

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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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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 CAR
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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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