
10,001 - 15,000	05		246	206	206	206	206	204	200	200	142
15,001 - 20,000	06		329	277	277	277	277	274	268	268	191
20,001 - 25,000	07		359	301	301	301	301	298	292	292	208
25,001 - 40,000	08		383	322	322	322	322	319	312	312	222
40,001 - 65,000	10		477	400	400	400	400	397	388	388	276
65,001 - 90,000	11		739	621	621	621	621	615	603	603	429
Charge Per \$1K > \$901	12		4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	134	100/300	1238	5000	793
20/50	152	250/500	2031	10000	1023
25/50	280	500/500	2569	25000	1170
35/80	508	500/1000	2596	50000	1201
50/100	718	1000/1000	2998	100000	1209
				500000	1225

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1036	1036	1036	1026	985	985	985	943	612
4,501 - 6,000	02		1063	1063	1063	1052	1011	1011	1011	968	627
6,001 - 8,000	03		1119	1119	1119	1108	1063	1063	1063	1018	660
8,001 - 10,000	04		1119	1119	1119	1108	1063	1063	1063	1018	660
10,001 - 15,000	05		1381	1381	1381	1367	1312	1312	1312	1257	815
15,001 - 20,000	06		1878	1878	1878	1859	1784	1784	1784	1710	1108
20,001 - 25,000	07		1878	1878	1878	1859	1784	1784	1784	1710	1108
25,001 - 40,000	08		1878	1878	1878	1859	1784	1784	1784	1710	1108
40,001 - 65,000	10		1989	1989	1989	1969	1889	1889	1889	1809	1174
65,001 - 90,000	11		2665	2665	2665	2639	2533	2533	2533	2425	1573
Charge Per \$1K > \$901	12		13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		72	72	72	72	69	69	69	66	43
4,501 - 6,000	02		74	74	74	73	71	71	71	68	44
6,001 - 8,000	03		78	78	78	77	74	74	74	71	46
8,001 - 10,000	04		78	78	78	77	74	74	74	71	46
10,001 - 15,000	05		96	96	96	95	92	92	92	88	57
15,001 - 20,000	06		131	131	131	130	125	125	125	119	77
20,001 - 25,000	07		131	131	131	130	125	125	125	119	77
25,001 - 40,000	08		131	131	131	130	125	125	125	119	77
40,001 - 65,000	10		139	139	139	137	132	132	132	126	82
65,001 - 90,000	11		186	186	186	184	177	177	177	169	110
Charge Per \$1K > \$901	12		0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		221	186	186	186	186	184	180	180	128
4,501 - 6,000	02		221	186	186	186	186	184	180	180	128
6,001 - 8,000	03		224	188	188	188	188	186	182	182	130
8,001 - 10,000	04		236	198	198	198	198	196	192	192	137
10,001 - 15,000	05		246	206	206	206	206	204	200	200	142
15,001 - 20,000	06		329	277	277	277	277	274	268	268	191
20,001 - 25,000	07		359	301	301	301	301	298	292	292	208
25,001 - 40,000	08		383	322	322	322	322	319	312	312	222
40,001 - 65,000	10		477	400	400	400	400	397	388	388	276
65,001 - 90,000	11		739	621	621	621	621	615	603	603	429
Charge Per \$1K > \$901	12		4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	43	100/300	395	5000	253
20/50	49	250/500	648	10000	326
25/50	90	500/500	820	25000	373
35/80	162	500/1000	829	50000	383
50/100	229	1000/1000	957	100000	386
				500000	391

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		383	383	383	379	364	364	364	349	226
4,501 - 6,000	02		393	393	393	389	374	374	374	358	232
6,001 - 8,000	03		414	414	414	409	393	393	393	376	244
8,001 - 10,000	04		414	414	414	409	393	393	393	376	244
10,001 - 15,000	05		511	511	511	505	485	485	485	465	301
15,001 - 20,000	06		694	694	694	687	660	660	660	632	409
20,001 - 25,000	07		694	694	694	687	660	660	660	632	409
25,001 - 40,000	08		694	694	694	687	660	660	660	632	409
40,001 - 65,000	10		735	735	735	728	698	698	698	669	434
65,001 - 90,000	11		985	985	985	976	936	936	936	897	582
Charge Per \$1K > \$901	12		5.11	5.11	5.11	5.11	5.11	5.11	5.11	5.11	5.11

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		26	26	26	26	25	25	25	24	16
4,501 - 6,000	02		27	27	27	27	26	26	26	25	16
6,001 - 8,000	03		29	29	29	28	27	27	27	26	17
8,001 - 10,000	04		29	29	29	28	27	27	27	26	17
10,001 - 15,000	05		35	35	35	35	34	34	34	32	21
15,001 - 20,000	06		48	48	48	48	46	46	46	44	28
20,001 - 25,000	07		48	48	48	48	46	46	46	44	28
25,001 - 40,000	08		48	48	48	48	46	46	46	44	28
40,001 - 65,000	10		51	51	51	50	48	48	48	46	30
65,001 - 90,000	11		68	68	68	67	65	65	65	62	40
Charge Per \$1K > \$901	12		0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		121	101	101	101	101	100	98	98	70
4,501 - 6,000	02		121	101	101	101	101	100	98	98	70
6,001 - 8,000	03		122	103	103	103	103	102	100	100	71
8,001 - 10,000	04		129	108	108	108	108	107	105	105	75
10,001 - 15,000	05		134	113	113	113	113	112	109	109	78
15,001 - 20,000	06		180	151	151	151	151	150	147	147	104
20,001 - 25,000	07		196	165	165	165	165	163	160	160	113
25,001 - 40,000	08		209	176	176	176	176	174	171	171	121
40,001 - 65,000	10		260	219	219	219	219	217	212	212	151
65,001 - 90,000	11		404	339	339	339	339	336	329	329	234
Charge Per \$1K > \$901	12		2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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	47	100/300	438	5000	281
20/50	53	250/500	719	10000	362
25/50	99	500/500	909	25000	414
35/80	179	500/1000	919	50000	426
50/100	254	1000/1000	1061	100000	429
				500000	434

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		475	475	475	470	451	451	451	432	280
4,501 - 6,000	02		487	487	487	482	463	463	463	444	287
6,001 - 8,000	03		513	513	513	508	487	487	487	466	302
8,001 - 10,000	04		513	513	513	508	487	487	487	466	302
10,001 - 15,000	05		633	633	633	626	601	601	601	576	373
15,001 - 20,000	06		861	861	861	852	818	818	818	783	508
20,001 - 25,000	07		861	861	861	852	818	818	818	783	508
25,001 - 40,000	08		861	861	861	852	818	818	818	783	508
40,001 - 65,000	10		911	911	911	902	866	866	866	829	538
65,001 - 90,000	11		1221	1221	1221	1209	1161	1161	1161	1111	721
Charge Per \$1K > \$901	12		6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		34	34	34	33	32	32	32	31	20
4,501 - 6,000	02		35	35	35	34	33	33	33	31	20
6,001 - 8,000	03		36	36	36	36	35	35	35	33	21
8,001 - 10,000	04		36	36	36	36	35	35	35	33	21
10,001 - 15,000	05		45	45	45	44	43	43	43	41	26
15,001 - 20,000	06		61	61	61	60	58	58	58	55	36
20,001 - 25,000	07		61	61	61	60	58	58	58	55	36
25,001 - 40,000	08		61	61	61	60	58	58	58	55	36
40,001 - 65,000	10		65	65	65	64	61	61	61	59	38
65,001 - 90,000	11		86	86	86	86	82	82	82	79	51
Charge Per \$1K > \$901	12		0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		134	112	112	112	112	111	109	109	78
4,501 - 6,000	02		134	112	112	112	112	111	109	109	78
6,001 - 8,000	03		135	114	114	114	114	113	110	110	78
8,001 - 10,000	04		143	120	120	120	120	119	116	116	83
10,001 - 15,000	05		149	125	125	125	125	124	121	121	86
15,001 - 20,000	06		199	167	167	167	167	166	162	162	116
20,001 - 25,000	07		217	182	182	182	182	181	177	177	126
25,001 - 40,000	08		232	195	195	195	195	193	189	189	134
40,001 - 65,000	10		288	242	242	242	242	240	235	235	167
65,001 - 90,000	11		448	376	376	376	376	372	365	365	259
Charge Per \$1K > \$901	12		2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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	50	100/300	460	5000	295
20/50	57	250/500	755	10000	381
25/50	104	500/500	955	25000	435
35/80	189	500/1000	965	50000	447
50/100	267	1000/1000	1114	100000	450
				500000	456

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		475	475	475	470	451	451	451	432	280
4,501 - 6,000	02		487	487	487	482	463	463	463	444	287
6,001 - 8,000	03		513	513	513	508	487	487	487	466	302
8,001 - 10,000	04		513	513	513	508	487	487	487	466	302
10,001 - 15,000	05		633	633	633	626	601	601	601	576	373
15,001 - 20,000	06		861	861	861	852	818	818	818	783	508
20,001 - 25,000	07		861	861	861	852	818	818	818	783	508
25,001 - 40,000	08		861	861	861	852	818	818	818	783	508
40,001 - 65,000	10		911	911	911	902	866	866	866	829	538
65,001 - 90,000	11		1221	1221	1221	1209	1161	1161	1161	1111	721
Charge Per \$1K > \$901	12		6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		34	34	34	33	32	32	32	31	20
4,501 - 6,000	02		35	35	35	34	33	33	33	31	20
6,001 - 8,000	03		36	36	36	36	35	35	35	33	21
8,001 - 10,000	04		36	36	36	36	35	35	35	33	21
10,001 - 15,000	05		45	45	45	44	43	43	43	41	26
15,001 - 20,000	06		61	61	61	60	58	58	58	55	36
20,001 - 25,000	07		61	61	61	60	58	58	58	55	36
25,001 - 40,000	08		61	61	61	60	58	58	58	55	36
40,001 - 65,000	10		65	65	65	64	61	61	61	59	38
65,001 - 90,000	11		86	86	86	86	82	82	82	79	51
Charge Per \$1K > \$901	12		0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		122	103	103	103	103	102	100	100	71
4,501 - 6,000	02		122	103	103	103	103	102	100	100	71
6,001 - 8,000	03		124	104	104	104	104	103	101	101	72
8,001 - 10,000	04		130	110	110	110	110	108	106	106	76
10,001 - 15,000	05		136	114	114	114	114	113	111	111	79
15,001 - 20,000	06		182	153	153	153	153	151	148	148	106
20,001 - 25,000	07		198	167	167	167	167	165	162	162	115
25,001 - 40,000	08		212	178	178	178	178	176	173	173	123
40,001 - 65,000	10		263	221	221	221	221	219	215	215	153
65,001 - 90,000	11		409	343	343	343	343	340	333	333	237
Charge Per \$1K > \$901	12		2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	54	100/300	497	5000	318
20/50	61	250/500	815	10000	410
25/50	113	500/500	1031	25000	469
35/80	204	500/1000	1042	50000	482
50/100	288	1000/1000	1203	100000	485
				500000	491

<u>COLLISION \$500 DEDUCTIBLE</u>											
<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		548	548	548	543	521	521	521	499	324
4,501 - 6,000	02		563	563	563	557	535	535	535	512	332
6,001 - 8,000	03		592	592	592	586	563	563	563	538	349
8,001 - 10,000	04		592	592	592	586	563	563	563	538	349
10,001 - 15,000	05		731	731	731	723	694	694	694	665	431
15,001 - 20,000	06		994	994	994	983	944	944	944	904	586
20,001 - 25,000	07		994	994	994	983	944	944	944	904	586
25,001 - 40,000	08		994	994	994	983	944	944	944	904	586
40,001 - 65,000	10		1052	1052	1052	1042	999	999	999	957	621
65,001 - 90,000	11		1410	1410	1410	1396	1340	1340	1340	1283	832
Charge Per \$1K > \$901	12		7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31

<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>											
<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		39	39	39	38	37	37	37	35	23
4,501 - 6,000	02		40	40	40	39	38	38	38	36	23
6,001 - 8,000	03		42	42	42	41	40	40	40	38	25
8,001 - 10,000	04		42	42	42	41	40	40	40	38	25
10,001 - 15,000	05		52	52	52	51	49	49	49	47	30
15,001 - 20,000	06		70	70	70	69	67	67	67	64	41
20,001 - 25,000	07		70	70	70	69	67	67	67	64	41
25,001 - 40,000	08		70	70	70	69	67	67	67	64	41
40,001 - 65,000	10		74	74	74	74	71	71	71	68	44
65,001 - 90,000	11		100	100	100	99	95	95	95	91	59
Charge Per \$1K > \$901	12		0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52

<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>											
<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		147	123	123	123	123	122	120	120	85
4,501 - 6,000	02		147	123	123	123	123	122	120	120	85
6,001 - 8,000	03		149	125	125	125	125	124	121	121	86
8,001 - 10,000	04		157	132	132	132	132	130	128	128	91
10,001 - 15,000	05		163	137	137	137	137	136	133	133	95
15,001 - 20,000	06		219	184	184	184	184	182	178	178	127
20,001 - 25,000	07		238	200	200	200	200	198	194	194	138
25,001 - 40,000	08		255	214	214	214	214	212	208	208	148
40,001 - 65,000	10		317	266	266	266	266	263	258	258	184
65,001 - 90,000	11		491	413	413	413	413	409	400	400	285
Charge Per \$1K > \$901	12		2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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**

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A-2
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	49	100/300	457	5000	293
20/50	56	250/500	750	10000	378
25/50	103	500/500	949	25000	432
35/80	187	500/1000	959	50000	444
50/100	265	1000/1000	1107	100000	447
				500000	453

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		514	514	514	510	489	489	489	468	304
4,501 - 6,000	02		528	528	528	523	502	502	502	481	311
6,001 - 8,000	03		555	555	555	550	528	528	528	505	328
8,001 - 10,000	04		555	555	555	550	528	528	528	505	328
10,001 - 15,000	05		686	686	686	679	651	651	651	624	405
15,001 - 20,000	06		933	933	933	923	886	886	886	849	550
20,001 - 25,000	07		933	933	933	923	886	886	886	849	550
25,001 - 40,000	08		933	933	933	923	886	886	886	849	550
40,001 - 65,000	10		988	988	988	978	938	938	938	898	583
65,001 - 90,000	11		1324	1324	1324	1311	1258	1258	1258	1204	781
Charge Per \$1K > \$901	12		6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		36	36	36	35	34	34	34	32	21
4,501 - 6,000	02		37	37	37	36	35	35	35	33	22
6,001 - 8,000	03		38	38	38	38	37	37	37	35	23
8,001 - 10,000	04		38	38	38	38	37	37	37	35	23
10,001 - 15,000	05		48	48	48	47	45	45	45	43	28
15,001 - 20,000	06		65	65	65	64	61	61	61	59	38
20,001 - 25,000	07		65	65	65	64	61	61	61	59	38
25,001 - 40,000	08		65	65	65	64	61	61	61	59	38
40,001 - 65,000	10		68	68	68	68	65	65	65	62	40
65,001 - 90,000	11		92	92	92	91	87	87	87	83	54
Charge Per \$1K > \$901	12		0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		145	122	122	122	122	121	119	119	84
4,501 - 6,000	02		145	122	122	122	122	121	119	119	84
6,001 - 8,000	03		147	124	124	124	124	122	120	120	85
8,001 - 10,000	04		155	130	130	130	130	129	126	126	90
10,001 - 15,000	05		162	136	136	136	136	134	132	132	94
15,001 - 20,000	06		217	182	182	182	182	180	177	177	126
20,001 - 25,000	07		236	198	198	198	198	196	192	192	137
25,001 - 40,000	08		252	212	212	212	212	210	205	205	146
40,001 - 65,000	10		314	263	263	263	263	261	256	256	182
65,001 - 90,000	11		486	409	409	409	409	405	397	397	282
Charge Per \$1K > \$901	12		2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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**

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81

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	60	100/300	559	5000	358
20/50	68	250/500	917	10000	462
25/50	126	500/500	1160	25000	528
35/80	229	500/1000	1172	50000	542
50/100	324	1000/1000	1354	100000	546
				500000	553

<u>COLLISION \$500 DEDUCTIBLE</u>											
<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		612	612	612	606	582	582	582	557	362
4,501 - 6,000	02		628	628	628	622	597	597	597	572	371
6,001 - 8,000	03		661	661	661	655	628	628	628	601	390
8,001 - 10,000	04		661	661	661	655	628	628	628	601	390
10,001 - 15,000	05		816	816	816	808	775	775	775	743	482
15,001 - 20,000	06		1110	1110	1110	1099	1054	1054	1054	1010	655
20,001 - 25,000	07		1110	1110	1110	1099	1054	1054	1054	1010	655
25,001 - 40,000	08		1110	1110	1110	1099	1054	1054	1054	1010	655
40,001 - 65,000	10		1175	1175	1175	1164	1116	1116	1116	1069	694
65,001 - 90,000	11		1575	1575	1575	1560	1497	1497	1497	1433	930
Charge Per \$1K > \$901	12		8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16

<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>											
<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		43	43	43	42	41	41	41	39	25
4,501 - 6,000	02		44	44	44	43	42	42	42	40	26
6,001 - 8,000	03		46	46	46	46	44	44	44	42	27
8,001 - 10,000	04		46	46	46	46	44	44	44	42	27
10,001 - 15,000	05		57	57	57	56	54	54	54	52	34
15,001 - 20,000	06		78	78	78	77	74	74	74	71	46
20,001 - 25,000	07		78	78	78	77	74	74	74	71	46
25,001 - 40,000	08		78	78	78	77	74	74	74	71	46
40,001 - 65,000	10		82	82	82	81	78	78	78	75	48
65,001 - 90,000	11		110	110	110	109	105	105	105	100	65
Charge Per \$1K > \$901	12		0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57

<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>											
<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		161	136	136	136	136	134	132	132	94
4,501 - 6,000	02		161	136	136	136	136	134	132	132	94
6,001 - 8,000	03		163	137	137	137	137	136	133	133	95
8,001 - 10,000	04		172	145	145	145	145	143	140	140	100
10,001 - 15,000	05		179	151	151	151	151	149	146	146	104
15,001 - 20,000	06		240	202	202	202	202	200	196	196	139
20,001 - 25,000	07		262	220	220	220	220	218	213	213	152
25,001 - 40,000	08		280	235	235	235	235	233	228	228	162
40,001 - 65,000	10		348	292	292	292	292	290	284	284	202
65,001 - 90,000	11		540	454	454	454	454	449	440	440	313
Charge Per \$1K > \$901	12		3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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
431

A-2
100

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	74	100/300	685	5000	440
20/50	84	250/500	1124	10000	568
25/50	155	500/500	1422	25000	649
35/80	281	500/1000	1438	50000	667
50/100	397	1000/1000	1660	100000	671
				500000	680

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		727	727	727	720	691	691	691	662	430
4,501 - 6,000	02		747	747	747	739	710	710	710	680	440
6,001 - 8,000	03		785	785	785	778	747	747	747	715	463
8,001 - 10,000	04		785	785	785	778	747	747	747	715	463
10,001 - 15,000	05		970	970	970	960	921	921	921	882	572
15,001 - 20,000	06		1319	1319	1319	1305	1253	1253	1253	1200	778
20,001 - 25,000	07		1319	1319	1319	1305	1253	1253	1253	1200	778
25,001 - 40,000	08		1319	1319	1319	1305	1253	1253	1253	1200	778
40,001 - 65,000	10		1396	1396	1396	1383	1326	1326	1326	1270	824
65,001 - 90,000	11		1871	1871	1871	1853	1778	1778	1778	1703	1104
Charge Per \$1K > \$901	12		9.70	9.70	9.70	9.70	9.70	9.70	9.70	9.70	9.70

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		51	51	51	50	48	48	48	46	30
4,501 - 6,000	02		52	52	52	52	50	50	50	48	31
6,001 - 8,000	03		55	55	55	54	52	52	52	50	32
8,001 - 10,000	04		55	55	55	54	52	52	52	50	32
10,001 - 15,000	05		68	68	68	67	65	65	65	62	40
15,001 - 20,000	06		92	92	92	91	88	88	88	84	54
20,001 - 25,000	07		92	92	92	91	88	88	88	84	54
25,001 - 40,000	08		92	92	92	91	88	88	88	84	54
40,001 - 65,000	10		98	98	98	97	93	93	93	89	58
65,001 - 90,000	11		131	131	131	130	125	125	125	119	77
Charge Per \$1K > \$901	12		0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		140	117	117	117	117	116	114	114	81
4,501 - 6,000	02		140	117	117	117	117	116	114	114	81
6,001 - 8,000	03		141	119	119	119	119	117	115	115	82
8,001 - 10,000	04		149	125	125	125	125	124	121	121	86
10,001 - 15,000	05		155	130	130	130	130	129	126	126	90
15,001 - 20,000	06		208	175	175	175	175	173	169	169	121
20,001 - 25,000	07		226	190	190	190	190	188	185	185	131
25,001 - 40,000	08		242	203	203	203	203	201	197	197	140
40,001 - 65,000	10		301	253	253	253	253	250	245	245	175
65,001 - 90,000	11		467	392	392	392	392	388	381	381	271
Charge Per \$1K > \$901	12		2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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
525

A-2
122

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	90	100/300	834	5000	535
20/50	102	250/500	1369	10000	690
25/50	188	500/500	1732	25000	789
35/80	342	500/1000	1751	50000	811
50/100	484	1000/1000	2021	100000	816
				500000	827

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		814	814	814	806	774	774	774	741	481
4,501 - 6,000	02		835	835	835	827	794	794	794	761	493
6,001 - 8,000	03		879	879	879	870	835	835	835	800	519
8,001 - 10,000	04		879	879	879	870	835	835	835	800	519
10,001 - 15,000	05		1085	1085	1085	1074	1031	1031	1031	987	640
15,001 - 20,000	06		1476	1476	1476	1460	1402	1402	1402	1343	870
20,001 - 25,000	07		1476	1476	1476	1460	1402	1402	1402	1343	870
25,001 - 40,000	08		1476	1476	1476	1460	1402	1402	1402	1343	870
40,001 - 65,000	10		1562	1562	1562	1547	1484	1484	1484	1421	922
65,001 - 90,000	11		2094	2094	2094	2073	1990	1990	1990	1905	1236
Charge Per \$1K > \$901	12		10.85	10.85	10.85	10.85	10.85	10.85	10.85	10.85	10.85

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		57	57	57	57	54	54	54	52	34
4,501 - 6,000	02		59	59	59	58	56	56	56	53	35
6,001 - 8,000	03		62	62	62	61	59	59	59	56	36
8,001 - 10,000	04		62	62	62	61	59	59	59	56	36
10,001 - 15,000	05		76	76	76	75	72	72	72	69	45
15,001 - 20,000	06		103	103	103	102	98	98	98	94	61
20,001 - 25,000	07		103	103	103	102	98	98	98	94	61
25,001 - 40,000	08		103	103	103	102	98	98	98	94	61
40,001 - 65,000	10		110	110	110	108	104	104	104	100	65
65,001 - 90,000	11		147	147	147	145	139	139	139	134	87
Charge Per \$1K > \$901	12		0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		150	126	126	126	126	125	122	122	87
4,501 - 6,000	02		150	126	126	126	126	125	122	122	87
6,001 - 8,000	03		151	127	127	127	127	126	124	124	88
8,001 - 10,000	04		160	134	134	134	134	133	130	130	93
10,001 - 15,000	05		166	140	140	140	140	138	136	136	97
15,001 - 20,000	06		223	187	187	187	187	186	182	182	129
20,001 - 25,000	07		243	204	204	204	204	202	198	198	141
25,001 - 40,000	08		260	218	218	218	218	216	212	212	150
40,001 - 65,000	10		323	271	271	271	271	269	263	263	187
65,001 - 90,000	11		501	421	421	421	421	417	408	408	291
Charge Per \$1K > \$901	12		2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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
769

A-2
178

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	132	100/300	1222	5000	783
20/50	150	250/500	2006	10000	1010
25/50	276	500/500	2538	25000	1155
35/80	501	500/1000	2565	50000	1186
50/100	709	1000/1000	2961	100000	1194
				500000	1210

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1102	1102	1102	1092	1048	1048	1048	1004	651
4,501 - 6,000	02		1131	1131	1131	1120	1076	1076	1076	1030	667
6,001 - 8,000	03		1190	1190	1190	1178	1131	1131	1131	1083	702
8,001 - 10,000	04		1190	1190	1190	1178	1131	1131	1131	1083	702
10,001 - 15,000	05		1469	1469	1469	1455	1396	1396	1396	1337	867
15,001 - 20,000	06		1998	1998	1998	1978	1898	1898	1898	1819	1178
20,001 - 25,000	07		1998	1998	1998	1978	1898	1898	1898	1819	1178
25,001 - 40,000	08		1998	1998	1998	1978	1898	1898	1898	1819	1178
40,001 - 65,000	10		2116	2116	2116	2095	2010	2010	2010	1925	1249
65,001 - 90,000	11		2836	2836	2836	2808	2695	2695	2695	2580	1674
Charge Per \$1K > \$901	12		14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		77	77	77	77	74	74	74	70	46
4,501 - 6,000	02		79	79	79	79	76	76	76	72	47
6,001 - 8,000	03		84	84	84	83	79	79	79	76	49
8,001 - 10,000	04		84	84	84	83	79	79	79	76	49
10,001 - 15,000	05		103	103	103	102	98	98	98	94	61
15,001 - 20,000	06		140	140	140	139	133	133	133	128	83
20,001 - 25,000	07		140	140	140	139	133	133	133	128	83
25,001 - 40,000	08		140	140	140	139	133	133	133	128	83
40,001 - 65,000	10		149	149	149	147	141	141	141	135	88
65,001 - 90,000	11		199	199	199	197	189	189	189	181	118
Charge Per \$1K > \$901	12		1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		202	170	170	170	170	168	165	165	117
4,501 - 6,000	02		202	170	170	170	170	168	165	165	117
6,001 - 8,000	03		204	172	172	172	172	170	167	167	119
8,001 - 10,000	04		216	181	181	181	181	179	176	176	125
10,001 - 15,000	05		225	189	189	189	189	187	183	183	130
15,001 - 20,000	06		301	253	253	253	253	250	245	245	175
20,001 - 25,000	07		328	276	276	276	276	273	267	267	190
25,001 - 40,000	08		350	294	294	294	294	291	286	286	203
40,001 - 65,000	10		436	366	366	366	366	363	355	355	253
65,001 - 90,000	11		676	568	568	568	568	562	551	551	392
Charge Per \$1K > \$901	12		3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	15	20/40	3	20/40	0
10000	17	20/50	4	20/50	0
15000	19	25/50	5	25/50	1
20000	20	35/80	6	35/80	5
25000	22	50/100	7	50/100	8
		100/300	8	100/300	26
		250/500	9	250/500	103
		500/500	10	500/500	271
<u>Towing & 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
857

A-2
198

B, Increased Limits

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	147	100/300	1362	5000	873
20/50	167	250/500	2235	10000	1126
25/50	308	500/500	2828	25000	1288
35/80	559	500/1000	2858	50000	1323
50/100	790	1000/1000	3300	100000	1331
				500000	1349

<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		1182	1182	1182	1171	1124	1124	1124	1077	698
4,501 - 6,000	02		1214	1214	1214	1201	1154	1154	1154	1105	716
6,001 - 8,000	03		1277	1277	1277	1264	1214	1214	1214	1162	754
8,001 - 10,000	04		1277	1277	1277	1264	1214	1214	1214	1162	754
10,001 - 15,000	05		1577	1577	1577	1561	1498	1498	1498	1435	930
15,001 - 20,000	06		2144	2144	2144	2122	2037	2037	2037	1952	1264
20,001 - 25,000	07		2144	2144	2144	2122	2037	2037	2037	1952	1264
25,001 - 40,000	08		2144	2144	2144	2122	2037	2037	2037	1952	1264
40,001 - 65,000	10		2270	2270	2270	2248	2157	2157	2157	2065	1340
65,001 - 90,000	11		3043	3043	3043	3013	2891	2891	2891	2768	1796
Charge Per \$1K > \$901	12		15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77

<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		82	82	82	82	78	78	78	75	49
4,501 - 6,000	02		85	85	85	84	81	81	81	77	50
6,001 - 8,000	03		89	89	89	88	85	85	85	81	53
8,001 - 10,000	04		89	89	89	88	85	85	85	81	53
10,001 - 15,000	05		110	110	110	109	104	104	104	100	65
15,001 - 20,000	06		150	150	150	148	142	142	142	136	88
20,001 - 25,000	07		150	150	150	148	142	142	142	136	88
25,001 - 40,000	08		150	150	150	148	142	142	142	136	88
40,001 - 65,000	10		158	158	158	157	150	150	150	144	93
65,001 - 90,000	11		212	212	212	210	202	202	202	193	125
Charge Per \$1K > \$901	12		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

<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		196	165	165	165	165	163	160	160	114
4,501 - 6,000	02		196	165	165	165	165	163	160	160	114
6,001 - 8,000	03		199	167	167	167	167	165	162	162	115
8,001 - 10,000	04		209	176	176	176	176	174	171	171	121
10,001 - 15,000	05		218	183	183	183	183	181	178	178	126
15,001 - 20,000	06		292	246	246	246	246	243	238	238	170
20,001 - 25,000	07		318	268	268	268	268	265	260	260	185
25,001 - 40,000	08		340	286	286	286	286	283	277	277	197
40,001 - 65,000	10		423	356	356	356	356	352	345	345	245
65,001 - 90,000	11		657	552	552	552	552	546	535	535	381
Charge Per \$1K > \$901	12		3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67

Medical Payments

5000	15
10000	17
15000	19
20000	20
25000	22

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	26
250/500	103
500/500	271

Towing & Labor (Rule 65)

\$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 88% of the \$2,000 Ded. Collision rate.

\$4,000 Ded. Collision - charge 78% of the \$2,000 Ded. Collision rate.

\$5,000 Ded. Collision - charge 69% 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 93% 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 Code	.800 4187	.800 4187	.800 4197	.800 4197	.800 4107	.800 4107
Rented or Leased	Factor Code	1.00 4188	1.00 4188	1.00 4198	1.00 4198	1.00 4108	1.00 4108
All Other	Factor Code	1.00 4189	1.00 4189	1.00 4199	1.00 4199	1.00 4109	1.00 4109
Limousine	Factor Code	1.00 4289	1.00 4289	1.00 4299	1.00 4299	1.00 4209	1.00 4209
Car Service	Factor Code	1.00 4389	1.00 4389	1.00 4399	1.00 4399	1.00 4309	1.00 4309

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

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

PUBLIC
TRANSPORTATION
NON-FLEET CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

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

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

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

FLEET PUBLIC TRANSPORTATION CLASSIFICATION CODES
AND PRIMARY RATING FACTORS

DESCRIPTION		RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
OTHER BUSES							
						Zone Rated	
Airport Bus or Airport Limousine	Factor Code	1.05 528-00	1.25 528-00	1.05 529-00	1.25 529-00	1.10 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	1.58 530900	1.00 530900
Charter Bus	Factor Code	1.00 548-00	1.25 548-00	1.00 549-00	1.25 549-00	1.58 540900	1.00 540900
Sightseeing Bus	Factor Code	1.00 558-00	1.25 558-00	1.00 559-00	1.25 559-00	1.48 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	0.95 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	0.95 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	0.95 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	1.10 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	1.58 537900	1.00 537900
Charter Bus	Factor Code	1.00 545-00	1.25 545-00	1.00 546-00	1.25 546-00	1.58 547900	1.00 547900
Sightseeing Bus	Factor Code	1.00 555-00	1.25 555-00	1.00 556-00	1.25 556-00	1.48 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	0.95 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	0.95 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	0.95 587900	1.00 587900
Urban Bus	Factor Code	0.96 515-00	1.25 515-00	0.96 516-00	1.25 516-00	--	--

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

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

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

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

Commercial Automobile Insurance Manual

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

DESCRIPTION	4 th Posn Class Code	RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
SCHOOL & CHURCH BUSES	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.

<u>SEATING CAPACITY</u>	<u>FOURTH DIGIT CODE</u>
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	2758	768	144	202	637	1334	2030	3713	6180	1571	2025	2316	2378
2	2758	768	144	202	637	1334	2030	3713	6180	1571	2025	2316	2378
3	2758	768	144	202	637	1334	2030	3713	6180	1571	2025	2316	2378
4	2758	768	144	202	637	1334	2030	3713	6180	1571	2025	2316	2378
5	2758	768	144	202	637	1334	2030	3713	6180	1571	2025	2316	2378
6	2758	768	144	202	637	1334	2030	3713	6180	1571	2025	2316	2378
7	2758	768	144	202	637	1334	2030	3713	6180	1571	2025	2316	2378
8	2758	768	144	202	637	1334	2030	3713	6180	1571	2025	2316	2378
9	2758	768	144	202	637	1334	2030	3713	6180	1571	2025	2316	2378
10	2758	768	144	202	637	1334	2030	3713	6180	1571	2025	2316	2378
11	1967	548	103	144	455	952	1449	2649	4409	1121	1445	1652	1697
12	2287	637	120	168	529	1107	1685	3081	5127	1303	1680	1921	1973
13	2686	748	140	197	620	1299	1977	3616	6018	1530	1972	2255	2316
14	2708	754	141	198	625	1309	1993	3645	6067	1542	1988	2273	2335
15	2224	620	116	163	514	1075	1637	2994	4983	1267	1633	1868	1918
16	3799	1059	199	279	879	1838	2798	5117	8515	2164	2789	3190	3276
17	2269	632	119	167	525	1098	1671	3056	5086	1292	1665	1904	1956
18	4192	1168	219	307	969	2028	3086	5645	9394	2388	3078	3520	3615
19	3753	1045	196	275	867	1815	2763	5053	8410	2137	2755	3150	3235
20	3714	1035	194	272	858	1796	2734	5001	8323	2115	2726	3118	3202

All Territories				
		Limit	U-1 Uninsured	U-2 Underinsured
Medical Payments				
5000	\$15	20/40	35	0
		20/50	36	0
		25/50	38	1
		35/80	43	5
		50/100	48	8
		100/300	59	26
		250/500	71	103

**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	999	257	52	73	231	483	735	1345	2238	2785	2816	3173	805	1038	1187	1219	1228	1253
2	999	257	52	73	231	483	735	1345	2238	2785	2816	3173	805	1038	1187	1219	1228	1253
3	999	257	52	73	231	483	735	1345	2238	2785	2816	3173	805	1038	1187	1219	1228	1253
4	999	257	52	73	231	483	735	1345	2238	2785	2816	3173	805	1038	1187	1219	1228	1253
5	999	257	52	73	231	483	735	1345	2238	2785	2816	3173	805	1038	1187	1219	1228	1253
6	999	257	52	73	231	483	735	1345	2238	2785	2816	3173	805	1038	1187	1219	1228	1253
7	999	257	52	73	231	483	735	1345	2238	2785	2816	3173	805	1038	1187	1219	1228	1253
8	999	257	52	73	231	483	735	1345	2238	2785	2816	3173	805	1038	1187	1219	1228	1253
9	999	257	52	73	231	483	735	1345	2238	2785	2816	3173	805	1038	1187	1219	1228	1253
10	999	257	52	73	231	483	735	1345	2238	2785	2816	3173	805	1038	1187	1219	1228	1253
11	485	124	25	35	112	234	357	652	1086	1351	1366	1540	390	503	575	590	595	607
12	555	143	29	41	128	268	409	747	1244	1547	1565	1763	447	576	659	677	682	696
13	698	179	37	52	162	338	515	941	1566	1948	1970	2220	562	724	828	851	858	875
14	533	137	28	39	123	258	393	718	1195	1487	1503	1694	429	553	632	650	655	668
15	669	172	35	49	155	324	493	901	1499	1865	1887	2126	539	695	794	816	823	839
16	666	171	35	49	154	322	491	897	1493	1858	1879	2117	537	692	792	813	819	836
17	765	197	40	56	177	370	563	1030	1714	2133	2157	2431	616	794	908	933	940	959
18	1357	349	71	100	314	656	999	1827	3041	3784	3827	4312	1093	1409	1611	1655	1668	1702
19	960	247	50	70	222	464	707	1292	2151	2676	2706	3050	773	996	1139	1170	1180	1204
20	1146	294	60	84	265	554	844	1543	2568	3196	3232	3642	923	1190	1361	1397	1408	1437

All Territories				
Medical Payments	Limit	U-1	U-2	
		Uninsured	Underinsured	
5000	\$15	20/40	3	0
		20/50	4	0
		25/50	5	1
		35/80	6	5
		50/100	7	8
		100/300	8	26
		250/500	9	103
500/500	10	271		

**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	1745	474	91	128	403	844	1284	2349	3910	4865	4920	5544	1333	1718	1965	2018	2034	2075
2	1745	474	91	128	403	844	1284	2349	3910	4865	4920	5544	1333	1718	1965	2018	2034	2075
3	1745	474	91	128	403	844	1284	2349	3910	4865	4920	5544	1333	1718	1965	2018	2034	2075
4	1745	474	91	128	403	844	1284	2349	3910	4865	4920	5544	1333	1718	1965	2018	2034	2075
5	1745	474	91	128	403	844	1284	2349	3910	4865	4920	5544	1333	1718	1965	2018	2034	2075
6	1745	474	91	128	403	844	1284	2349	3910	4865	4920	5544	1333	1718	1965	2018	2034	2075
7	1745	474	91	128	403	844	1284	2349	3910	4865	4920	5544	1333	1718	1965	2018	2034	2075
8	1745	474	91	128	403	844	1284	2349	3910	4865	4920	5544	1333	1718	1965	2018	2034	2075
9	1745	474	91	128	403	844	1284	2349	3910	4865	4920	5544	1333	1718	1965	2018	2034	2075
10	1745	474	91	128	403	844	1284	2349	3910	4865	4920	5544	1333	1718	1965	2018	2034	2075
11	847	230	44	62	195	409	623	1140	1897	2361	2387	2690	647	834	954	980	987	1007
12	969	264	51	71	224	469	714	1306	2173	2703	2734	3080	741	955	1092	1122	1131	1154
13	1219	331	64	90	282	590	898	1642	2733	3400	3438	3875	932	1201	1374	1411	1422	1451
14	930	253	49	69	215	450	685	1253	2085	2594	2624	2957	711	916	1048	1076	1085	1107
15	1169	318	61	86	270	565	861	1574	2619	3259	3296	3714	893	1151	1316	1352	1363	1390
16	1163	316	61	85	269	563	857	1567	2607	3243	3280	3696	889	1146	1310	1346	1357	1384
17	1336	363	70	98	309	646	984	1799	2994	3726	3768	4246	1021	1316	1505	1546	1558	1590
18	2369	644	124	174	548	1146	1744	3190	5309	6606	6681	7528	1811	2334	2669	2742	2764	2820
19	1676	456	88	123	388	811	1235	2258	3757	4674	4727	5327	1281	1651	1888	1939	1955	1995
20	2002	544	105	147	463	969	1475	2697	4488	5583	5646	6363	1530	1972	2255	2316	2335	2382

All Territories				
Medical Payments	Limit	U-1	U-2	
		Uninsured	Underinsured	
5000	\$15	20/40	3	0
		20/50	4	0
		25/50	5	1
		35/80	6	5
		50/100	7	8
		100/300	8	26
		250/500	9	103
500/500	10	271		

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	672	134	98	113	221	414	591	1030	1700	2154	2177	2516	618	794	905	931	938	950
2	672	134	98	113	221	414	591	1030	1700	2154	2177	2516	618	794	905	931	938	950
3	672	134	98	113	221	414	591	1030	1700	2154	2177	2516	618	794	905	931	938	950
4	672	134	98	113	221	414	591	1030	1700	2154	2177	2516	618	794	905	931	938	950
5	672	134	98	113	221	414	591	1030	1700	2154	2177	2516	618	794	905	931	938	950
6	672	134	98	113	221	414	591	1030	1700	2154	2177	2516	618	794	905	931	938	950
7	672	134	98	113	221	414	591	1030	1700	2154	2177	2516	618	794	905	931	938	950
8	672	134	98	113	221	414	591	1030	1700	2154	2177	2516	618	794	905	931	938	950
9	672	134	98	113	221	414	591	1030	1700	2154	2177	2516	618	794	905	931	938	950
10	672	134	98	113	221	414	591	1030	1700	2154	2177	2516	618	794	905	931	938	950
11	332	66	49	57	110	205	293	510	841	1066	1078	1245	306	393	448	461	464	470
12	219	43	32	37	72	135	193	336	554	702	710	820	201	258	294	303	305	309
13	344	68	50	58	113	212	302	527	870	1102	1114	1287	317	407	464	477	481	487
14	338	67	49	57	111	208	297	517	854	1082	1094	1264	311	400	456	468	472	478
15	273	54	40	46	90	168	240	419	691	876	885	1023	252	324	369	380	382	387
16	327	65	48	56	108	202	288	502	828	1049	1061	1226	301	387	441	453	457	463
17	406	81	59	68	133	250	357	622	1026	1301	1315	1519	373	479	546	562	566	573
18	385	76	56	65	127	237	338	590	973	1233	1247	1441	354	455	519	533	537	544
19	421	84	62	72	139	260	371	646	1067	1352	1366	1579	387	497	567	583	587	595
20	488	97	72	83	162	302	430	750	1237	1567	1584	1830	449	577	658	676	681	690

All Territories			
<u>Medical Payments</u>		U-1	U-2
		<u>Uninsured</u>	<u>Underinsured</u>
\$5,000	15	20/40	3
		20/50	4
		25/50	5
		35/80	6
		50/100	7
		100/300	8
		250/500	9
		500/500	10
			0
			1
			5
			8
			26
			103
			271

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	2427	602	356	412	801	1497	2137	3723	6145	7787	7870	9095	1553	1996	2275	2339	2356	2387
2	2427	602	356	412	801	1497	2137	3723	6145	7787	7870	9095	1553	1996	2275	2339	2356	2387
3	2427	602	356	412	801	1497	2137	3723	6145	7787	7870	9095	1553	1996	2275	2339	2356	2387
4	2427	602	356	412	801	1497	2137	3723	6145	7787	7870	9095	1553	1996	2275	2339	2356	2387
5	2427	602	356	412	801	1497	2137	3723	6145	7787	7870	9095	1553	1996	2275	2339	2356	2387
6	2427	602	356	412	801	1497	2137	3723	6145	7787	7870	9095	1553	1996	2275	2339	2356	2387
7	2427	602	356	412	801	1497	2137	3723	6145	7787	7870	9095	1553	1996	2275	2339	2356	2387
8	2427	602	356	412	801	1497	2137	3723	6145	7787	7870	9095	1553	1996	2275	2339	2356	2387
9	2427	602	356	412	801	1497	2137	3723	6145	7787	7870	9095	1553	1996	2275	2339	2356	2387
10	2427	602	356	412	801	1497	2137	3723	6145	7787	7870	9095	1553	1996	2275	2339	2356	2387
11	1203	298	176	204	397	741	1059	1845	3044	3858	3899	4506	769	988	1127	1158	1167	1182
12	790	196	116	134	261	487	696	1212	2000	2535	2562	2961	505	649	740	761	766	776
13	1243	308	182	211	410	766	1094	1906	3146	3987	4030	4657	795	1022	1165	1197	1206	1222
14	1220	302	179	207	403	753	1074	1872	3089	3914	3956	4572	781	1004	1144	1176	1185	1200
15	987	245	145	168	326	609	869	1515	2500	3167	3201	3699	632	812	926	952	959	971
16	1184	293	173	200	390	729	1041	1815	2996	3796	3837	4434	757	973	1109	1140	1148	1164
17	1464	363	215	249	484	903	1290	2247	3707	4698	4748	5487	937	1204	1373	1411	1421	1440
18	1389	344	204	236	459	857	1224	2132	3517	4457	4505	5206	888	1141	1301	1337	1347	1365
19	1521	377	223	258	502	938	1339	2333	3851	4879	4932	5699	973	1250	1425	1465	1476	1496
20	1764	437	258	298	582	1087	1552	2705	4464	5657	5717	6607	1128	1449	1653	1699	1711	1734

All Territories				
Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured
\$5,000	15	20/40	3	0
		20/50	4	0
		25/50	5	1
		35/80	6	5
		50/100	7	8
		100/300	8	26
		250/500	9	103
		500/500	10	271

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	1230	365	180	208	406	758	1082	1886	3113	3945	3987	4607	792	1018	1160	1193	1201	1217
2	1230	365	180	208	406	758	1082	1886	3113	3945	3987	4607	792	1018	1160	1193	1201	1217
3	1230	365	180	208	406	758	1082	1886	3113	3945	3987	4607	792	1018	1160	1193	1201	1217
4	1230	365	180	208	406	758	1082	1886	3113	3945	3987	4607	792	1018	1160	1193	1201	1217
5	1230	365	180	208	406	758	1082	1886	3113	3945	3987	4607	792	1018	1160	1193	1201	1217
6	1230	365	180	208	406	758	1082	1886	3113	3945	3987	4607	792	1018	1160	1193	1201	1217
7	1230	365	180	208	406	758	1082	1886	3113	3945	3987	4607	792	1018	1160	1193	1201	1217
8	1230	365	180	208	406	758	1082	1886	3113	3945	3987	4607	792	1018	1160	1193	1201	1217
9	1230	365	180	208	406	758	1082	1886	3113	3945	3987	4607	792	1018	1160	1193	1201	1217
10	1230	365	180	208	406	758	1082	1886	3113	3945	3987	4607	792	1018	1160	1193	1201	1217
11	610	181	89	103	201	376	536	935	1543	1955	1976	2284	392	504	574	590	595	603
12	400	119	59	68	132	247	353	614	1014	1285	1298	1500	258	332	378	389	391	397
13	630	187	92	106	208	388	554	966	1594	2020	2041	2359	405	520	593	610	614	622
14	618	184	91	105	204	382	545	949	1566	1984	2005	2317	398	511	583	599	604	612
15	501	149	73	84	165	308	440	768	1267	1606	1623	1875	322	414	472	485	488	495
16	600	178	88	102	198	370	528	920	1519	1925	1946	2248	386	496	565	581	586	593
17	742	220	109	126	245	458	654	1139	1879	2381	2407	2781	478	614	700	720	725	735
18	704	209	103	119	232	434	619	1079	1782	2258	2282	2637	453	582	664	682	687	696
19	771	229	113	131	254	475	679	1183	1952	2473	2500	2889	496	637	727	747	752	762
20	894	265	131	152	295	551	787	1371	2263	2868	2899	3350	575	739	842	866	872	884

All Territories					
Medical Payments		U-1		U-2	
		Limit	Uninsured	Underinsured	
\$5,000	15	20/40	3	0	
		20/50	4	0	
		25/50	5	1	
		35/80	6	5	
		50/100	7	8	
		100/300	8	26	
		250/500	9	103	
		500/500	10	271	

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	1191	248	175	202	394	421	735	1,049	1,828	3,016	3,822	3,863	4,464	925	1189	1355	1393	1403	1422
2	1191	248	175	202	394	421	735	1,049	1,828	3,016	3,822	3,863	4,464	925	1189	1355	1393	1403	1422
3	1191	248	175	202	394	421	735	1,049	1,828	3,016	3,822	3,863	4,464	925	1189	1355	1393	1403	1422
4	1191	248	175	202	394	421	735	1,049	1,828	3,016	3,822	3,863	4,464	925	1189	1355	1393	1403	1422
5	1191	248	175	202	394	421	735	1,049	1,828	3,016	3,822	3,863	4,464	925	1189	1355	1393	1403	1422
6	1191	248	175	202	394	421	735	1,049	1,828	3,016	3,822	3,863	4,464	925	1189	1355	1393	1403	1422
7	1191	248	175	202	394	421	735	1,049	1,828	3,016	3,822	3,863	4,464	925	1189	1355	1393	1403	1422
8	1191	248	175	202	394	421	735	1,049	1,828	3,016	3,822	3,863	4,464	925	1189	1355	1393	1403	1422
9	1191	248	175	202	394	421	735	1,049	1,828	3,016	3,822	3,863	4,464	925	1189	1355	1393	1403	1422
10	1191	248	175	202	394	421	735	1,049	1,828	3,016	3,822	3,863	4,464	925	1189	1355	1393	1403	1422
11	590	123	87	101	195	209	365	520	906	1,495	1,895	1,915	2,213	458	589	671	690	695	704
12	388	81	57	66	128	137	239	342	595	983	1,245	1,259	1,454	301	387	441	453	457	463
13	610	127	89	103	201	215	376	536	935	1,543	1,955	1,976	2,284	474	609	694	714	719	729
14	599	125	88	102	198	212	370	528	919	1,517	1,922	1,943	2,245	465	598	681	700	705	715
15	485	101	71	82	160	171	299	427	744	1,227	1,556	1,572	1,817	376	483	551	566	570	578
16	581	121	85	98	192	205	358	511	891	1,470	1,863	1,883	2,176	451	580	661	679	684	693
17	719	150	105	121	237	253	443	632	1,102	1,819	2,305	2,330	2,692	558	717	817	840	846	858
18	682	142	100	116	225	241	421	600	1,046	1,727	2,188	2,211	2,555	529	680	775	797	802	813
19	747	156	109	126	246	263	460	657	1,145	1,889	2,395	2,420	2,797	579	744	848	872	878	890
20	866	181	127	147	286	306	534	763	1,329	2,192	2,778	2,808	3,245	672	864	984	1012	1019	1033

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
5000	15			
10000	17			
		20/40	3	0
		20/50	4	0
		25/50	5	1
		35/80	6	5
		50/100	7	8
		100/300	8	26
		250/500	9	103
		500/500	10	271

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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 18
\$500 Ded	\$ 23
\$1000 Ded	\$ 41
\$2000 Ded	\$ 68
\$3000 Ded	\$ 89
\$4000 Ded	\$106
\$5000 Ded	\$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	96%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	91%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	88%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

\$3000 Ded \$ 89

\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

\$3000 Ded \$ 89

\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

\$3000 Ded \$ 89

\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

\$3000 Ded \$ 89

\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

\$3000 Ded \$ 89

\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

\$3000 Ded \$ 89

\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

\$3000 Ded \$ 89

\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

\$3000 Ded \$ 89

\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	42	38	63	59	123	118	110	94
	2,3		42	38	63	59	116	112	104	90
	4,5		40	36	60	56	104	100	93	80
	6-9		28	24	41	37	60	58	54	46
4,501- 6,000	1	2	49	45	75	71	133	128	119	102
	2,3		49	45	75	71	126	121	113	97
	4,5		48	44	72	68	113	109	101	87
	6-9		33	29	50	46	66	63	59	50
6,001- 8,000	1	3	51	47	77	73	171	164	153	131
	2,3		51	47	77	73	161	155	144	124
	4,5		49	45	74	70	146	140	130	112
	6-9		34	30	51	47	83	80	74	64
8,001-10,000	1	4	79	75	121	117	327	314	292	251
	2,3		79	75	121	117	308	296	275	237
	4,5		76	72	117	113	277	266	247	213
	6-9		52	48	79	75	160	154	143	123
10,001-15,000	1	5	138	134	213	209	535	514	478	411
	2,3		138	134	213	209	504	485	451	388
	4,5		133	129	205	201	453	436	405	349
	6-9		90	86	138	134	262	252	234	202
15,001-20,000	1	6	195	191	305	299	999	961	894	769
	2,3		195	191	305	299	943	907	844	726
	4,5		188	184	293	287	849	816	759	653
	6-9		126	122	195	191	490	471	438	377
20,001-25,000	1	7	278	273	436	427	1454	1398	1300	1118
	2,3		278	273	436	427	1372	1319	1227	1055
	4,5		267	262	417	409	1234	1187	1104	950
	6-9		179	175	278	273	712	685	637	548
25,001-40,000	1	8	315	309	493	483	1705	1639	1524	1311
	2,3		315	309	493	483	1608	1546	1438	1237
	4,5		303	297	473	464	1448	1392	1295	1114
	6-9		202	198	315	309	836	804	748	643
40,001-65,000	1	10	378	371	591	579	2244	2158	2007	1726
	2,3		378	371	591	579	2117	2036	1893	1629
	4,5		363	356	567	556	1906	1833	1705	1466
	6-9		242	237	378	371	1101	1059	985	847
65,001-90,000	1	11	409	401	640	627	2459	2364	2199	1891
	2,3		409	401	640	627	2319	2230	2074	1784
	4,5		393	385	614	602	2087	2007	1867	1606
	6-9		262	257	410	402	1206	1160	1079	928
Charge per \$1000 over \$90,000	1	12	0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	2,3		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	4,5		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70
	6-9		0.96	0.94	1.49	1.46	12.60	12.12	11.27	9.70

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 18

\$500 Ded \$ 23

\$1000 Ded \$ 41

\$2000 Ded \$ 68

\$3000 Ded \$ 89

\$4000 Ded \$106

\$5000 Ded \$118

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 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	35	31	52	48	81	78	73	62
	2,3		35	31	52	48	76	73	68	58
	4,5		33	29	50	46	69	66	61	53
	6-9		24	20	35	31	40	38	35	30
4,501- 6,000	1	2	41	37	62	58	88	85	79	68
	2,3		41	37	62	58	83	80	74	64
	4,5		40	36	60	56	75	72	67	58
	6-9		28	24	41	37	43	41	38	33
6,001- 8,000	1	3	42	38	64	60	112	108	100	86
	2,3		42	38	64	60	106	102	95	82
	4,5		40	36	61	57	96	92	86	74
	6-9		28	24	42	38	55	53	49	42
8,001-10,000	1	4	65	61	100	96	214	206	192	165
	2,3		65	61	100	96	203	195	181	156
	4,5		63	59	96	92	182	175	163	140
	6-9		43	39	65	61	105	101	94	81
10,001-15,000	1	5	113	109	175	171	352	338	314	270
	2,3		113	109	175	171	332	319	297	255
	4,5		109	105	168	164	298	287	267	230
	6-9		74	70	114	110	173	166	154	133
15,001-20,000	1	6	161	157	250	245	657	632	588	506
	2,3		161	157	250	245	621	597	555	478
	4,5		154	150	240	235	558	537	499	430
	6-9		104	100	161	157	322	310	288	248
20,001-25,000	1	7	227	223	356	349	957	920	856	736
	2,3		227	223	356	349	903	868	807	694
	4,5		218	214	342	335	812	781	726	625
	6-9		147	143	227	223	469	451	419	361
25,001-40,000	1	8	258	253	403	395	1122	1079	1003	863
	2,3		258	253	403	395	1059	1018	947	814
	4,5		248	243	388	380	953	916	852	733
	6-9		166	162	258	253	550	529	492	423
40,001-65,000	1	10	309	303	483	474	1478	1421	1322	1137
	2,3		309	303	483	474	1394	1340	1246	1072
	4,5		297	291	464	455	1254	1206	1122	965
	6-9		198	194	309	303	725	697	648	558
65,001-90,000	1	11	335	328	523	513	1618	1556	1447	1245
	2,3		335	328	523	513	1527	1468	1365	1174
	4,5		322	316	503	493	1374	1321	1229	1057
	6-9		215	211	336	329	794	763	710	610
Charge per \$1000 over \$90,000	1	12	0.78	0.77	1.22	1.20	8.30	7.98	7.42	6.38
	2,3		0.78	0.77	1.22	1.20	8.30	7.98	7.42	6.38
	4,5		0.78	0.77	1.22	1.20	8.30	7.98	7.42	6.38
	6-9		0.78	0.77	1.22	1.20	8.30	7.98	7.42	6.38

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 12

\$500 Ded \$ 15

\$1000 Ded \$ 27

\$2000 Ded \$ 45

\$3000 Ded \$ 59

\$4000 Ded \$ 70

\$5000 Ded \$ 78

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$12 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	33	29	49	45	79	76	71	61
	2,3		33	29	49	45	74	71	66	57
	4,5		32	28	47	43	67	64	60	51
	6-9		23	19	33	29	38	37	34	30
4,501- 6,000	1	2	39	35	58	54	85	82	76	66
	2,3		39	35	58	54	80	77	72	62
	4,5		37	33	56	52	73	70	65	56
	6-9		26	22	39	35	42	40	37	32
6,001- 8,000	1	3	40	36	60	56	109	105	98	84
	2,3		40	36	60	56	103	99	92	79
	4,5		39	35	58	54	93	89	83	71
	6-9		27	23	40	36	53	51	47	41
8,001-10,000	1	4	62	58	94	90	208	200	186	160
	2,3		62	58	94	90	197	189	176	151
	4,5		59	55	90	86	177	170	158	136
	6-9		40	36	61	57	102	98	91	78
10,001-15,000	1	5	106	102	164	160	341	328	305	262
	2,3		106	102	164	160	322	310	288	248
	4,5		103	99	158	154	290	279	259	223
	6-9		70	66	107	103	167	161	150	129
15,001-20,000	1	6	151	147	234	229	639	614	571	491
	2,3		151	147	234	229	602	579	538	463
	4,5		145	141	224	220	542	521	485	417
	6-9		98	94	151	147	313	301	280	241
20,001-25,000	1	7	213	209	334	327	929	893	830	714
	2,3		213	209	334	327	876	842	783	674
	4,5		205	201	320	314	788	758	705	606
	6-9		138	134	213	209	456	438	407	350
25,001-40,000	1	8	242	237	377	370	1089	1047	974	838
	2,3		242	237	377	370	1028	988	919	790
	4,5		232	227	362	355	925	889	827	711
	6-9		156	152	242	237	535	514	478	411
40,001-65,000	1	10	290	284	453	444	1433	1378	1282	1102
	2,3		290	284	453	444	1352	1300	1209	1040
	4,5		278	273	435	426	1217	1170	1088	936
	6-9		186	182	290	284	703	676	629	541
65,001-90,000	1	11	314	308	491	481	1570	1510	1404	1208
	2,3		314	308	491	481	1481	1424	1324	1139
	4,5		301	295	470	461	1333	1282	1192	1026
	6-9		201	197	314	308	771	741	689	593
Charge per \$1000 over \$90,000	1	12	0.73	0.72	1.14	1.12	8.05	7.74	7.20	6.19
	2,3		0.73	0.72	1.14	1.12	8.05	7.74	7.20	6.19
	4,5		0.73	0.72	1.14	1.12	8.05	7.74	7.20	6.19
	6-9		0.73	0.72	1.14	1.12	8.05	7.74	7.20	6.19

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 & 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	\$ 11
\$500 Ded	\$ 15
\$1000 Ded	\$ 26
\$2000 Ded	\$ 43
\$3000 Ded	\$ 57
\$4000 Ded	\$ 67
\$5000 Ded	\$ 75

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	96%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	91%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	88%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$11 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	32	28	48	44	89	86	80	69
	2,3		32	28	48	44	84	81	75	65
	4,5		31	27	46	42	76	73	68	58
	6-9		22	18	32	28	44	42	39	34
4,501- 6,000	1	2	39	35	58	54	97	93	86	74
	2,3		39	35	58	54	92	88	82	70
	4,5		37	33	55	51	82	79	73	63
	6-9		26	22	38	34	48	46	43	37
6,001- 8,000	1	3	39	35	59	55	124	119	111	95
	2,3		39	35	59	55	118	113	105	90
	4,5		38	34	57	53	105	101	94	81
	6-9		26	22	39	35	60	58	54	46
8,001-10,000	1	4	60	56	92	88	237	228	212	182
	2,3		60	56	92	88	224	215	200	172
	4,5		58	54	89	85	201	193	179	154
	6-9		40	36	60	56	115	111	103	89
10,001-15,000	1	5	105	101	162	158	388	373	347	298
	2,3		105	101	162	158	366	352	327	282
	4,5		101	97	155	151	330	317	295	254
	6-9		69	65	105	101	190	183	170	146
15,001-20,000	1	6	148	144	230	225	725	697	648	558
	2,3		148	144	230	225	684	658	612	526
	4,5		142	138	220	216	616	592	551	474
	6-9		96	92	148	144	356	342	318	274
20,001-25,000	1	7	209	205	327	321	1055	1014	943	811
	2,3		209	205	327	321	995	957	890	766
	4,5		201	197	314	308	895	861	801	689
	6-9		136	132	210	206	517	497	462	398
25,001-40,000	1	8	238	233	371	364	1237	1189	1106	951
	2,3		238	233	371	364	1167	1122	1043	898
	4,5		227	223	356	349	1050	1010	939	808
	6-9		153	149	238	233	606	583	542	466
40,001-65,000	1	10	285	279	445	436	1629	1566	1456	1253
	2,3		285	279	445	436	1536	1477	1374	1182
	4,5		273	268	427	419	1382	1329	1236	1063
	6-9		183	179	285	279	799	768	714	614
65,001-90,000	1	11	309	303	482	473	1784	1715	1595	1372
	2,3		309	303	482	473	1683	1618	1505	1294
	4,5		297	291	463	454	1514	1456	1354	1165
	6-9		197	193	308	302	875	841	782	673
Charge per \$1000 over \$90,000	1	12	0.72	0.71	1.12	1.10	9.14	8.79	8.18	7.03
	2,3		0.72	0.71	1.12	1.10	9.14	8.79	8.18	7.03
	4,5		0.72	0.71	1.12	1.10	9.14	8.79	8.18	7.03
	6-9		0.72	0.71	1.12	1.10	9.14	8.79	8.18	7.03

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 13

\$500 Ded \$ 17

\$1000 Ded \$ 30

\$2000 Ded \$ 49

\$3000 Ded \$ 64

\$4000 Ded \$ 77

\$5000 Ded \$ 86

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$13 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 14

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	35	31	53	49	86	83	77	66
	2,3		35	31	53	49	82	79	73	63
	4,5		34	30	51	47	74	71	66	57
	6-9		24	20	35	31	43	41	38	33
4,501- 6,000	1	2	42	38	64	60	95	91	85	73
	2,3		42	38	64	60	89	86	80	69
	4,5		40	36	61	57	80	77	72	62
	6-9		28	24	42	38	46	44	41	35
6,001- 8,000	1	3	43	39	65	61	121	116	108	93
	2,3		43	39	65	61	114	110	102	88
	4,5		42	38	63	59	103	99	92	79
	6-9		29	25	43	39	59	57	53	46
8,001-10,000	1	4	67	63	102	98	230	221	206	177
	2,3		67	63	102	98	217	209	194	167
	4,5		64	60	98	94	196	188	175	150
	6-9		44	40	67	63	112	108	100	86
10,001-15,000	1	5	116	112	179	175	378	363	338	290
	2,3		116	112	179	175	356	342	318	274
	4,5		112	108	172	168	320	308	286	246
	6-9		76	72	116	112	185	178	166	142
15,001-20,000	1	6	165	161	256	251	705	678	631	542
	2,3		165	161	256	251	666	640	595	512
	4,5		158	154	246	241	599	576	536	461
	6-9		106	102	164	160	346	333	310	266
20,001-25,000	1	7	233	228	364	357	1026	987	918	790
	2,3		233	228	364	357	968	931	866	745
	4,5		224	220	350	343	872	838	779	670
	6-9		151	147	234	229	503	484	450	387
25,001-40,000	1	8	264	259	413	405	1203	1157	1076	926
	2,3		264	259	413	405	1136	1092	1016	874
	4,5		254	249	397	389	1021	982	913	786
	6-9		170	166	264	259	591	568	528	454
40,001-65,000	1	10	316	310	495	485	1584	1523	1416	1218
	2,3		316	310	495	485	1494	1437	1336	1150
	4,5		304	298	475	466	1346	1294	1203	1035
	6-9		203	199	317	311	777	747	695	598
65,001-90,000	1	11	344	337	537	526	1736	1669	1552	1335
	2,3		344	337	537	526	1637	1574	1464	1259
	4,5		329	323	515	505	1474	1417	1318	1134
	6-9		219	215	343	336	852	819	762	655
Charge per \$1000 over \$90,000	1	12	0.80	0.78	1.25	1.23	8.90	8.56	7.96	6.84
	2,3		0.80	0.78	1.25	1.23	8.90	8.56	7.96	6.84
	4,5		0.80	0.78	1.25	1.23	8.90	8.56	7.96	6.84
	6-9		0.80	0.78	1.25	1.23	8.90	8.56	7.96	6.84

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 13

\$500 Ded \$ 16

\$1000 Ded \$ 29

\$2000 Ded \$ 48

\$3000 Ded \$ 63

\$4000 Ded \$ 74

\$5000 Ded \$ 83

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$13 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	32	28	48	44	94	90	84	72
	2,3		32	28	48	44	88	85	79	68
	4,5		32	28	47	43	79	76	71	61
	6-9		22	18	32	28	46	44	41	35
4,501- 6,000	1	2	39	35	58	54	102	98	91	78
	2,3		39	35	58	54	96	92	86	74
	4,5		37	33	56	52	86	83	77	66
	6-9		26	22	39	35	50	48	45	38
6,001- 8,000	1	3	40	36	60	56	130	125	116	100
	2,3		40	36	60	56	123	118	110	94
	4,5		38	34	57	53	110	106	99	85
	6-9		27	23	40	36	63	61	57	49
8,001-10,000	1	4	61	57	93	89	249	239	222	191
	2,3		61	57	93	89	234	225	209	180
	4,5		58	54	89	85	211	203	189	162
	6-9		40	36	61	57	122	117	109	94
10,001-15,000	1	5	106	102	163	159	408	392	365	314
	2,3		106	102	163	159	384	369	343	295
	4,5		102	98	157	153	345	332	309	266
	6-9		69	65	106	102	200	192	179	154
15,001-20,000	1	6	149	145	232	227	761	732	681	586
	2,3		149	145	232	227	719	691	643	553
	4,5		144	140	222	218	647	622	578	498
	6-9		97	93	149	145	373	359	334	287
20,001-25,000	1	7	211	207	330	324	1108	1065	990	852
	2,3		211	207	330	324	1045	1005	935	804
	4,5		203	199	317	311	940	904	841	723
	6-9		136	132	211	207	543	522	485	418
25,001-40,000	1	8	240	235	374	367	1299	1249	1162	999
	2,3		240	235	374	367	1225	1178	1096	942
	4,5		230	225	359	352	1102	1060	986	848
	6-9		154	150	240	235	638	613	570	490
40,001-65,000	1	10	288	282	449	440	1710	1644	1529	1315
	2,3		288	282	449	440	1613	1551	1442	1241
	4,5		275	270	430	422	1452	1396	1298	1117
	6-9		184	180	288	282	839	807	751	646
65,001-90,000	1	11	311	305	487	477	1873	1801	1675	1441
	2,3		311	305	487	477	1767	1699	1580	1359
	4,5		299	293	467	458	1590	1529	1422	1223
	6-9		199	195	311	305	919	884	822	707
Charge per \$1000 over \$90,000	1	12	0.73	0.71	1.13	1.11	9.60	9.23	8.59	7.39
	2,3		0.73	0.71	1.13	1.11	9.60	9.23	8.59	7.39
	4,5		0.73	0.71	1.13	1.11	9.60	9.23	8.59	7.39
	6-9		0.73	0.71	1.13	1.11	9.60	9.23	8.59	7.39

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 14

\$500 Ded \$ 18

\$1000 Ded \$ 31

\$2000 Ded \$ 52

\$3000 Ded \$ 68

\$4000 Ded \$ 80

\$5000 Ded \$ 90

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$14 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 16

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	33	29	50	46	84	81	75	65
	2,3		33	29	50	46	79	76	71	61
	4,5		32	28	48	44	71	68	63	54
	6-9		23	19	33	29	42	40	37	32
4,501- 6,000	1	2	40	36	60	56	90	87	81	70
	2,3		40	36	60	56	85	82	76	66
	4,5		39	35	58	54	77	74	69	59
	6-9		27	23	40	36	45	43	40	34
6,001- 8,000	1	3	41	37	62	58	116	112	104	90
	2,3		41	37	62	58	110	106	99	85
	4,5		39	35	59	55	99	95	88	76
	6-9		28	24	41	37	57	55	51	44
8,001-10,000	1	4	63	59	96	92	222	213	198	170
	2,3		63	59	96	92	209	201	187	161
	4,5		60	56	92	88	188	181	168	145
	6-9		42	38	63	59	109	105	98	84
10,001-15,000	1	5	109	105	168	164	364	350	326	280
	2,3		109	105	168	164	343	330	307	264
	4,5		105	101	162	158	309	297	276	238
	6-9		71	67	109	105	179	172	160	138
15,001-20,000	1	6	154	150	240	235	680	654	608	523
	2,3		154	150	240	235	642	617	574	494
	4,5		149	145	231	226	577	555	516	444
	6-9		100	96	154	150	334	321	299	257
20,001-25,000	1	7	218	214	342	335	989	951	884	761
	2,3		218	214	342	335	934	898	835	718
	4,5		210	206	328	322	840	808	751	646
	6-9		142	138	219	215	486	467	434	374
25,001-40,000	1	8	248	243	388	380	1161	1116	1038	893
	2,3		248	243	388	380	1095	1053	979	842
	4,5		238	233	371	364	985	947	881	758
	6-9		160	156	248	243	569	547	509	438
40,001-65,000	1	10	297	291	464	455	1528	1469	1366	1175
	2,3		297	291	464	455	1441	1386	1289	1109
	4,5		286	280	446	437	1297	1247	1160	998
	6-9		190	186	297	291	750	721	671	577
65,001-90,000	1	11	322	316	503	493	1673	1609	1496	1287
	2,3		322	316	503	493	1579	1518	1412	1214
	4,5		309	303	482	473	1421	1366	1270	1093
	6-9		206	202	321	315	821	789	734	631
Charge per \$1000 over \$90,000	1	12	0.75	0.74	1.17	1.15	8.58	8.25	7.67	6.60
	2,3		0.75	0.74	1.17	1.15	8.58	8.25	7.67	6.60
	4,5		0.75	0.74	1.17	1.15	8.58	8.25	7.67	6.60
	6-9		0.75	0.74	1.17	1.15	8.58	8.25	7.67	6.60

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 12

\$500 Ded \$ 16

\$1000 Ded \$ 28

\$2000 Ded \$ 46

\$3000 Ded \$ 60

\$4000 Ded \$ 72

\$5000 Ded \$ 80

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$12 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 17

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	33	29	50	46	89	86	80	69
	2,3		33	29	50	46	85	82	76	66
	4,5		32	28	48	44	76	73	68	58
	6-9		23	19	33	29	45	43	40	34
4,501- 6,000	1	2	40	36	60	56	98	94	87	75
	2,3		40	36	60	56	93	89	83	71
	4,5		39	35	58	54	83	80	74	64
	6-9		27	23	40	36	48	46	43	37
6,001- 8,000	1	3	41	37	62	58	125	120	112	96
	2,3		41	37	62	58	118	113	105	90
	4,5		39	35	59	55	106	102	95	82
	6-9		28	24	41	37	61	59	55	47
8,001-10,000	1	4	63	59	96	92	238	229	213	183
	2,3		63	59	96	92	225	216	201	173
	4,5		60	56	92	88	203	195	181	156
	6-9		42	38	63	59	116	112	104	90
10,001-15,000	1	5	109	105	168	164	391	376	350	301
	2,3		109	105	168	164	368	354	329	283
	4,5		105	101	162	158	332	319	297	255
	6-9		71	67	109	105	191	184	171	147
15,001-20,000	1	6	154	150	240	235	730	702	653	562
	2,3		154	150	240	235	690	663	617	530
	4,5		149	145	231	226	621	597	555	478
	6-9		100	96	154	150	359	345	321	276
20,001-25,000	1	7	218	214	342	335	1063	1022	950	818
	2,3		218	214	342	335	1003	964	897	771
	4,5		210	206	328	322	903	868	807	694
	6-9		142	138	219	215	521	501	466	401
25,001-40,000	1	8	248	243	388	380	1246	1198	1114	958
	2,3		248	243	388	380	1176	1131	1052	905
	4,5		238	233	371	364	1059	1018	947	814
	6-9		160	156	248	243	612	588	547	470
40,001-65,000	1	10	297	291	464	455	1641	1578	1468	1262
	2,3		297	291	464	455	1549	1489	1385	1191
	4,5		286	280	446	437	1394	1340	1246	1072
	6-9		190	186	297	291	805	774	720	619
65,001-90,000	1	11	322	316	503	493	1797	1728	1607	1382
	2,3		322	316	503	493	1695	1630	1516	1304
	4,5		309	303	482	473	1526	1467	1364	1174
	6-9		206	202	321	315	882	848	789	678
Charge per \$1000 over \$90,000	1	12	0.75	0.74	1.17	1.15	9.22	8.86	8.24	7.09
	2,3		0.75	0.74	1.17	1.15	9.22	8.86	8.24	7.09
	4,5		0.75	0.74	1.17	1.15	9.22	8.86	8.24	7.09
	6-9		0.75	0.74	1.17	1.15	9.22	8.86	8.24	7.09

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 13

\$500 Ded \$ 17

\$1000 Ded \$ 30

\$2000 Ded \$ 50

\$3000 Ded \$ 65

\$4000 Ded \$ 77

\$5000 Ded \$ 86

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$13 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	35	31	52	48	84	81	75	65
	2,3		35	31	52	48	80	77	72	62
	4,5		33	29	50	46	72	69	64	55
	6-9		23	19	34	30	42	40	37	32
4,501- 6,000	1	2	41	37	62	58	92	88	82	70
	2,3		41	37	62	58	86	83	77	66
	4,5		39	35	59	55	78	75	70	60
	6-9		28	24	41	37	45	43	40	34
6,001- 8,000	1	3	42	38	63	59	118	113	105	90
	2,3		42	38	63	59	110	106	99	85
	4,5		40	36	61	57	100	96	89	77
	6-9		28	24	42	38	57	55	51	44
8,001-10,000	1	4	65	61	99	95	224	215	200	172
	2,3		65	61	99	95	211	203	189	162
	4,5		62	58	95	91	190	183	170	146
	6-9		43	39	65	61	109	105	98	84
10,001-15,000	1	5	113	109	174	170	367	353	328	282
	2,3		113	109	174	170	346	333	310	266
	4,5		108	104	167	163	311	299	278	239
	6-9		74	70	113	109	180	173	161	138
15,001-20,000	1	6	160	156	248	243	685	659	613	527
	2,3		160	156	248	243	647	622	578	498
	4,5		153	149	238	233	582	560	521	448
	6-9		103	99	159	155	336	323	300	258
20,001-25,000	1	7	225	221	353	346	997	959	892	767
	2,3		225	221	353	346	941	905	842	724
	4,5		216	212	339	332	847	814	757	651
	6-9		146	142	226	222	489	470	437	376
25,001-40,000	1	8	256	251	400	392	1170	1125	1046	900
	2,3		256	251	400	392	1103	1061	987	849
	4,5		246	241	384	376	993	955	888	764
	6-9		165	161	256	251	574	552	513	442
40,001-65,000	1	10	307	301	479	470	1540	1481	1377	1185
	2,3		307	301	479	470	1453	1397	1299	1118
	4,5		295	289	460	451	1308	1258	1170	1006
	6-9		197	193	307	301	756	727	676	582
65,001-90,000	1	11	333	326	519	509	1687	1622	1508	1298
	2,3		333	326	519	509	1591	1530	1423	1224
	4,5		319	313	499	489	1432	1377	1281	1102
	6-9		213	209	333	326	828	796	740	637
Charge per \$1000 over \$90,000	1	12	0.78	0.76	1.21	1.19	8.65	8.32	7.74	6.65
	2,3		0.78	0.76	1.21	1.19	8.65	8.32	7.74	6.65
	4,5		0.78	0.76	1.21	1.19	8.65	8.32	7.74	6.65
	6-9		0.78	0.76	1.21	1.19	8.65	8.32	7.74	6.65

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 12

\$500 Ded \$ 16

\$1000 Ded \$ 28

\$2000 Ded \$ 47

\$3000 Ded \$ 61

\$4000 Ded \$ 73

\$5000 Ded \$ 81

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$12 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 19

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	32	28	47	43	82	79	73	63
	2,3		32	28	47	43	77	74	69	59
	4,5		30	26	45	41	70	67	62	54
	6-9		21	17	31	27	41	39	36	31
4,501- 6,000	1	2	37	33	56	52	88	85	79	68
	2,3		37	33	56	52	83	80	74	64
	4,5		36	32	54	50	75	72	67	58
	6-9		25	21	37	33	44	42	39	34
6,001- 8,000	1	3	39	35	58	54	113	109	101	87
	2,3		39	35	58	54	107	103	96	82
	4,5		37	33	56	52	97	93	86	74
	6-9		26	22	38	34	55	53	49	42
8,001-10,000	1	4	59	55	90	86	216	208	193	166
	2,3		59	55	90	86	204	196	182	157
	4,5		57	53	87	83	184	177	165	142
	6-9		39	35	59	55	106	102	95	82
10,001-15,000	1	5	102	98	157	153	355	341	317	273
	2,3		102	98	157	153	335	322	299	258
	4,5		98	94	151	147	302	290	270	232
	6-9		67	63	102	98	174	167	155	134
15,001-20,000	1	6	144	140	223	219	664	638	593	510
	2,3		144	140	223	219	626	602	560	482
	4,5		139	135	215	211	564	542	504	434
	6-9		94	90	144	140	326	313	291	250
20,001-25,000	1	7	204	200	319	313	965	928	863	742
	2,3		204	200	319	313	910	875	814	700
	4,5		196	192	306	300	820	788	733	630
	6-9		132	128	204	200	473	455	423	364
25,001-40,000	1	8	232	227	361	354	1132	1088	1012	870
	2,3		232	227	361	354	1068	1027	955	822
	4,5		222	218	347	340	961	924	859	739
	6-9		149	145	232	227	555	534	497	427
40,001-65,000	1	10	277	272	434	425	1490	1433	1333	1146
	2,3		277	272	434	425	1406	1352	1257	1082
	4,5		266	261	416	408	1266	1217	1132	974
	6-9		178	174	277	272	731	703	654	562
65,001-90,000	1	11	300	294	469	460	1632	1569	1459	1255
	2,3		300	294	469	460	1539	1480	1376	1184
	4,5		289	283	451	442	1385	1332	1239	1066
	6-9		193	189	301	295	801	770	716	616
Charge per \$1000 over \$90,000	1	12	0.70	0.69	1.10	1.07	8.37	8.05	7.48	6.44
	2,3		0.70	0.69	1.10	1.07	8.37	8.05	7.48	6.44
	4,5		0.70	0.69	1.10	1.07	8.37	8.05	7.48	6.44
	6-9		0.70	0.69	1.10	1.07	8.37	8.05	7.48	6.44

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 12

\$500 Ded \$ 15

\$1000 Ded \$ 27

\$2000 Ded \$ 45

\$3000 Ded \$ 59

\$4000 Ded \$ 70

\$5000 Ded \$ 79

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

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

and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$12 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 20

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	35	31	53	49	81	78	73	62
	2,3		35	31	53	49	77	74	69	59
	4,5		34	30	51	47	69	66	61	53
	6-9		24	20	36	32	40	38	35	30
4,501- 6,000	1	2	42	38	64	60	88	85	79	68
	2,3		42	38	64	60	83	80	74	64
	4,5		41	37	62	58	75	72	67	58
	6-9		28	24	42	38	44	42	39	34
6,001- 8,000	1	3	44	40	66	62	113	109	101	87
	2,3		44	40	66	62	107	103	96	82
	4,5		42	38	63	59	96	92	86	74
	6-9		30	26	44	40	55	53	49	42
8,001-10,000	1	4	67	63	103	99	215	207	193	166
	2,3		67	63	103	99	203	195	181	156
	4,5		65	61	99	95	183	176	164	141
	6-9		44	40	67	63	106	102	95	82
10,001-15,000	1	5	117	113	181	177	354	340	316	272
	2,3		117	113	181	177	333	320	298	256
	4,5		112	108	173	169	300	288	268	230
	6-9		76	72	117	113	174	167	155	134
15,001-20,000	1	6	165	161	257	252	660	635	591	508
	2,3		165	161	257	252	623	599	557	479
	4,5		159	155	247	242	561	539	501	431
	6-9		108	104	166	162	324	312	290	250
20,001-25,000	1	7	235	230	367	360	961	924	859	739
	2,3		235	230	367	360	907	872	811	698
	4,5		225	221	353	346	816	785	730	628
	6-9		152	148	236	231	471	453	421	362
25,001-40,000	1	8	266	261	416	408	1127	1084	1008	867
	2,3		266	261	416	408	1063	1022	950	818
	4,5		256	251	400	392	957	920	856	736
	6-9		171	167	266	261	553	532	495	426
40,001-65,000	1	10	319	313	499	489	1484	1427	1327	1142
	2,3		319	313	499	489	1400	1346	1252	1077
	4,5		306	300	478	469	1259	1211	1126	969
	6-9		204	200	319	313	728	700	651	560
65,001-90,000	1	11	346	339	541	530	1626	1563	1454	1250
	2,3		346	339	541	530	1533	1474	1371	1179
	4,5		332	325	518	508	1380	1327	1234	1062
	6-9		221	217	346	339	798	767	713	614
Charge per \$1000 over \$90,000	1	12	0.81	0.79	1.26	1.24	8.33	8.01	7.45	6.41
	2,3		0.81	0.79	1.26	1.24	8.33	8.01	7.45	6.41
	4,5		0.81	0.79	1.26	1.24	8.33	8.01	7.45	6.41
	6-9		0.81	0.79	1.26	1.24	8.33	8.01	7.45	6.41

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 12

\$500 Ded \$ 15

\$1000 Ded \$ 27

\$2000 Ded \$ 45

\$3000 Ded \$ 59

\$4000 Ded \$ 70

\$5000 Ded \$ 78

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium 96%

\$2,000 Ded - Charge this % of \$500 Ded. Premium 91%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 88%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 83%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$12 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 93% of the otherwise determined premium that would apply in the absence of a glass deductible.

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

GARAGES

GARAGES SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW

	Territories																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
RATES PER PLATE																				
Coverage A-1	1,502	1,502	1,502	1,502	1,502	1,502	1,502	1,502	1,502	1,502	382	386	267	479	367	612	549	567	779	669
Coverage A-2	191	191	191	191	191	191	191	191	191	191	48	49	34	61	47	78	70	72	99	85
Coverage PDL	1,608	1,608	1,608	1,608	1,608	1,608	1,608	1,608	1,608	1,608	408	413	286	512	393	655	587	607	834	717
Coverage B	277	277	277	277	277	277	277	277	277	277	70	71	49	88	68	113	101	105	144	124

GARAGES MEDICAL PAYMENT TABLES

Bodily Injury Liability Limits	Garage Automobile Medical Payments Limit per Person			Garage Automobile and Other Than Covered Autos Limit per Person		
	1,000	2,000	5,000	1,000	2,000	5,000
	20/40	5.1%	5.9%	7.1%	7.2%	8.4%
25/50	4.4%	5.1%	6.1%	6.2%	7.2%	8.6%
35/80	3.6%	4.2%	5.1%	5.1%	6.0%	7.1%
50/100	3.1%	3.6%	4.4%	4.4%	5.2%	6.1%
100/300	2.3%	2.7%	3.2%	3.3%	3.8%	4.6%
250/500	1.7%	2.0%	2.4%	2.4%	2.8%	3.3%
500/500	1.4%	1.7%	2.0%	2.0%	2.4%	2.8%
500/1000	1.4%	1.6%	2.0%	2.0%	2.3%	2.8%
1000/1000	1.3%	1.5%	1.8%	1.8%	2.1%	2.5%

ALL TERRITORIES

Limits	U-1	U-2
	Uninsured	Underinsured
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	26
250/500	9	103
500/500	10	271

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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**Commonwealth Automobile Reinsurers
 Massachusetts Commercial Automobile**

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		0.524	0.681	0.848	0.903	0.940	1.036	1.175
Minimum Premium per Location		34	44	55	59	61	67	76

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	1.191
\$80,000	1.216
\$100,000	1.299
\$200,000	1.619
\$250,000	1.723
\$300,000	1.793
\$500,000	1.978
\$750,000	2.132
\$1,000,000	2.242
\$2,000,000	2.464
\$2,500,000	2.535
\$5,000,000	2.764

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	\$ 145	\$ 220	\$ 177	\$ 268
7,500	176	264	205	310
9,000	196	298	236	352
12,000	245	365	298	447
15,000	291	419	341	515
18,000	316	478	385	580
22,500	393	588	462	697
30,000	493	731	587	878
37,500	574	863	693	1,039
45,000	654	984	784	1,176
60,000	807	1,214	968	1,453
75,000	953	1,429	1,147	1,718
90,000	1,095	1,643	1,313	1,968
120,000	1,351	2,028	1,616	2,425
150,000	1,583	2,372	1,901	2,852
180,000	1,819	2,731	2,189	3,278
225,000	2,191	3,282	2,628	3,939
300,000	2,769	4,159	3,322	4,983
375,000	3,359	5,042	4,029	6,046
450,000	3,933	5,901	4,720	7,084
600,000	5,040	7,559	6,042	9,061
750,000	6,109	9,160	7,323	10,988
900,000	7,146	10,723	8,573	12,861
1,000,000	8,130	12,199	9,753	14,630
Direct Coverage (Excess)			Premium Computation	
Specified Perils (216)			Multiply the coverage 214 premium by 1.35	
Comprehensive (213)			Multiply the coverage 211 premium by 1.35	

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

Optional Deductibles

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

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

For Garagekeepers Experience Rating Plan, refer to CAR.

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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	66	95	62	89	51	75
7,500	73	113	68	105	60	88
9,000	89	135	84	127	70	105
12,000	109	161	99	151	82	127
15,000	135	202	127	188	105	157
18,000	155	231	144	214	120	177
22,500	183	276	170	254	144	214
30,000	231	346	214	325	177	269
37,500	276	416	254	384	214	322
45,000	316	472	294	438	246	370
60,000	393	588	362	544	304	457
75,000	467	703	432	650	365	546
90,000	540	808	498	746	420	629
120,000	675	1,009	624	933	522	786
150,000	804	1,204	742	1,113	625	934
180,000	928	1,395	858	1,288	723	1,085
225,000	1,105	1,655	1,022	1,532	856	1,286
300,000	1,408	2,115	1,302	1,957	1,095	1,644
375,000	1,706	2,561	1,578	2,370	1,323	1,991
450,000	1,999	3,000	1,848	2,772	1,553	2,330
600,000	2,588	3,877	2,393	3,586	2,009	3,013
750,000	3,151	4,726	2,919	4,372	2,452	3,672
900,000	3,692	5,536	3,415	5,123	2,869	4,302
1,000,000	4,196	6,292	3,878	5,821	3,260	4,889
Direct Coverage (Excess)		Premium Computation				
Collision (313)		Multiply the coverage 311 premium by 1.35				

For Garagekeepers Experience Rating Plan, refer to CAR.

Commercial Automobile Insurance Manual

**GARAGES
Rating Procedures**

(RULE 88) PREMIUM DEVELOPMENT

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

Garage Trailer Plates (Class Code 07090)

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

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

B. Automobile Coverage (Limited Liability Coverage)

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

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

AND

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

Optional Bodily Injury
Property Damage (Increased Limits)
Medical Payments

(RULE 103) FALSE PRETENSE COVERAGE

\$ 300 Ded. - Charge \$0.40 per \$100

\$ 500 Ded. - Charge \$0.38 per \$100

\$1,000 Ded. - Charge \$0.36 per \$100

(RULE 104) DEALERS COLLISION COVERAGE

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

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**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	\$2.08	\$2.38	\$2.52	\$2.29
500	\$1.96	\$2.19	\$2.36	\$2.13
1,000	\$1.70	\$1.93	\$2.02	\$1.83

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	\$2.46	\$0.94	\$0.38
\$ 500	\$2.14	\$0.84	\$0.31
\$1,000	\$1.66	\$0.68	\$0.25

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 8.5% of the comparable Collision premium subject to a minimum of \$5.00.
 No Deductible - charge 50% of the \$500 deductible Collision premium subject to a minimum of \$7.00.

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**GARAGES
Rating Procedures**

(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	8.05	6.81	4.01	3.39
	501 - 1,000	13.39	11.38	6.73	5.73
	1,001 - 1,500	17.79	15.16	8.98	7.58
	Over 1,500	22.35	19.02	11.16	9.53
\$ 2,501 - \$ 7,500	less than 500	10.52	8.98	5.42	4.65
	501 - 1,000	16.86	14.31	8.67	7.34
	1,001 - 1,500	23.45	19.96	11.92	10.11
	Over 1,500	29.25	24.91	15.02	12.85
\$ 7,501 - \$15,000	less than 500	15.24	12.89	7.65	6.56
	501 - 1,000	25.24	21.42	12.77	10.85
	1,001 - 1,500	33.56	28.63	16.86	14.31
	Over 1,500	42.04	35.76	21.21	18.01
\$15,001 - \$25,000	less than 500	21.21	18.01	10.52	8.98
	501 - 1,000	35.14	29.88	17.54	14.93
	1,001 - 1,500	46.87	39.84	23.37	19.88
	Over 1,500	58.72	49.95	29.25	24.83
\$25,001 - \$40,000	less than 500	25.67	21.81	12.89	10.99
	501 - 1,000	42.53	36.20	21.42	18.19
	1,001 - 1,500	56.77	48.27	28.55	24.29
	Over 1,500	71.10	60.45	35.76	30.40
\$40,001 - \$65,000	less than 500	29.49	25.04	14.85	12.63
	501 - 1,000	48.87	41.60	24.62	20.90
	1,001 - 1,500	65.25	55.49	32.81	27.92
	Over 1,500	81.68	69.45	41.08	34.94
Over \$65,000	less than 500	31.03	26.37	15.62	13.25
	501 - 1,000	51.43	43.77	25.91	21.98
	1,001 - 1,500	68.65	58.36	34.50	29.36
	Over 1,500	85.94	73.05	43.24	36.78

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**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

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**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.

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**SPECIAL TYPES
Rating Procedures**

(RULE 116) DRIVER TRAINING PROGRAMS (Continued)

(3) All Other Coverages

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

b. All Other Types of Owned Automobiles

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

(RULE 117) FIRE DEPARTMENT

Premium Computation

1. Private Passenger Automobiles (Class Code 79080)

a. Liability and No-Fault Coverages

Charge Private Passenger Type fleet or non-fleet rates.

b. Physical Damage

Multiply the Private Passenger Type rates by .75.

2. Trailer Types

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

3. All Other Types (Class Code 79090)

a. Liability and No-Fault Coverages

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

b. Physical Damage

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

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

Other Than Collision	Collision
.64	.51

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 118) FUNERAL DIRECTORS

Premium Computation

1. Limousines (Class Code 79150)

a. Liability and No-Fault Coverages

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

b. Physical Damage

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

2. Hearses and Flower Cars (Class Code 79220)

a. Liability, Medical Payments and No-Fault Coverages

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

b. Physical Damage

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

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

Other Than Collision	Collision
.50	.50

3. Combination Hearses and Ambulances

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

4. Automobiles Used for Other Purposes

Classify and rate the automobile according to its regular use.

(RULE 119) LAW ENFORCEMENT AGENCIES

Premium Computation

1. Private Passenger Automobiles (Class Code 79110)

a. Liability and No-Fault Coverages

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

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**SPECIAL TYPES
Rating Procedures**

(RULE 119) LAW ENFORCEMENT AGENCIES (Continued)

b. Physical Damage Coverages

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

2. Motorcycles (Class Code 79420)

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

3. Trailer Types

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

4. All Other Types (Class Code 79120)

a. Liability and No-Fault Coverages

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

b. Physical Damage

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

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

Other Than Collision	Collision
1.28	1.23

(RULE 120) LEASING OR RENTAL CONCERNS

Premium Computation

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

1. Specified Car Basis

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

(1) Full Coverage for Owner and Lessee

(a) If coverage is provided by the lessor:

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

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

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

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

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

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

(1) Commercial Automobiles

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

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

(2) Private Passenger Automobiles (Class Code 72140)

Liability

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

Physical Damage

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

Collision	4.50
O.T.C	2.25

(3) Special Types (Class Code 72160)

(a) Motorcycles, Motorbikes and Other Similar Motor Vehicles

Multiply the rates developed in Rule 122 (Motorcycles and Similar Vehicles) by the following factors:

Liability	4.00
Physical Damage	4.00

(4) Non-Dealer Garage Risks - Customer Rental (Class Code 72160)

For private passenger automobiles rented to customers while their automobiles are temporarily left with named insured for service, repair of sale, charge the Private Passenger Type fleet or non-fleet rates.

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 120) LEASING OR RENTAL CONCERNS (Continued)

(5) Motor Homes (Class Code 72150)

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

Liability	4.00
Physical Damage	4.00

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

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

2. Gross Receipts Basis

Refer to the Composite Rating Rule.

3. Conversion, Embezzlement or Secretion Coverage

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

Trucks, Tractors and Trailers	-	\$1.14 per \$100 of insurance
All Others	-	\$5.73 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.

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**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:

<u>Other Than Collision</u>	<u>Collision</u>
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.

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**SPECIAL TYPES
Rating Procedures**

(RULE 125) SPECIAL OR MOBILE EQUIPMENT

Premium Computation

A. Subject to the Compulsory Law

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

a. Liability

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

b. Physical Damage

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

<u>Other Than Collision</u>	<u>Collision</u>
.81	.84

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

a. Liability

Charge \$27.50 for Compulsory Bodily Injury Liability, \$3.44 for Personal Injury Protection, and \$5.73 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

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**SPECIAL TYPES
Rating Procedures**

(RULE 126) SPECIALTY AND CLASSIC AUTOMOBILES AND MOTORCYCLES

Premium Computation

1. Liability

Multiply the Private Passenger Type Fleet or Non-Fleet rates by .25 regardless of the type of automobile.

2. Physical Damage

a. Determine the Private Passenger Type original cost new price bracket into which the appraised value of the automobile falls regardless of the type of auto.

b. Other than Collision Coverage

(1) Insure on stated amount basis only. Refer to Rule 42 to determine the stated amount rate. Use Territory 1 rates for all specialty and classic autos.

(2) Multiply the Private Passenger Type Fleet or Non-Fleet stated amount rate determined above by .75 regardless of the type of vehicle.

(3) Multiply the stated amount rate by the \$100 of value to be insured.

c. Collision, Limited Collision and Waiver of Deductible. Multiply the Private Passenger Type Fleet or Non-Fleet rate for the original cost new price bracket, age group 1, territory 1, by .75 regardless of the type of vehicle.

INCREASED LIMITS FACTORS

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

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Taxis

11/01/22

(Limits Expressed in Thousands)

		LIMIT PER PERSON									
		2	2	3	3	4	5	1	1	2	2
		0	5	0	5	0	0	0	5	0	5
		0	5	0	5	0	0	0	5	0	5
L	40	1.00	1.16	1.29	1.39	1.47					
I	45	1.01	1.17	1.29	1.39	1.48					
I	50	1.02	1.17	1.29	1.39	1.48	1.63				
T	60	1.03	1.18	1.30	1.40	1.49	1.63				
P	70	1.03	1.19	1.30	1.41	1.49	1.64				
E	80	1.04	1.19	1.31	1.41	1.50	1.64				
R	100	1.04	1.20	1.32	1.42	1.50	1.65	2.19			
A	150	1.06	1.21	1.33	1.43	1.52	1.67	2.20	2.57		
C	200	1.07	1.22	1.34	1.44	1.53	1.68	2.21	2.58	2.84	
C	250	1.07	1.23	1.35	1.45	1.53	1.69	2.22	2.59	2.85	3.05
I	300	1.08	1.23	1.35	1.45	1.54	1.69	2.23	2.60	2.86	3.06
D	350	1.09	1.24	1.36	1.46	1.55	1.70	2.24	2.60	2.86	3.06
E	400						1.70	2.24	2.61	2.87	3.07
N	400						1.70	2.24	2.61	2.87	3.07
T	500						1.71	2.25	2.62	2.88	3.08

Increased Limit Factor for 45/45 limit is 1.56
 Increased Limit Factor for 75/75 limit is 1.97

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

R-165
C.A.R.
11/1/2022

Limousines and Car Service

11/01/22

(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	5	0	5	0	0	0	0	0	0	0	0	5	0	
L I M I T	40	1.00	1.16	1.29	1.39	1.47																
	45	1.01	1.17	1.29	1.39	1.48																
	50	1.02	1.17	1.29	1.39	1.48	1.63															
	60	1.03	1.18	1.30	1.40	1.49	1.63															
	70	1.03	1.19	1.30	1.41	1.49	1.64															
	80	1.04	1.19	1.31	1.41	1.50	1.64															
	100	1.04	1.20	1.32	1.42	1.50	1.65	2.19														
	P	150	1.06	1.21	1.33	1.43	1.52	1.67	2.20	2.57												
	E	200	1.07	1.22	1.34	1.44	1.53	1.68	2.21	2.58	2.84											
	R	250	1.07	1.23	1.35	1.45	1.53	1.69	2.22	2.59	2.85	3.05										
	A	300	1.08	1.23	1.35	1.45	1.54	1.69	2.23	2.60	2.86	3.06	3.20									
	C	350	1.09	1.24	1.36	1.46	1.55	1.70	2.24	2.60	2.86	3.06	3.20									
	C	400						1.70	2.24	2.61	2.87	3.07	3.21	3.43								
	I	500						1.71	2.25	2.62	2.88	3.08	3.22	3.44	3.60							
	D	600						1.72	2.26	2.63	2.89	3.09	3.23	3.44	3.61	3.71						
E	700						1.73	2.27	2.63	2.89	3.09	3.23	3.45	3.62	3.71	3.79						
N	800						1.73	2.27	2.64	2.90	3.10	3.24	3.45	3.62	3.71	3.79	3.86					
T	900						1.74	2.28	2.65	2.91	3.10	3.24	3.46	3.63	3.72	3.79	3.86	3.92				
	1000						1.74	2.28	2.65	2.91	3.11	3.24	3.46	3.63	3.72	3.80	3.86	3.92	3.97			
	1250						1.75	2.29	2.66	2.92	3.12	3.25	3.47	3.64	3.73	3.80	3.87	3.92	3.98	4.10		
	1500						1.76	2.30	2.67	2.93	3.12	3.26	3.48	3.64	3.73	3.81	3.87	3.93	3.98	4.10	4.20	

Increased Limit Factor for 45/45 limit is 1.56
 Increased Limit Factor for 75/75 limit is 1.97
 Increased Limit Factor for 550/550 limit is 3.66
 Increased Limit Factor for 750/750 limit is 3.82

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

<u>Limit</u>	<u>PPT & GAR *</u>	<u>Light / Medium TTT</u>	<u>Heavy Trucks & Truck Tractors</u>	<u>Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos & Car Service</u>	<u>Bus & Van Pool</u>	<u>Motorcycle</u>
\$5,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.290	1.378	1.407	1.479	1.289	1.285	1.180
\$15,000	1.398	1.493	1.544	1.669	1.396	1.390	1.230
\$20,000	1.441	1.539	1.608	1.776	1.440	1.432	1.253
\$25,000	1.475	1.575	1.658	1.858	1.474	1.465	1.270
\$30,000	1.489	1.590	1.688	1.914	1.488	1.479	1.275
\$35,000	1.501	1.603	1.713	1.962	1.500	1.491	1.280
\$40,000	1.508	1.611	1.739	2.008	1.507	1.499	1.285
\$45,000	1.512	1.615	1.751	2.029	1.511	1.503	1.288
\$50,000	1.515	1.618	1.762	2.048	1.514	1.506	1.290
\$75,000	1.524	1.627	1.825	2.155	1.524	1.515	1.299
\$80,000	1.524	1.627	1.827	2.159	1.524	1.515	1.299
\$100,000	1.525	1.629	1.835	2.172	1.526	1.517	1.300
\$150,000	1.536	1.640	1.883	2.239	1.538	1.528	1.312
\$200,000	1.540	1.644	1.902	2.265	1.543	1.532	1.317
\$250,000	1.543	1.648	1.917	2.286	1.547	1.535	1.320
\$300,000	1.544	1.649	1.918	2.305	1.550	1.536	1.323
\$400,000	1.545	1.650	1.919	2.336	1.554	1.537	1.327
\$500,000	1.545	1.650	1.919	2.360	1.557	1.537	1.330
\$550,000	1.546	1.652	1.920	2.380	1.559	1.538	1.332
\$750,000	1.549	1.654	1.921	2.413	1.563	1.541	1.336
\$1,000,000	1.551	1.656	1.921	2.444	1.567	1.543	1.340
\$1,500,000	1.641	1.756	2.036	2.589	1.657	1.633	1.420
\$2,000,000	1.667	1.781	2.065	2.627	1.685	1.659	1.440
\$2,500,000	1.690	1.805	2.094	2.663	1.708	1.682	1.461
\$5,000,000	1.912	2.042	2.369	3.013	1.932	1.903	1.652

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

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

R-170
 C.A.R.
 11/1/2022

All Vehicle Types Excluding Taxicabs and Motorcycles

11/01/22

(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	3	5	6	6	7								
I	45	4	5	6	6	7								
T	50	4	5	6	6	7	7							
P	60	4	6	6	6	7	7							
E	70	4	6	6	6	7	7							
R	80	4	6	6	6	7	7							
	100	4	6	6	7	7	7	8						
A	150	4	6	6	7	7	7	8	8					
C	200	4	6	6	7	7	7	8	8	9				
C	250	4	6	6	7	7	7	8	8	9	9			
I														
D	300	4	6	6	7	7	7	8	8	9	9	9		
E	350	4	6	6	7	7	7	8	8	9	9	9		
N	400						7	8	8	9	9	9	10	
T	500						7	8	8	9	9	9	10	10

Increased Limit Rate for 45/45 limit is 7
 Increased Limit Rate for 75/75 limit is 8

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

R-171
C.A.R.
11/1/2022

Taxis

11/01/22

(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	35	38	41	43	45					
I	45	36	38	41	43	45					
T	50	36	38	41	43	45	48				
	60	36	39	41	43	45	48				
P	70	36	39	41	43	45	48				
E											
R	80	36	39	41	43	45	48				
	100	36	39	42	44	45	48	58			
A	150	36	40	42	44	45	48	58	64		
C	200	37	40	42	44	46	49	59	64	68	
C	250	37	40	42	44	46	49	59	64	68	71
I											
D	300	37	40	42	44	46	49	59	64	68	71
E	350	37	40	42	44	46	49	59	64	68	71
N	400						49	59	64	68	71
T	500						49	59	64	68	71

Increased Limit Rate for 45/45 limit is 46
 Increased Limit Rate for 75/75 limit is 54

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

R-172
C.A.R.
11/1/2022

Commercial Motorcycles

11/01/22

(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	35	41	42	44	45													
	45	35	41	42	44	45													
	50	35	41	42	44	45	50												
	60	35	41	42	44	45	50												
	70	35	41	42	44	45	50												
	80	35	41	42	44	45	50												
	100	36	41	42	44	47	50	56											
	150	36	41	42	44	47	50	56	57										
	200	36	41	42	44	47	50	56	57	59									
	250	36	41	42	45	47	50	56	57	59	60								
	300	38	41	42	45	47	50	56	57	59	60	63							
	350	38	42	44	45	47	50	56	57	59	60	63							
	400						50	56	57	59	60	63	71						
	500						50	56	57	59	60	65	71	75					
	600						50	56	57	59	60	65	71	80	92				
	700						51	56	57	59	60	65	71	83	92	95			
	800						51	56	57	59	60	65	71	86	92	95	96		
900						51	56	57	59	60	65	71	87	93	95	96	98		
1000						51	56	57	59	62	65	71	90	93	95	96	98	99	

Increased Limit Rate for 45/45 limit is 47
 Increased Limit Rate for 750/750 limit is 95

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

R-173
 C.A.R.
 11/1/2022

All Vehicle Types Excluding Taxicabs and Motorcycles

11/01/22

(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	1	3	5	6								
I	45	0	1	3	5	6								
T	50	0	1	3	5	6	8							
	60	0	2	4	5	6	8							
P	70	0	2	4	5	6	8							
E														
R	80	0	2	4	5	6	8							
	100	0	2	4	5	6	8	25						
A	150	0	2	4	5	6	8	25	56					
C	200	0	3	4	5	6	9	26	57	81				
C	250	0	3	4	5	7	9	26	58	82	100			
I														
D	300	0	3	4	5	7	9	26	59	83	101	141		
E	350	0	3	4	6	7	10	27	60	83	102	143		
N	400						10	27	60	84	102	144	214	
T	500						10	28	61	85	103	147	217	271

Increased Limit Rate for 45/45 limit is

7

Increased Limit Rate for 75/75 limit is

20

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

R-174
C.A.R.
11/1/2022

Taxis

11/01/22

(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	1	3	5	6					
I	45	0	1	3	5	6					
T	50	0	1	3	5	6	8				
	60	0	2	4	5	6	8				
P	70	0	2	4	5	6	8				
E											
R	80	0	2	4	5	6	8				
	100	0	2	4	5	6	8	25			
A	150	0	2	4	5	6	8	25	56		
C	200	0	3	4	5	6	9	26	57	81	
C	250	0	3	4	5	7	9	26	58	82	100
I											
D	300	0	3	4	5	7	9	26	59	83	101
E	350	0	3	4	6	7	10	27	60	83	102
N	400						10	27	60	84	102
T	500						10	28	61	85	103

Increased Limit Rate for 45/45 limit is 7
Increased Limit Rate for 75/75 limit is 20

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

R-175
C.A.R.
11/1/2022

Commercial Motorcycles

11/01/22

(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	8	17	23	30													
	45	2	8	17	23	30													
	50	2	8	17	23	30	45												
	60	2	9	17	24	32	45												
	70	2	9	17	24	32	45												
	80	2	9	18	24	32	47												
	100	3	11	18	24	33	47	119											
	150	3	11	20	26	35	48	122	254										
	200	3	12	20	27	35	50	123	258	359									
	250	3	12	20	27	36	51	123	263	362	440								
	300	5	12	20	29	36	53	125	266	365	443	534							
	350	5	14	21	29	36	53	128	269	368	446	539							
	400						54	129	270	371	447	542	695						
	500						56	134	275	374	452	548	701	819					
	600						56	137	278	377	456	554	705	917	1217				
700						57	140	281	380	461	557	710	998	1218	1247				
800						57	141	282	383	464	561	713	1070	1220	1247	642			
900						59	144	285	384	467	564	717	1133	1220	1248	642	806		
1000						59	146	287	386	470	567	719	1188	1221	1250	642	806	1185	

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

38
1259

PRO RATA AND SHORT TABLES

Commonwealth Automobile Reinsurers
Commercial Automobile Insurance Manual

PRO RATA AND SHORT RATE TABLES

INSTRUCTIONS FOR USE OF THE SHORT RATE TABLE:

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

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

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

Example:

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

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

Commercial Automobile Insurance Manual

PRO RATA AND SHORT RATE TABLES

INSTRUCTIONS FOR USE OF PRO RATA OR SHORT RATE TABLE

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

Examples:

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

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

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

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

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

PRO RATA TABLE

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

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

Commercial Automobile Insurance Manual

COMMERCIAL MOTORCYCLE RATES

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile**

Commercial Motorcycle Rates

Coverage	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
	A	B	C	D
A-1	\$32.00	\$26.00	\$41.00	\$38.00
A-2	\$3.00	\$3.00	\$5.00	\$5.00
B (excluding guest)	\$11.00	\$9.00	\$14.00	\$12.00
B (including guest)	\$38.00	\$30.00	\$48.00	\$45.00
PDL	\$36.00	\$29.00	\$45.00	\$42.00

Collision (\$500 Deductible)	\$4.77 per \$100 of value
Comprehensive (\$500 Deductible)	\$2.45 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	\$9.00	\$12.00	\$17.00	\$24.00

Deductible Charges

Collision	\$38.00	base	0.713	0.571	< Add the \$300 deductible charges to the \$500 base premium.
Limited Collision	\$8.00	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	\$132
\$750	\$140
\$1,000	\$147
\$2,000	\$176
\$5,000	\$245
\$10,000	\$333
\$15,000	\$383
\$20,000	\$422
\$25,000	\$455
\$50,000	\$581

Limit	U-1 Rate	U-2 Rate
20/40	\$35	\$0
20/50	\$35	\$2
25/50	\$41	\$8
35/80	\$44	\$24
50/100	\$50	\$47
100/300	\$56	\$125
250/500	\$60	\$452
500/500	\$75	\$819
500/1000	\$90	\$1,188

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

Electric Motorcycles:

For Electric Motorcycles used for commercial purposes, use the commercial motorcycle rates specified for Vehicle Engine Size Group D.

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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.

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Commercial Automobile Insurance Manual

CITY OF BOSTON

Definition	Territory Schedule	Statistical Code
BOSTON CENTRAL - (Zip Codes 0210-02111, 02113-02116, 02118, 02133, 02199, 02201, 02203, 02210, 02215, 02222, 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)	04	818
JAMAICA PLAIN - (Zip Code 02130)	03	817
ROSLINDALE - (Zip Code 02131)	02	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	06	820
SOUTH BOSTON - (Zip Code 02127)	09	823
WEST ROXBURY (Zip Code 02132)	01	815

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

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

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

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

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Commercial Automobile Insurance Manual

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

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

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

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

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

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

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

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

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

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

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