

Commercial Automobile Insurance Manual

(RULE 26) DRIVE OTHER CAR COVERAGE

Premium Per Coverage	Limits	Named Individual
Bodily Injury Liability	\$20/40	\$57
Property Damage Liability	5,000	15
Medical Payments	500	13
	1,000	14
	2,000	15
	3,000	16
	4,000	17
	5,000	18
Comprehensive	\$500 Ded.	11
Collision	\$500 Ded.	35

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	\$33	\$8
66020	26-100	82	32
66030	101-500	270	100
66040	501-1,000	511	193
66050	over 1,000	793	283

- 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 \$33 for Bodily Injury and \$8 for Property Damage Liability at basic limits.
 - c. To extend Non-Ownership Coverage to cover the individual liability of agency employees, charge the additional premium determined in accordance with 1.b. above.

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(RULE 27) NON-OWNERSHIP LIABILITY (Continued)

- d. To extend coverage to cover the blanket individual liability of volunteers, charge an additional premium of \$.50 per volunteer for Bodily Injury Liability and \$.50 per volunteer for Property Damage Liability at basic limits. The minimum premium shall be \$9 for Bodily Injury Liability and \$2 for Property Damage Liability at basic limits.
- 3. For policies providing Non-Ownership Liability Coverage only, Hired Automobile Coverage only, or Non-Ownership Liability and Hired Automobile Coverage only, a minimum premium of \$86 for Bodily Injury Liability and \$40 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 \$33 Bodily Injury Liability basic limits and \$8 Property Damage Liability basic limit.
- 5. For policies providing Hired Automobile Coverage only, Non-Ownership Liability Coverage only, or Hired Automobile and Non-Ownership Coverages only, a minimum premium of \$86 for Bodily Injury Liability and \$40 for Property Damage Liability at basic limits applies.

<u>Hired Automobile</u>	
Bodily Injury—20,000/40,000	Property Damage—5,000
\$0.63	\$0.50

B. Primary Coverage

- 1. If the insured is providing the primary insurance covering the auto and the term of the lease is:
 - a. 6 months or more -
 - (1) Rate as though owned by the insured; and
 - (2) If the policy is extended to cover the owner of the auto as an additional insured, multiply the otherwise applicable Bodily Injury Liability and Property Damage Liability rates by 1.04. Use the appropriate endorsement for including the owner or lessor as an additional insured.

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(RULE 33) RENTAL REIMBURSEMENT—COVERAGE CODE 083

Premium Development

The rate per \$100 of liability amount is \$11.96.

Compute the premium as follows:

1. the number of automobiles, multiplied by
2. the agreed maximum amount of Rental Reimbursement for each day, multiplied by
3. the maximum number of days, multiplied by
4. the rate per \$100 of the liability amount.

Example:

5 automobiles
\$15 per day reimbursement limit
30 days coverage

Rental Reimbursement limit
\$11.96 rate per \$100 of the liability amount
 $5 \times \$15 \times 30 = \$2,250$ (liability amount)
 $\$2,250 \times \$11.96 \text{ per } \$100 = \269.10

(RULE 45) AUDIO, VISUAL, AND ELECTRONIC EQUIPMENT

The charge for this coverage is \$8.00 per \$100 of valuation.

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**TRUCKS, TRACTORS, TRAILERS
Rating Procedures**

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

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

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

where

B, incr denotes the Optional Bodily Injury Liability rate,

A-1 denotes the Compulsory Bodily Injury rate,

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

ILF denotes the appropriate Increased Limits Factor.

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

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

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

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

Commercial Automobile Insurance Manual

**TRUCKS, TRACTORS, TRAILERS
Rating Procedures
(Continued)**

COLLISION

Collision Deductibles: \$300, \$500, \$1000, \$2000, \$3000, \$4000, \$5000
Refer to rate pages.

Collision Waiver of Deductible Charges
Refer to rate pages.

LIMITED COLLISION

Limited Collision Deductible: \$300 Deductible or higher
Refer to rate pages.

Limited Collision Deductible: \$0 Deductible
Refer to rate pages.

OTHER THAN COLLISION

Comprehensive Fire, Theft and CAC Deductibles: \$300, \$500
Refer to rate pages.

Comprehensive Deductibles: \$1000, \$2000, \$3000, \$4000, \$5000
Refer to rate pages.

Specific Perils
Refer to rate pages.

Other Than Collision Stated Amount Rating
Refer to Rule 42.

Other Than Collision \$100 Glass Deductible Premiums
Charge 87% of the otherwise determined premium that would apply in the absence of a glass deductible.

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS	RADIUS CLASS						
		Local Up to 50 Miles		Intermediate 51-200 Miles		Long Distance Over 200 Miles		
		BI & PD	OTC & Coll	BI & PD	OTC & Coll	BI & PD	OTC & Coll	
Light Trucks (0-10,000 lbs. GVW)	Service	Factor Code	1.00 014--	1.00 014--	1.10 015--	1.15 015--	1.30 016--	1.20 016--
	Retail	Factor Code	1.40 024--	1.15 024--	1.55 025--	1.40 025--	1.80 026--	1.45 026--
	Commercial	Factor Code	1.60 034--	1.15 034--	1.45 035--	1.25 035--	2.10 036--	1.50 036--

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

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

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

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

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

NON-FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS	RADIUS CLASS						
		Local Up to 50 Miles		Intermediate 51-200 Miles		Long Distance Over 200 Miles		
		BI & PD	OTC & Coll	BI & PD	OTC & Coll	BI & PD	OTC & Coll	
Light Trucks (0-10,000 lbs. GVW)	Service	Factor Code	1.00 011--	1.00 011--	1.10 012--	1.15 012--	1.30 013--	1.20 013--
	Retail	Factor Code	1.40 021--	1.15 021--	1.55 022--	1.40 022--	1.80 023--	1.45 023--
	Commercial	Factor Code	1.60 031--	1.15 031--	1.45 032--	1.25 032--	2.10 033--	1.50 033--

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

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

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

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

Commercial Automobile Insurance Manual

Secondary Classification - Special Industry Class.

1. These classification and codes, but not the rating factors, apply to zone rated automobiles.
2. Where more than one secondary rating factor applies, 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

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>
CLASSIFICATION			
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

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>			
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

	<u>All Automobiles</u>	
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	1092	81	131	180	290	486	681	1085	1623	2063	2063	2088	2394	1216	1642	1665	1681	1685	1814
2	1092	81	131	180	290	486	681	1085	1623	2063	2063	2088	2394	1216	1642	1665	1681	1685	1814
3	1092	81	131	180	290	486	681	1085	1623	2063	2063	2088	2394	1216	1642	1665	1681	1685	1814
4	1092	81	131	180	290	486	681	1085	1623	2063	2063	2088	2394	1216	1642	1665	1681	1685	1814
5	1092	81	131	180	290	486	681	1085	1623	2063	2063	2088	2394	1216	1642	1665	1681	1685	1814
6	1092	81	131	180	290	486	681	1085	1623	2063	2063	2088	2394	1216	1642	1665	1681	1685	1814
7	1092	81	131	180	290	486	681	1085	1623	2063	2063	2088	2394	1216	1642	1665	1681	1685	1814
8	1092	81	131	180	290	486	681	1085	1623	2063	2063	2088	2394	1216	1642	1665	1681	1685	1814
9	1092	81	131	180	290	486	681	1085	1623	2063	2063	2088	2394	1216	1642	1665	1681	1685	1814
10	1092	81	131	180	290	486	681	1085	1623	2063	2063	2088	2394	1216	1642	1665	1681	1685	1814
11	300	23	36	49	80	133	187	298	446	567	574	658	338	456	463	467	468	504	504
12	351	26	42	58	93	156	219	349	521	663	671	769	395	533	541	546	547	589	589
13	362	27	43	59	96	160	225	359	537	683	691	792	406	548	556	561	563	606	606
14	390	29	47	64	104	174	244	388	580	737	746	855	438	591	600	605	607	653	653
15	403	30	48	66	107	179	251	400	598	761	770	882	452	610	619	625	626	674	674
16	443	33	53	73	117	197	276	440	658	837	847	971	496	670	679	685	687	740	740
17	511	38	61	84	135	227	318	507	759	965	976	1119	571	771	782	789	791	852	852
18	530	40	63	87	140	235	330	526	786	1000	1012	1160	593	801	812	820	822	885	885
19	618	46	74	102	164	275	385	614	918	1167	1181	1354	690	932	945	954	956	1029	1029
20	655	49	79	108	174	292	409	652	974	1239	1253	1437	732	988	1002	1012	1015	1092	1092

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	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1656	1680	1696	1701	1831	1831
2	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1656	1680	1696	1701	1831	1831
3	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1656	1680	1696	1701	1831	1831
4	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1656	1680	1696	1701	1831	1831
5	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1656	1680	1696	1701	1831	1831
6	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1656	1680	1696	1701	1831	1831
7	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1656	1680	1696	1701	1831	1831
8	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1656	1680	1696	1701	1831	1831
9	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1656	1680	1696	1701	1831	1831
10	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1656	1680	1696	1701	1831	1831
11	300	23	36	49	80	133	187	298	446	567	574	658	338	456	463	467	468	504	504
12	351	26	42	58	93	156	219	349	521	663	671	769	395	533	541	546	547	589	589
13	362	27	43	59	96	160	225	359	537	683	691	792	406	548	556	561	563	606	606
14	390	29	47	64	104	174	244	388	580	737	746	855	438	591	600	605	607	653	653
15	403	30	48	66	107	179	251	400	598	761	770	882	452	610	619	625	626	674	674
16	443	33	53	73	117	197	276	440	658	837	847	971	496	670	679	685	687	740	740
17	511	38	61	84	135	227	318	507	759	965	976	1119	571	771	782	789	791	852	852
18	533	40	64	88	142	237	333	530	792	1007	1019	1168	597	806	817	825	827	891	891
19	618	46	74	102	164	275	385	614	918	1167	1181	1354	690	932	945	954	956	1029	1029
20	655	49	79	108	174	292	409	652	974	1239	1253	1437	732	988	1002	1012	1015	1092	1092

All Territories					
Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured	
5000	\$19				
10000	\$21				
		20/40	6		0
		20/50	7		0
		25/50	8		2
		35/80	9		6
		50/100	10		11
		100/300	11		29
		250/500	12		105
		500/500	16		267

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	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1670	1783	1863	1932	2346
2	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1670	1783	1863	1932	2346
3	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1670	1783	1863	1932	2346
4	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1670	1783	1863	1932	2346
5	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1670	1783	1863	1932	2346
6	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1670	1783	1863	1932	2346
7	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1670	1783	1863	1932	2346
8	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1670	1783	1863	1932	2346
9	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1670	1783	1863	1932	2346
10	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1670	1783	1863	1932	2346
11	300	23	36	49	80	133	187	298	446	567	574	658	338	464	496	518	537	652
12	351	26	42	58	93	156	219	349	521	663	671	769	395	542	579	605	628	762
13	362	27	43	59	96	160	225	359	537	683	691	792	406	557	595	622	645	783
14	390	29	47	64	104	174	244	388	580	737	746	855	438	601	642	671	696	845
15	403	30	48	66	107	179	251	400	598	761	770	882	452	621	663	692	718	872
16	443	33	53	73	117	197	276	440	658	837	847	971	496	681	727	760	788	957
17	511	38	61	84	135	227	318	507	759	965	976	1119	571	784	837	875	907	1101
18	530	40	63	87	140	235	330	526	786	1000	1012	1160	593	814	869	908	942	1144
19	618	46	74	102	164	275	385	614	918	1167	1181	1354	690	947	1012	1057	1096	1331
20	655	49	79	108	174	292	409	652	974	1239	1253	1437	732	1005	1073	1121	1163	1412

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	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1685	1799	1880	1950	2367
2	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1685	1799	1880	1950	2367
3	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1685	1799	1880	1950	2367
4	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1685	1799	1880	1950	2367
5	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1685	1799	1880	1950	2367
6	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1685	1799	1880	1950	2367
7	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1685	1799	1880	1950	2367
8	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1685	1799	1880	1950	2367
9	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1685	1799	1880	1950	2367
10	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1685	1799	1880	1950	2367
11	300	23	36	49	80	133	187	298	446	567	574	658	338	464	496	518	537	652
12	351	26	42	58	93	156	219	349	521	663	671	769	395	542	579	605	628	762
13	362	27	43	59	96	160	225	359	537	683	691	792	406	557	595	622	645	783
14	390	29	47	64	104	174	244	388	580	737	746	855	438	601	642	671	696	845
15	403	30	48	66	107	179	251	400	598	761	770	882	452	621	663	692	718	872
16	443	33	53	73	117	197	276	440	658	837	847	971	496	681	727	760	788	957
17	511	38	61	84	135	227	318	507	759	965	976	1119	571	784	837	875	907	1101
18	533	40	64	88	142	237	333	530	792	1007	1019	1168	597	820	875	915	949	1152
19	618	46	74	102	164	275	385	614	918	1167	1181	1354	690	947	1012	1057	1096	1331
20	655	49	79	108	174	292	409	652	974	1239	1253	1437	732	1005	1073	1121	1163	1412

All Territories		
Medical Payments	U-1	
	Limit	Uninsured
5000	\$19	
10000	\$21	
		U-2
		Underinsured
	20/40	6
	20/50	7
	25/50	8
	35/80	9
	50/100	10
	100/300	11
	250/500	12
	500/500	16

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	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1752	1926	2045	2113	2414
2	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1752	1926	2045	2113	2414
3	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1752	1926	2045	2113	2414
4	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1752	1926	2045	2113	2414
5	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1752	1926	2045	2113	2414
6	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1752	1926	2045	2113	2414
7	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1752	1926	2045	2113	2414
8	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1752	1926	2045	2113	2414
9	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1752	1926	2045	2113	2414
10	1092	81	131	180	290	486	681	1085	1623	2063	2088	2394	1216	1752	1926	2045	2113	2414
11	300	23	36	49	80	133	187	298	446	567	574	658	338	487	535	569	587	671
12	351	26	42	58	93	156	219	349	521	663	671	769	395	569	626	664	687	784
13	362	27	43	59	96	160	225	359	537	683	691	792	406	585	643	683	706	806
14	390	29	47	64	104	174	244	388	580	737	746	855	438	631	694	737	761	869
15	403	30	48	66	107	179	251	400	598	761	770	882	452	651	716	760	786	897
16	443	33	53	73	117	197	276	440	658	837	847	971	496	715	786	834	862	985
17	511	38	61	84	135	227	318	507	759	965	976	1119	571	823	904	960	992	1133
18	530	40	63	87	140	235	330	526	786	1000	1012	1160	593	855	939	997	1031	1177
19	618	46	74	102	164	275	385	614	918	1167	1181	1354	690	994	1093	1161	1199	1370
20	655	49	79	108	174	292	409	652	974	1239	1253	1437	732	1055	1159	1231	1272	1453

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	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1768	1944	2064	2133	2436
2	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1768	1944	2064	2133	2436
3	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1768	1944	2064	2133	2436
4	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1768	1944	2064	2133	2436
5	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1768	1944	2064	2133	2436
6	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1768	1944	2064	2133	2436
7	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1768	1944	2064	2133	2436
8	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1768	1944	2064	2133	2436
9	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1768	1944	2064	2133	2436
10	1102	82	132	181	292	490	687	1095	1637	2082	2106	2415	1227	1768	1944	2064	2133	2436
11	300	23	36	49	80	133	187	298	446	567	574	658	338	487	535	569	587	671
12	351	26	42	58	93	156	219	349	521	663	671	769	395	569	626	664	687	784
13	362	27	43	59	96	160	225	359	537	683	691	792	406	585	643	683	706	806
14	390	29	47	64	104	174	244	388	580	737	746	855	438	631	694	737	761	869
15	403	30	48	66	107	179	251	400	598	761	770	882	452	651	716	760	786	897
16	443	33	53	73	117	197	276	440	658	837	847	971	496	715	786	834	862	985
17	511	38	61	84	135	227	318	507	759	965	976	1119	571	823	904	960	992	1133
18	533	40	64	88	142	237	333	530	792	1007	1019	1168	597	860	946	1004	1038	1185
19	618	46	74	102	164	275	385	614	918	1167	1181	1354	690	994	1093	1161	1199	1370
20	655	49	79	108	174	292	409	652	974	1239	1253	1437	732	1055	1159	1231	1272	1453

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
5000	\$19			
10000	\$21			
		20/40	6	0
		20/50	7	0
		25/50	8	2
		35/80	9	6
		50/100	10	11
		100/300	11	29
		250/500	12	105
		500/500	16	267

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	103	98	158	153	561	529	471	381	317	275	249	701	661	589	476	396	344	311
	2,3		103	98	158	153	533	503	448	362	302	262	236	666	629	560	453	378	328	295
	4,5		103	98	158	153	499	471	419	339	283	245	221	624	589	524	424	354	306	276
	6-9		88	83	134	129	353	333	296	240	200	173	157	441	416	370	300	250	216	196
4,501 - 6,000	1	2	103	98	158	153	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	2,3		103	98	158	153	545	514	457	370	308	267	242	681	643	571	463	385	334	303
	4,5		103	98	158	153	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		88	83	134	129	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	103	98	158	153	678	640	570	461	384	333	301	848	800	713	576	480	416	376
	2,3		103	98	158	153	643	607	540	437	364	316	285	804	759	675	546	455	395	356
	4,5		103	98	158	153	599	565	503	407	339	294	266	749	706	629	509	424	368	333
	6-9		88	83	134	129	411	388	345	279	233	202	182	514	485	431	349	291	253	228
8,001 - 10,000	1	4	145	140	225	218	1007	950	846	684	570	494	447	1259	1188	1058	855	713	618	559
	2,3		145	140	225	218	951	897	798	646	538	466	422	1189	1121	998	808	673	583	528
	4,5		145	140	225	218	879	829	738	597	497	431	390	1099	1036	923	746	621	539	488
	6-9		120	115	185	180	575	542	482	390	325	282	255	719	678	603	488	406	353	319
10,001 - 15,000	1	5	204	198	318	309	1324	1249	1112	899	749	649	587	1655	1561	1390	1124	936	811	734
	2,3		204	198	318	309	1248	1177	1048	847	706	612	553	1560	1471	1310	1059	883	765	691
	4,5		204	198	318	309	1149	1084	965	780	650	564	509	1436	1355	1206	975	813	705	636
	6-9		167	162	261	253	731	690	614	497	414	359	324	914	863	768	621	518	449	405
15,001 - 20,000	1	6	251	244	393	382	2065	1948	1734	1403	1169	1013	916	2581	2435	2168	1754	1461	1266	1145
	2,3		251	244	393	382	1940	1830	1629	1318	1098	952	860	2425	2288	2036	1648	1373	1190	1075
	4,5		251	244	393	382	1778	1677	1493	1207	1006	872	788	2223	2096	1866	1509	1258	1090	985
	6-9		204	198	319	310	1098	1036	922	746	622	539	487	1373	1295	1153	933	778	674	609
20,001 - 25,000	1	7	274	266	427	415	2382	2247	2000	1618	1348	1168	1056	2978	2809	2500	2023	1685	1460	1320
	2,3		274	266	427	415	2236	2109	1877	1518	1265	1097	991	2795	2636	2346	1898	1581	1371	1239
	4,5		274	266	427	415	2048	1932	1719	1391	1159	1005	908	2560	2415	2149	1739	1449	1256	1135
	6-9		221	215	346	336	1255	1184	1054	852	710	616	556	1569	1480	1318	1065	888	770	695
25,001 - 40,000	1	8	307	298	480	466	2711	2558	2277	1842	1535	1330	1202	3389	3198	2846	2303	1919	1663	1503
	2,3		307	298	480	466	2544	2400	2136	1728	1440	1248	1128	3180	3000	2670	2160	1800	1560	1410
	4,5		307	298	480	466	2329	2197	1955	1582	1318	1142	1033	2911	2746	2444	1978	1648	1428	1291
	6-9		248	241	387	376	1417	1337	1190	963	802	695	628	1771	1671	1488	1204	1003	869	785
40,001 - 65,000	1	10	363	352	567	550	3511	3312	2948	2385	1987	1722	1557	4389	4140	3685	2981	2484	2153	1946
	2,3		363	352	567	550	3290	3104	2763	2235	1862	1614	1459	4113	3880	3454	2794	2328	2018	1824
	4,5		363	352	567	550	3008	2838	2526	2043	1703	1476	1334	3760	3548	3158	2554	2129	1845	1668
	6-9		291	283	455	442	1815	1712	1524	1233	1027	890	805	2269	2140	1905	1541	1284	1113	1006
65,001 - 90,000	1	11	397	385	619	601	3839	3622	3224	2608	2173	1883	1702	4799	4528	4030	3260	2716	2354	2128
	2,3		397	385	619	601	3598	3394	3021	2444	2036	1765	1595	4498	4243	3776	3055	2545	2206	1994
	4,5		397	385	619	601	3287	3101	2760	2233	1861	1613	1457	4109	3876	3450	2791	2326	2016	1821
	6-9		318	309	497	483	1977	1865	1660	1343	1119	970	877	2471	2331	2075	1679	1399	1213	1096
Charge per \$1000 over \$90,000	1	12	1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	2,3		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	4,5		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	6-9		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$137
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	103	98	158	153	561	529	471	381	317	275	249	701	661	589	476	396	344	311
	2,3		103	98	158	153	533	503	448	362	302	262	236	666	629	560	453	378	328	295
	4,5		103	98	158	153	499	471	419	339	283	245	221	624	589	524	424	354	306	276
	6-9		88	83	134	129	353	333	296	240	200	173	157	441	416	370	300	250	216	196
4,501 - 6,000	1	2	103	98	158	153	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	2,3		103	98	158	153	545	514	457	370	308	267	242	681	643	571	463	385	334	303
	4,5		103	98	158	153	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		88	83	134	129	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	103	98	158	153	678	640	570	461	384	333	301	848	800	713	576	480	416	376
	2,3		103	98	158	153	643	607	540	437	364	316	285	804	759	675	546	455	395	356
	4,5		103	98	158	153	599	565	503	407	339	294	266	749	706	629	509	424	368	333
	6-9		88	83	134	129	411	388	345	279	233	202	182	514	485	431	349	291	253	228
8,001 - 10,000	1	4	145	140	225	218	1007	950	846	684	570	494	447	1259	1188	1058	855	713	618	559
	2,3		145	140	225	218	951	897	798	646	538	466	422	1189	1121	998	808	673	583	528
	4,5		145	140	225	218	879	829	738	597	497	431	390	1099	1036	923	746	621	539	488
	6-9		120	115	185	180	575	542	482	390	325	282	255	719	678	603	488	406	353	319
10,001 - 15,000	1	5	204	198	318	309	1324	1249	1112	899	749	649	587	1655	1561	1390	1124	936	811	734
	2,3		204	198	318	309	1248	1177	1048	847	706	612	553	1560	1471	1310	1059	883	765	691
	4,5		204	198	318	309	1149	1084	965	780	650	564	509	1436	1355	1206	975	813	705	636
	6-9		167	162	261	253	731	690	614	497	414	359	324	914	863	768	621	518	449	405
15,001 - 20,000	1	6	251	244	393	382	2065	1948	1734	1403	1169	1013	916	2581	2435	2168	1754	1461	1266	1145
	2,3		251	244	393	382	1940	1830	1629	1318	1098	952	860	2425	2288	2036	1648	1373	1190	1075
	4,5		251	244	393	382	1778	1677	1493	1207	1006	872	788	2223	2096	1866	1509	1258	1090	985
	6-9		204	198	319	310	1098	1036	922	746	622	539	487	1373	1295	1153	933	778	674	609
20,001 - 25,000	1	7	274	266	427	415	2382	2247	2000	1618	1348	1168	1056	2978	2809	2500	2023	1685	1460	1320
	2,3		274	266	427	415	2236	2109	1877	1518	1265	1097	991	2795	2636	2346	1898	1581	1371	1239
	4,5		274	266	427	415	2048	1932	1719	1391	1159	1005	908	2560	2415	2149	1739	1449	1256	1135
	6-9		221	215	346	336	1255	1184	1054	852	710	616	556	1569	1480	1318	1065	888	770	695
25,001 - 40,000	1	8	307	298	480	466	2711	2558	2277	1842	1535	1330	1202	3389	3198	2846	2303	1919	1663	1503
	2,3		307	298	480	466	2544	2400	2136	1728	1440	1248	1128	3180	3000	2670	2160	1800	1560	1410
	4,5		307	298	480	466	2329	2197	1955	1582	1318	1142	1033	2911	2746	2444	1978	1648	1428	1291
	6-9		248	241	387	376	1417	1337	1190	963	802	695	628	1771	1671	1488	1204	1003	869	785
40,001 - 65,000	1	10	363	352	567	550	3511	3312	2948	2385	1987	1722	1557	4389	4140	3685	2981	2484	2153	1946
	2,3		363	352	567	550	3290	3104	2763	2235	1862	1614	1459	4113	3880	3454	2794	2328	2018	1824
	4,5		363	352	567	550	3008	2838	2526	2043	1703	1476	1334	3760	3548	3158	2554	2129	1845	1668
	6-9		291	283	455	442	1815	1712	1524	1233	1027	890	805	2269	2140	1905	1541	1284	1113	1006
65,001 - 90,000	1	11	397	385	619	601	3839	3622	3224	2608	2173	1883	1702	4799	4528	4030	3260	2716	2354	2128
	2,3		397	385	619	601	3598	3394	3021	2444	2036	1765	1595	4498	4243	3776	3055	2545	2206	1994
	4,5		397	385	619	601	3287	3101	2760	2233	1861	1613	1457	4109	3876	3450	2791	2326	2016	1821
	6-9		318	309	497	483	1977	1865	1660	1343	1119	970	877	2471	2331	2075	1679	1399	1213	1096
Charge per \$1000 over \$90,000	1	12	1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	2,3		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	4,5		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	6-9		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$137
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	103	98	158	153	561	529	471	381	317	275	249	701	661	589	476	396	344	311
	2,3		103	98	158	153	533	503	448	362	302	262	236	666	629	560	453	378	328	295
	4,5		103	98	158	153	499	471	419	339	283	245	221	624	589	524	424	354	306	276
	6-9		88	83	134	129	353	333	296	240	200	173	157	441	416	370	300	250	216	196
4,501 - 6,000	1	2	103	98	158	153	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	2,3		103	98	158	153	545	514	457	370	308	267	242	681	643	571	463	385	334	303
	4,5		103	98	158	153	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		88	83	134	129	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	103	98	158	153	678	640	570	461	384	333	301	848	800	713	576	480	416	376
	2,3		103	98	158	153	643	607	540	437	364	316	285	804	759	675	546	455	395	356
	4,5		103	98	158	153	599	565	503	407	339	294	266	749	706	629	509	424	368	333
	6-9		88	83	134	129	411	388	345	279	233	202	182	514	485	431	349	291	253	228
8,001 - 10,000	1	4	145	140	225	218	1007	950	846	684	570	494	447	1259	1188	1058	855	713	618	559
	2,3		145	140	225	218	951	897	798	646	538	466	422	1189	1121	998	808	673	583	528
	4,5		145	140	225	218	879	829	738	597	497	431	390	1099	1036	923	746	621	539	488
	6-9		120	115	185	180	575	542	482	390	325	282	255	719	678	603	488	406	353	319
10,001 - 15,000	1	5	204	198	318	309	1324	1249	1112	899	749	649	587	1655	1561	1390	1124	936	811	734
	2,3		204	198	318	309	1248	1177	1048	847	706	612	553	1560	1471	1310	1059	883	765	691
	4,5		204	198	318	309	1149	1084	965	780	650	564	509	1436	1355	1206	975	813	705	636
	6-9		167	162	261	253	731	690	614	497	414	359	324	914	863	768	621	518	449	405
15,001 - 20,000	1	6	251	244	393	382	2065	1948	1734	1403	1169	1013	916	2581	2435	2168	1754	1461	1266	1145
	2,3		251	244	393	382	1940	1830	1629	1318	1098	952	860	2425	2288	2036	1648	1373	1190	1075
	4,5		251	244	393	382	1778	1677	1493	1207	1006	872	788	2223	2096	1866	1509	1258	1090	985
	6-9		204	198	319	310	1098	1036	922	746	622	539	487	1373	1295	1153	933	778	674	609
20,001 - 25,000	1	7	274	266	427	415	2382	2247	2000	1618	1348	1168	1056	2978	2809	2500	2023	1685	1460	1320
	2,3		274	266	427	415	2236	2109	1877	1518	1265	1097	991	2795	2636	2346	1898	1581	1371	1239
	4,5		274	266	427	415	2048	1932	1719	1391	1159	1005	908	2560	2415	2149	1739	1449	1256	1135
	6-9		221	215	346	336	1255	1184	1054	852	710	616	556	1569	1480	1318	1065	888	770	695
25,001 - 40,000	1	8	307	298	480	466	2711	2558	2277	1842	1535	1330	1202	3389	3198	2846	2303	1919	1663	1503
	2,3		307	298	480	466	2544	2400	2136	1728	1440	1248	1128	3180	3000	2670	2160	1800	1560	1410
	4,5		307	298	480	466	2329	2197	1955	1582	1318	1142	1033	2911	2746	2444	1978	1648	1428	1291
	6-9		248	241	387	376	1417	1337	1190	963	802	695	628	1771	1671	1488	1204	1003	869	785
40,001 - 65,000	1	10	363	352	567	550	3511	3312	2948	2385	1987	1722	1557	4389	4140	3685	2981	2484	2153	1946
	2,3		363	352	567	550	3290	3104	2763	2235	1862	1614	1459	4113	3880	3454	2794	2328	2018	1824
	4,5		363	352	567	550	3008	2838	2526	2043	1703	1476	1334	3760	3548	3158	2554	2129	1845	1668
	6-9		291	283	455	442	1815	1712	1524	1233	1027	890	805	2269	2140	1905	1541	1284	1113	1006
65,001 - 90,000	1	11	397	385	619	601	3839	3622	3224	2608	2173	1883	1702	4799	4528	4030	3260	2716	2354	2128
	2,3		397	385	619	601	3598	3394	3021	2444	2036	1765	1595	4498	4243	3776	3055	2545	2206	1994
	4,5		397	385	619	601	3287	3101	2760	2233	1861	1613	1457	4109	3876	3450	2791	2326	2016	1821
	6-9		318	309	497	483	1977	1865	1660	1343	1119	970	877	2471	2331	2075	1679	1399	1213	1096
Charge per \$1000 over \$90,000	1	12	1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	2,3		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	4,5		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	6-9		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$137
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	103	98	158	153	561	529	471	381	317	275	249	701	661	589	476	396	344	311
	2,3		103	98	158	153	533	503	448	362	302	262	236	666	629	560	453	378	328	295
	4,5		103	98	158	153	499	471	419	339	283	245	221	624	589	524	424	354	306	276
	6-9		88	83	134	129	353	333	296	240	200	173	157	441	416	370	300	250	216	196
4,501 - 6,000	1	2	103	98	158	153	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	2,3		103	98	158	153	545	514	457	370	308	267	242	681	643	571	463	385	334	303
	4,5		103	98	158	153	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		88	83	134	129	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	103	98	158	153	678	640	570	461	384	333	301	848	800	713	576	480	416	376
	2,3		103	98	158	153	643	607	540	437	364	316	285	804	759	675	546	455	395	356
	4,5		103	98	158	153	599	565	503	407	339	294	266	749	706	629	509	424	368	333
	6-9		88	83	134	129	411	388	345	279	233	202	182	514	485	431	349	291	253	228
8,001 - 10,000	1	4	145	140	225	218	1007	950	846	684	570	494	447	1259	1188	1058	855	713	618	559
	2,3		145	140	225	218	951	897	798	646	538	466	422	1189	1121	998	808	673	583	528
	4,5		145	140	225	218	879	829	738	597	497	431	390	1099	1036	923	746	621	539	488
	6-9		120	115	185	180	575	542	482	390	325	282	255	719	678	603	488	406	353	319
10,001 - 15,000	1	5	204	198	318	309	1324	1249	1112	899	749	649	587	1655	1561	1390	1124	936	811	734
	2,3		204	198	318	309	1248	1177	1048	847	706	612	553	1560	1471	1310	1059	883	765	691
	4,5		204	198	318	309	1149	1084	965	780	650	564	509	1436	1355	1206	975	813	705	636
	6-9		167	162	261	253	731	690	614	497	414	359	324	914	863	768	621	518	449	405
15,001 - 20,000	1	6	251	244	393	382	2065	1948	1734	1403	1169	1013	916	2581	2435	2168	1754	1461	1266	1145
	2,3		251	244	393	382	1940	1830	1629	1318	1098	952	860	2425	2288	2036	1648	1373	1190	1075
	4,5		251	244	393	382	1778	1677	1493	1207	1006	872	788	2223	2096	1866	1509	1258	1090	985
	6-9		204	198	319	310	1098	1036	922	746	622	539	487	1373	1295	1153	933	778	674	609
20,001 - 25,000	1	7	274	266	427	415	2382	2247	2000	1618	1348	1168	1056	2978	2809	2500	2023	1685	1460	1320
	2,3		274	266	427	415	2236	2109	1877	1518	1265	1097	991	2795	2636	2346	1898	1581	1371	1239
	4,5		274	266	427	415	2048	1932	1719	1391	1159	1005	908	2560	2415	2149	1739	1449	1256	1135
	6-9		221	215	346	336	1255	1184	1054	852	710	616	556	1569	1480	1318	1065	888	770	695
25,001 - 40,000	1	8	307	298	480	466	2711	2558	2277	1842	1535	1330	1202	3389	3198	2846	2303	1919	1663	1503
	2,3		307	298	480	466	2544	2400	2136	1728	1440	1248	1128	3180	3000	2670	2160	1800	1560	1410
	4,5		307	298	480	466	2329	2197	1955	1582	1318	1142	1033	2911	2746	2444	1978	1648	1428	1291
	6-9		248	241	387	376	1417	1337	1190	963	802	695	628	1771	1671	1488	1204	1003	869	785
40,001 - 65,000	1	10	363	352	567	550	3511	3312	2948	2385	1987	1722	1557	4389	4140	3685	2981	2484	2153	1946
	2,3		363	352	567	550	3290	3104	2763	2235	1862	1614	1459	4113	3880	3454	2794	2328	2018	1824
	4,5		363	352	567	550	3008	2838	2526	2043	1703	1476	1334	3760	3548	3158	2554	2129	1845	1668
	6-9		291	283	455	442	1815	1712	1524	1233	1027	890	805	2269	2140	1905	1541	1284	1113	1006
65,001 - 90,000	1	11	397	385	619	601	3839	3622	3224	2608	2173	1883	1702	4799	4528	4030	3260	2716	2354	2128
	2,3		397	385	619	601	3598	3394	3021	2444	2036	1765	1595	4498	4243	3776	3055	2545	2206	1994
	4,5		397	385	619	601	3287	3101	2760	2233	1861	1613	1457	4109	3876	3450	2791	2326	2016	1821
	6-9		318	309	497	483	1977	1865	1660	1343	1119	970	877	2471	2331	2075	1679	1399	1213	1096
Charge per \$1000 over \$90,000	1	12	1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	2,3		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	4,5		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	6-9		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$137
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	103	98	158	153	561	529	471	381	317	275	249	701	661	589	476	396	344	311
	2,3		103	98	158	153	533	503	448	362	302	262	236	666	629	560	453	378	328	295
	4,5		103	98	158	153	499	471	419	339	283	245	221	624	589	524	424	354	306	276
	6-9		88	83	134	129	353	333	296	240	200	173	157	441	416	370	300	250	216	196
4,501 - 6,000	1	2	103	98	158	153	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	2,3		103	98	158	153	545	514	457	370	308	267	242	681	643	571	463	385	334	303
	4,5		103	98	158	153	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		88	83	134	129	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	103	98	158	153	678	640	570	461	384	333	301	848	800	713	576	480	416	376
	2,3		103	98	158	153	643	607	540	437	364	316	285	804	759	675	546	455	395	356
	4,5		103	98	158	153	599	565	503	407	339	294	266	749	706	629	509	424	368	333
	6-9		88	83	134	129	411	388	345	279	233	202	182	514	485	431	349	291	253	228
8,001 - 10,000	1	4	145	140	225	218	1007	950	846	684	570	494	447	1259	1188	1058	855	713	618	559
	2,3		145	140	225	218	951	897	798	646	538	466	422	1189	1121	998	808	673	583	528
	4,5		145	140	225	218	879	829	738	597	497	431	390	1099	1036	923	746	621	539	488
	6-9		120	115	185	180	575	542	482	390	325	282	255	719	678	603	488	406	353	319
10,001 - 15,000	1	5	204	198	318	309	1324	1249	1112	899	749	649	587	1655	1561	1390	1124	936	811	734
	2,3		204	198	318	309	1248	1177	1048	847	706	612	553	1560	1471	1310	1059	883	765	691
	4,5		204	198	318	309	1149	1084	965	780	650	564	509	1436	1355	1206	975	813	705	636
	6-9		167	162	261	253	731	690	614	497	414	359	324	914	863	768	621	518	449	405
15,001 - 20,000	1	6	251	244	393	382	2065	1948	1734	1403	1169	1013	916	2581	2435	2168	1754	1461	1266	1145
	2,3		251	244	393	382	1940	1830	1629	1318	1098	952	860	2425	2288	2036	1648	1373	1190	1075
	4,5		251	244	393	382	1778	1677	1493	1207	1006	872	788	2223	2096	1866	1509	1258	1090	985
	6-9		204	198	319	310	1098	1036	922	746	622	539	487	1373	1295	1153	933	778	674	609
20,001 - 25,000	1	7	274	266	427	415	2382	2247	2000	1618	1348	1168	1056	2978	2809	2500	2023	1685	1460	1320
	2,3		274	266	427	415	2236	2109	1877	1518	1265	1097	991	2795	2636	2346	1898	1581	1371	1239
	4,5		274	266	427	415	2048	1932	1719	1391	1159	1005	908	2560	2415	2149	1739	1449	1256	1135
	6-9		221	215	346	336	1255	1184	1054	852	710	616	556	1569	1480	1318	1065	888	770	695
25,001 - 40,000	1	8	307	298	480	466	2711	2558	2277	1842	1535	1330	1202	3389	3198	2846	2303	1919	1663	1503
	2,3		307	298	480	466	2544	2400	2136	1728	1440	1248	1128	3180	3000	2670	2160	1800	1560	1410
	4,5		307	298	480	466	2329	2197	1955	1582	1318	1142	1033	2911	2746	2444	1978	1648	1428	1291
	6-9		248	241	387	376	1417	1337	1190	963	802	695	628	1771	1671	1488	1204	1003	869	785
40,001 - 65,000	1	10	363	352	567	550	3511	3312	2948	2385	1987	1722	1557	4389	4140	3685	2981	2484	2153	1946
	2,3		363	352	567	550	3290	3104	2763	2235	1862	1614	1459	4113	3880	3454	2794	2328	2018	1824
	4,5		363	352	567	550	3008	2838	2526	2043	1703	1476	1334	3760	3548	3158	2554	2129	1845	1668
	6-9		291	283	455	442	1815	1712	1524	1233	1027	890	805	2269	2140	1905	1541	1284	1113	1006
65,001 - 90,000	1	11	397	385	619	601	3839	3622	3224	2608	2173	1883	1702	4799	4528	4030	3260	2716	2354	2128
	2,3		397	385	619	601	3598	3394	3021	2444	2036	1765	1595	4498	4243	3776	3055	2545	2206	1994
	4,5		397	385	619	601	3287	3101	2760	2233	1861	1613	1457	4109	3876	3450	2791	2326	2016	1821
	6-9		318	309	497	483	1977	1865	1660	1343	1119	970	877	2471	2331	2075	1679	1399	1213	1096
Charge per \$1000 over \$90,000	1	12	1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	2,3		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	4,5		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	6-9		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$137
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	103	98	158	153	561	529	471	381	317	275	249	701	661	589	476	396	344	311
	2,3		103	98	158	153	533	503	448	362	302	262	236	666	629	560	453	378	328	295
	4,5		103	98	158	153	499	471	419	339	283	245	221	624	589	524	424	354	306	276
	6-9		88	83	134	129	353	333	296	240	200	173	157	441	416	370	300	250	216	196
4,501 - 6,000	1	2	103	98	158	153	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	2,3		103	98	158	153	545	514	457	370	308	267	242	681	643	571	463	385	334	303
	4,5		103	98	158	153	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		88	83	134	129	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	103	98	158	153	678	640	570	461	384	333	301	848	800	713	576	480	416	376
	2,3		103	98	158	153	643	607	540	437	364	316	285	804	759	675	546	455	395	356
	4,5		103	98	158	153	599	565	503	407	339	294	266	749	706	629	509	424	368	333
	6-9		88	83	134	129	411	388	345	279	233	202	182	514	485	431	349	291	253	228
8,001 - 10,000	1	4	145	140	225	218	1007	950	846	684	570	494	447	1259	1188	1058	855	713	618	559
	2,3		145	140	225	218	951	897	798	646	538	466	422	1189	1121	998	808	673	583	528
	4,5		145	140	225	218	879	829	738	597	497	431	390	1099	1036	923	746	621	539	488
	6-9		120	115	185	180	575	542	482	390	325	282	255	719	678	603	488	406	353	319
10,001 - 15,000	1	5	204	198	318	309	1324	1249	1112	899	749	649	587	1655	1561	1390	1124	936	811	734
	2,3		204	198	318	309	1248	1177	1048	847	706	612	553	1560	1471	1310	1059	883	765	691
	4,5		204	198	318	309	1149	1084	965	780	650	564	509	1436	1355	1206	975	813	705	636
	6-9		167	162	261	253	731	690	614	497	414	359	324	914	863	768	621	518	449	405
15,001 - 20,000	1	6	251	244	393	382	2065	1948	1734	1403	1169	1013	916	2581	2435	2168	1754	1461	1266	1145
	2,3		251	244	393	382	1940	1830	1629	1318	1098	952	860	2425	2288	2036	1648	1373	1190	1075
	4,5		251	244	393	382	1778	1677	1493	1207	1006	872	788	2223	2096	1866	1509	1258	1090	985
	6-9		204	198	319	310	1098	1036	922	746	622	539	487	1373	1295	1153	933	778	674	609
20,001 - 25,000	1	7	274	266	427	415	2382	2247	2000	1618	1348	1168	1056	2978	2809	2500	2023	1685	1460	1320
	2,3		274	266	427	415	2236	2109	1877	1518	1265	1097	991	2795	2636	2346	1898	1581	1371	1239
	4,5		274	266	427	415	2048	1932	1719	1391	1159	1005	908	2560	2415	2149	1739	1449	1256	1135
	6-9		221	215	346	336	1255	1184	1054	852	710	616	556	1569	1480	1318	1065	888	770	695
25,001 - 40,000	1	8	307	298	480	466	2711	2558	2277	1842	1535	1330	1202	3389	3198	2846	2303	1919	1663	1503
	2,3		307	298	480	466	2544	2400	2136	1728	1440	1248	1128	3180	3000	2670	2160	1800	1560	1410
	4,5		307	298	480	466	2329	2197	1955	1582	1318	1142	1033	2911	2746	2444	1978	1648	1428	1291
	6-9		248	241	387	376	1417	1337	1190	963	802	695	628	1771	1671	1488	1204	1003	869	785
40,001 - 65,000	1	10	363	352	567	550	3511	3312	2948	2385	1987	1722	1557	4389	4140	3685	2981	2484	2153	1946
	2,3		363	352	567	550	3290	3104	2763	2235	1862	1614	1459	4113	3880	3454	2794	2328	2018	1824
	4,5		363	352	567	550	3008	2838	2526	2043	1703	1476	1334	3760	3548	3158	2554	2129	1845	1668
	6-9		291	283	455	442	1815	1712	1524	1233	1027	890	805	2269	2140	1905	1541	1284	1113	1006
65,001 - 90,000	1	11	397	385	619	601	3839	3622	3224	2608	2173	1883	1702	4799	4528	4030	3260	2716	2354	2128
	2,3		397	385	619	601	3598	3394	3021	2444	2036	1765	1595	4498	4243	3776	3055	2545	2206	1994
	4,5		397	385	619	601	3287	3101	2760	2233	1861	1613	1457	4109	3876	3450	2791	2326	2016	1821
	6-9		318	309	497	483	1977	1865	1660	1343	1119	970	877	2471	2331	2075	1679	1399	1213	1096
Charge per \$1000 over \$90,000	1	12	1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	2,3		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	4,5		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	6-9		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$137
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	103	98	158	153	561	529	471	381	317	275	249	701	661	589	476	396	344	311
	2,3		103	98	158	153	533	503	448	362	302	262	236	666	629	560	453	378	328	295
	4,5		103	98	158	153	499	471	419	339	283	245	221	624	589	524	424	354	306	276
	6-9		88	83	134	129	353	333	296	240	200	173	157	441	416	370	300	250	216	196
4,501 - 6,000	1	2	103	98	158	153	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	2,3		103	98	158	153	545	514	457	370	308	267	242	681	643	571	463	385	334	303
	4,5		103	98	158	153	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		88	83	134	129	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	103	98	158	153	678	640	570	461	384	333	301	848	800	713	576	480	416	376
	2,3		103	98	158	153	643	607	540	437	364	316	285	804	759	675	546	455	395	356
	4,5		103	98	158	153	599	565	503	407	339	294	266	749	706	629	509	424	368	333
	6-9		88	83	134	129	411	388	345	279	233	202	182	514	485	431	349	291	253	228
8,001 - 10,000	1	4	145	140	225	218	1007	950	846	684	570	494	447	1259	1188	1058	855	713	618	559
	2,3		145	140	225	218	951	897	798	646	538	466	422	1189	1121	998	808	673	583	528
	4,5		145	140	225	218	879	829	738	597	497	431	390	1099	1036	923	746	621	539	488
	6-9		120	115	185	180	575	542	482	390	325	282	255	719	678	603	488	406	353	319
10,001 - 15,000	1	5	204	198	318	309	1324	1249	1112	899	749	649	587	1655	1561	1390	1124	936	811	734
	2,3		204	198	318	309	1248	1177	1048	847	706	612	553	1560	1471	1310	1059	883	765	691
	4,5		204	198	318	309	1149	1084	965	780	650	564	509	1436	1355	1206	975	813	705	636
	6-9		167	162	261	253	731	690	614	497	414	359	324	914	863	768	621	518	449	405
15,001 - 20,000	1	6	251	244	393	382	2065	1948	1734	1403	1169	1013	916	2581	2435	2168	1754	1461	1266	1145
	2,3		251	244	393	382	1940	1830	1629	1318	1098	952	860	2425	2288	2036	1648	1373	1190	1075
	4,5		251	244	393	382	1778	1677	1493	1207	1006	872	788	2223	2096	1866	1509	1258	1090	985
	6-9		204	198	319	310	1098	1036	922	746	622	539	487	1373	1295	1153	933	778	674	609
20,001 - 25,000	1	7	274	266	427	415	2382	2247	2000	1618	1348	1168	1056	2978	2809	2500	2023	1685	1460	1320
	2,3		274	266	427	415	2236	2109	1877	1518	1265	1097	991	2795	2636	2346	1898	1581	1371	1239
	4,5		274	266	427	415	2048	1932	1719	1391	1159	1005	908	2560	2415	2149	1739	1449	1256	1135
	6-9		221	215	346	336	1255	1184	1054	852	710	616	556	1569	1480	1318	1065	888	770	695
25,001 - 40,000	1	8	307	298	480	466	2711	2558	2277	1842	1535	1330	1202	3389	3198	2846	2303	1919	1663	1503
	2,3		307	298	480	466	2544	2400	2136	1728	1440	1248	1128	3180	3000	2670	2160	1800	1560	1410
	4,5		307	298	480	466	2329	2197	1955	1582	1318	1142	1033	2911	2746	2444	1978	1648	1428	1291
	6-9		248	241	387	376	1417	1337	1190	963	802	695	628	1771	1671	1488	1204	1003	869	785
40,001 - 65,000	1	10	363	352	567	550	3511	3312	2948	2385	1987	1722	1557	4389	4140	3685	2981	2484	2153	1946
	2,3		363	352	567	550	3290	3104	2763	2235	1862	1614	1459	4113	3880	3454	2794	2328	2018	1824
	4,5		363	352	567	550	3008	2838	2526	2043	1703	1476	1334	3760	3548	3158	2554	2129	1845	1668
	6-9		291	283	455	442	1815	1712	1524	1233	1027	890	805	2269	2140	1905	1541	1284	1113	1006
65,001 - 90,000	1	11	397	385	619	601	3839	3622	3224	2608	2173	1883	1702	4799	4528	4030	3260	2716	2354	2128
	2,3		397	385	619	601	3598	3394	3021	2444	2036	1765	1595	4498	4243	3776	3055	2545	2206	1994
	4,5		397	385	619	601	3287	3101	2760	2233	1861	1613	1457	4109	3876	3450	2791	2326	2016	1821
	6-9		318	309	497	483	1977	1865	1660	1343	1119	970	877	2471	2331	2075	1679	1399	1213	1096
Charge per \$1000 over \$90,000	1	12	1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	2,3		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	4,5		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	6-9		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$137
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	103	98	158	153	561	529	471	381	317	275	249	701	661	589	476	396	344	311
	2,3		103	98	158	153	533	503	448	362	302	262	236	666	629	560	453	378	328	295
	4,5		103	98	158	153	499	471	419	339	283	245	221	624	589	524	424	354	306	276
	6-9		88	83	134	129	353	333	296	240	200	173	157	441	416	370	300	250	216	196
4,501 - 6,000	1	2	103	98	158	153	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	2,3		103	98	158	153	545	514	457	370	308	267	242	681	643	571	463	385	334	303
	4,5		103	98	158	153	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		88	83	134	129	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	103	98	158	153	678	640	570	461	384	333	301	848	800	713	576	480	416	376
	2,3		103	98	158	153	643	607	540	437	364	316	285	804	759	675	546	455	395	356
	4,5		103	98	158	153	599	565	503	407	339	294	266	749	706	629	509	424	368	333
	6-9		88	83	134	129	411	388	345	279	233	202	182	514	485	431	349	291	253	228
8,001 - 10,000	1	4	145	140	225	218	1007	950	846	684	570	494	447	1259	1188	1058	855	713	618	559
	2,3		145	140	225	218	951	897	798	646	538	466	422	1189	1121	998	808	673	583	528
	4,5		145	140	225	218	879	829	738	597	497	431	390	1099	1036	923	746	621	539	488
	6-9		120	115	185	180	575	542	482	390	325	282	255	719	678	603	488	406	353	319
10,001 - 15,000	1	5	204	198	318	309	1324	1249	1112	899	749	649	587	1655	1561	1390	1124	936	811	734
	2,3		204	198	318	309	1248	1177	1048	847	706	612	553	1560	1471	1310	1059	883	765	691
	4,5		204	198	318	309	1149	1084	965	780	650	564	509	1436	1355	1206	975	813	705	636
	6-9		167	162	261	253	731	690	614	497	414	359	324	914	863	768	621	518	449	405
15,001 - 20,000	1	6	251	244	393	382	2065	1948	1734	1403	1169	1013	916	2581	2435	2168	1754	1461	1266	1145
	2,3		251	244	393	382	1940	1830	1629	1318	1098	952	860	2425	2288	2036	1648	1373	1190	1075
	4,5		251	244	393	382	1778	1677	1493	1207	1006	872	788	2223	2096	1866	1509	1258	1090	985
	6-9		204	198	319	310	1098	1036	922	746	622	539	487	1373	1295	1153	933	778	674	609
20,001 - 25,000	1	7	274	266	427	415	2382	2247	2000	1618	1348	1168	1056	2978	2809	2500	2023	1685	1460	1320
	2,3		274	266	427	415	2236	2109	1877	1518	1265	1097	991	2795	2636	2346	1898	1581	1371	1239
	4,5		274	266	427	415	2048	1932	1719	1391	1159	1005	908	2560	2415	2149	1739	1449	1256	1135
	6-9		221	215	346	336	1255	1184	1054	852	710	616	556	1569	1480	1318	1065	888	770	695
25,001 - 40,000	1	8	307	298	480	466	2711	2558	2277	1842	1535	1330	1202	3389	3198	2846	2303	1919	1663	1503
	2,3		307	298	480	466	2544	2400	2136	1728	1440	1248	1128	3180	3000	2670	2160	1800	1560	1410
	4,5		307	298	480	466	2329	2197	1955	1582	1318	1142	1033	2911	2746	2444	1978	1648	1428	1291
	6-9		248	241	387	376	1417	1337	1190	963	802	695	628	1771	1671	1488	1204	1003	869	785
40,001 - 65,000	1	10	363	352	567	550	3511	3312	2948	2385	1987	1722	1557	4389	4140	3685	2981	2484	2153	1946
	2,3		363	352	567	550	3290	3104	2763	2235	1862	1614	1459	4113	3880	3454	2794	2328	2018	1824
	4,5		363	352	567	550	3008	2838	2526	2043	1703	1476	1334	3760	3548	3158	2554	2129	1845	1668
	6-9		291	283	455	442	1815	1712	1524	1233	1027	890	805	2269	2140	1905	1541	1284	1113	1006
65,001 - 90,000	1	11	397	385	619	601	3839	3622	3224	2608	2173	1883	1702	4799	4528	4030	3260	2716	2354	2128
	2,3		397	385	619	601	3598	3394	3021	2444	2036	1765	1595	4498	4243	3776	3055	2545	2206	1994
	4,5		397	385	619	601	3287	3101	2760	2233	1861	1613	1457	4109	3876	3450	2791	2326	2016	1821
	6-9		318	309	497	483	1977	1865	1660	1343	1119	970	877	2471	2331	2075	1679	1399	1213	1096
Charge per \$1000 over \$90,000	1	12	1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	2,3		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	4,5		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	6-9		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$137
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	103	98	158	153	561	529	471	381	317	275	249	701	661	589	476	396	344	311
	2,3		103	98	158	153	533	503	448	362	302	262	236	666	629	560	453	378	328	295
	4,5		103	98	158	153	499	471	419	339	283	245	221	624	589	524	424	354	306	276
	6-9		88	83	134	129	353	333	296	240	200	173	157	441	416	370	300	250	216	196
4,501 - 6,000	1	2	103	98	158	153	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	2,3		103	98	158	153	545	514	457	370	308	267	242	681	643	571	463	385	334	303
	4,5		103	98	158	153	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		88	83	134	129	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	103	98	158	153	678	640	570	461	384	333	301	848	800	713	576	480	416	376
	2,3		103	98	158	153	643	607	540	437	364	316	285	804	759	675	546	455	395	356
	4,5		103	98	158	153	599	565	503	407	339	294	266	749	706	629	509	424	368	333
	6-9		88	83	134	129	411	388	345	279	233	202	182	514	485	431	349	291	253	228
8,001 - 10,000	1	4	145	140	225	218	1007	950	846	684	570	494	447	1259	1188	1058	855	713	618	559
	2,3		145	140	225	218	951	897	798	646	538	466	422	1189	1121	998	808	673	583	528
	4,5		145	140	225	218	879	829	738	597	497	431	390	1099	1036	923	746	621	539	488
	6-9		120	115	185	180	575	542	482	390	325	282	255	719	678	603	488	406	353	319
10,001 - 15,000	1	5	204	198	318	309	1324	1249	1112	899	749	649	587	1655	1561	1390	1124	936	811	734
	2,3		204	198	318	309	1248	1177	1048	847	706	612	553	1560	1471	1310	1059	883	765	691
	4,5		204	198	318	309	1149	1084	965	780	650	564	509	1436	1355	1206	975	813	705	636
	6-9		167	162	261	253	731	690	614	497	414	359	324	914	863	768	621	518	449	405
15,001 - 20,000	1	6	251	244	393	382	2065	1948	1734	1403	1169	1013	916	2581	2435	2168	1754	1461	1266	1145
	2,3		251	244	393	382	1940	1830	1629	1318	1098	952	860	2425	2288	2036	1648	1373	1190	1075
	4,5		251	244	393	382	1778	1677	1493	1207	1006	872	788	2223	2096	1866	1509	1258	1090	985
	6-9		204	198	319	310	1098	1036	922	746	622	539	487	1373	1295	1153	933	778	674	609
20,001 - 25,000	1	7	274	266	427	415	2382	2247	2000	1618	1348	1168	1056	2978	2809	2500	2023	1685	1460	1320
	2,3		274	266	427	415	2236	2109	1877	1518	1265	1097	991	2795	2636	2346	1898	1581	1371	1239
	4,5		274	266	427	415	2048	1932	1719	1391	1159	1005	908	2560	2415	2149	1739	1449	1256	1135
	6-9		221	215	346	336	1255	1184	1054	852	710	616	556	1569	1480	1318	1065	888	770	695
25,001 - 40,000	1	8	307	298	480	466	2711	2558	2277	1842	1535	1330	1202	3389	3198	2846	2303	1919	1663	1503
	2,3		307	298	480	466	2544	2400	2136	1728	1440	1248	1128	3180	3000	2670	2160	1800	1560	1410
	4,5		307	298	480	466	2329	2197	1955	1582	1318	1142	1033	2911	2746	2444	1978	1648	1428	1291
	6-9		248	241	387	376	1417	1337	1190	963	802	695	628	1771	1671	1488	1204	1003	869	785
40,001 - 65,000	1	10	363	352	567	550	3511	3312	2948	2385	1987	1722	1557	4389	4140	3685	2981	2484	2153	1946
	2,3		363	352	567	550	3290	3104	2763	2235	1862	1614	1459	4113	3880	3454	2794	2328	2018	1824
	4,5		363	352	567	550	3008	2838	2526	2043	1703	1476	1334	3760	3548	3158	2554	2129	1845	1668
	6-9		291	283	455	442	1815	1712	1524	1233	1027	890	805	2269	2140	1905	1541	1284	1113	1006
65,001 - 90,000	1	11	397	385	619	601	3839	3622	3224	2608	2173	1883	1702	4799	4528	4030	3260	2716	2354	2128
	2,3		397	385	619	601	3598	3394	3021	2444	2036	1765	1595	4498	4243	3776	3055	2545	2206	1994
	4,5		397	385	619	601	3287	3101	2760	2233	1861	1613	1457	4109	3876	3450	2791	2326	2016	1821
	6-9		318	309	497	483	1977	1865	1660	1343	1119	970	877	2471	2331	2075	1679	1399	1213	1096
Charge per \$1000 over \$90,000	1	12	1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	2,3		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	4,5		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	6-9		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$137
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	103	98	158	153	561	529	471	381	317	275	249	701	661	589	476	396	344	311
	2,3		103	98	158	153	533	503	448	362	302	262	236	666	629	560	453	378	328	295
	4,5		103	98	158	153	499	471	419	339	283	245	221	624	589	524	424	354	306	276
	6-9		88	83	134	129	353	333	296	240	200	173	157	441	416	370	300	250	216	196
4,501 - 6,000	1	2	103	98	158	153	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	2,3		103	98	158	153	545	514	457	370	308	267	242	681	643	571	463	385	334	303
	4,5		103	98	158	153	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		88	83	134	129	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	103	98	158	153	678	640	570	461	384	333	301	848	800	713	576	480	416	376
	2,3		103	98	158	153	643	607	540	437	364	316	285	804	759	675	546	455	395	356
	4,5		103	98	158	153	599	565	503	407	339	294	266	749	706	629	509	424	368	333
	6-9		88	83	134	129	411	388	345	279	233	202	182	514	485	431	349	291	253	228
8,001 - 10,000	1	4	145	140	225	218	1007	950	846	684	570	494	447	1259	1188	1058	855	713	618	559
	2,3		145	140	225	218	951	897	798	646	538	466	422	1189	1121	998	808	673	583	528
	4,5		145	140	225	218	879	829	738	597	497	431	390	1099	1036	923	746	621	539	488
	6-9		120	115	185	180	575	542	482	390	325	282	255	719	678	603	488	406	353	319
10,001 - 15,000	1	5	204	198	318	309	1324	1249	1112	899	749	649	587	1655	1561	1390	1124	936	811	734
	2,3		204	198	318	309	1248	1177	1048	847	706	612	553	1560	1471	1310	1059	883	765	691
	4,5		204	198	318	309	1149	1084	965	780	650	564	509	1436	1355	1206	975	813	705	636
	6-9		167	162	261	253	731	690	614	497	414	359	324	914	863	768	621	518	449	405
15,001 - 20,000	1	6	251	244	393	382	2065	1948	1734	1403	1169	1013	916	2581	2435	2168	1754	1461	1266	1145
	2,3		251	244	393	382	1940	1830	1629	1318	1098	952	860	2425	2288	2036	1648	1373	1190	1075
	4,5		251	244	393	382	1778	1677	1493	1207	1006	872	788	2223	2096	1866	1509	1258	1090	985
	6-9		204	198	319	310	1098	1036	922	746	622	539	487	1373	1295	1153	933	778	674	609
20,001 - 25,000	1	7	274	266	427	415	2382	2247	2000	1618	1348	1168	1056	2978	2809	2500	2023	1685	1460	1320
	2,3		274	266	427	415	2236	2109	1877	1518	1265	1097	991	2795	2636	2346	1898	1581	1371	1239
	4,5		274	266	427	415	2048	1932	1719	1391	1159	1005	908	2560	2415	2149	1739	1449	1256	1135
	6-9		221	215	346	336	1255	1184	1054	852	710	616	556	1569	1480	1318	1065	888	770	695
25,001 - 40,000	1	8	307	298	480	466	2711	2558	2277	1842	1535	1330	1202	3389	3198	2846	2303	1919	1663	1503
	2,3		307	298	480	466	2544	2400	2136	1728	1440	1248	1128	3180	3000	2670	2160	1800	1560	1410
	4,5		307	298	480	466	2329	2197	1955	1582	1318	1142	1033	2911	2746	2444	1978	1648	1428	1291
	6-9		248	241	387	376	1417	1337	1190	963	802	695	628	1771	1671	1488	1204	1003	869	785
40,001 - 65,000	1	10	363	352	567	550	3511	3312	2948	2385	1987	1722	1557	4389	4140	3685	2981	2484	2153	1946
	2,3		363	352	567	550	3290	3104	2763	2235	1862	1614	1459	4113	3880	3454	2794	2328	2018	1824
	4,5		363	352	567	550	3008	2838	2526	2043	1703	1476	1334	3760	3548	3158	2554	2129	1845	1668
	6-9		291	283	455	442	1815	1712	1524	1233	1027	890	805	2269	2140	1905	1541	1284	1113	1006
65,001 - 90,000	1	11	397	385	619	601	3839	3622	3224	2608	2173	1883	1702	4799	4528	4030	3260	2716	2354	2128
	2,3		397	385	619	601	3598	3394	3021	2444	2036	1765	1595	4498	4243	3776	3055	2545	2206	1994
	4,5		397	385	619	601	3287	3101	2760	2233	1861	1613	1457	4109	3876	3450	2791	2326	2016	1821
	6-9		318	309	497	483	1977	1865	1660	1343	1119	970	877	2471	2331	2075	1679	1399	1213	1096
Charge per \$1000 over \$90,000	1	12	1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	2,3		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	4,5		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22
	6-9		1.25	1.21	1.95	1.89	27.46	25.91	23.06	18.65	15.54	11.99	12.18	34.33	32.38	28.82	23.32	19.43	14.99	15.22

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$137
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	59	54	90	85	266	251	223	181	151	131	118	333	314	279	226	189	164	148
	2,3		59	54	90	85	258	243	216	175	146	126	114	323	304	270	219	183	158	143
	4,5		59	54	90	85	248	234	208	168	140	122	110	310	293	260	210	175	153	138
	6-9		53	48	80	75	207	195	174	140	117	101	92	259	244	218	175	146	126	115
4,501 - 6,000	1	2	59	54	90	85	268	253	225	182	152	132	119	335	316	281	228	190	165	149
	2,3		59	54	90	85	261	246	219	177	148	128	116	326	308	274	221	185	160	145
	4,5		59	54	90	85	251	237	211	171	142	123	111	314	296	264	214	178	154	139
	6-9		53	48	80	75	209	197	175	142	118	102	93	261	246	219	178	148	128	116
6,001 - 8,000	1	3	59	54	90	85	299	282	251	203	169	147	133	374	353	314	254	211	184	166
	2,3		59	54	90	85	289	273	243	197	164	142	128	361	341	304	246	205	178	160
	4,5		59	54	90	85	277	261	232	188	157	136	123	346	326	290	235	196	170	154
	6-9		53	48	80	75	224	211	188	152	127	110	99	280	264	235	190	159	138	124
8,001 - 10,000	1	4	76	71	116	111	392	370	329	266	222	192	174	490	463	411	333	278	240	218
	2,3		76	71	116	111	376	355	316	256	213	185	167	470	444	395	320	266	231	209
	4,5		76	71	116	111	355	335	298	241	201	174	157	444	419	373	301	251	218	196
	6-9		66	61	101	96	269	254	226	183	152	132	119	336	318	283	229	190	165	149
10,001 - 15,000	1	5	100	95	153	148	481	454	404	327	272	236	213	601	568	505	409	340	295	266
	2,3		100	95	153	148	460	434	386	312	260	226	204	575	543	483	390	325	283	255
	4,5		100	95	153	148	431	407	362	293	244	212	191	539	509	453	366	305	265	239
	6-9		85	80	130	125	314	296	263	213	178	154	139	393	370	329	266	223	193	174
15,001 - 20,000	1	6	118	113	182	177	691	652	580	469	391	339	306	864	815	725	586	489	424	383
	2,3		118	113	182	177	655	618	550	445	371	321	290	819	773	688	556	464	401	363
	4,5		118	113	182	177	610	575	512	414	345	299	270	763	719	640	518	431	374	338
	6-9		100	95	153	148	418	394	351	284	236	205	185	523	493	439	355	295	256	231
20,001 - 25,000	1	7	127	122	196	190	781	737	656	531	442	383	346	976	921	820	664	553	479	433
	2,3		127	122	196	190	740	698	621	503	419	363	328	925	873	776	629	524	454	410
	4,5		127	122	196	190	686	647	576	466	388	336	304	858	809	720	583	485	420	380
	6-9		106	101	163	158	462	436	388	314	262	227	205	578	545	485	393	328	284	256
25,001 - 40,000	1	8	139	134	216	210	873	824	733	593	494	428	387	1091	1030	916	741	618	535	484
	2,3		139	134	216	210	827	780	694	562	468	406	367	1034	975	868	703	585	508	459
	4,5		139	134	216	210	765	722	643	520	433	375	339	956	903	804	650	541	469	424
	6-9		116	111	179	174	508	479	426	345	287	249	225	635	599	533	431	359	311	281
40,001 - 65,000	1	10	161	156	251	244	1100	1038	924	747	623	540	488	1375	1298	1155	934	779	675	610
	2,3		161	156	251	244	1038	979	871	705	587	509	460	1298	1224	1089	881	734	636	575
	4,5		161	156	251	244	958	904	805	651	542	470	425	1198	1130	1006	814	678	588	531
	6-9		134	129	207	201	620	585	521	421	351	304	275	775	731	651	526	439	380	344
65,001 - 90,000	1	11	175	170	273	265	1193	1125	1001	810	675	585	529	1491	1406	1251	1013	844	731	661
	2,3		175	170	273	265	1125	1061	944	764	637	552	499	1406	1326	1180	955	796	690	624
	4,5		175	170	273	265	1037	978	870	704	587	509	460	1296	1223	1088	880	734	636	575
	6-9		144	139	224	217	666	628	559	452	377	327	295	833	785	699	565	471	409	369
Charge per \$1000 over \$90,000	1	12	0.50	0.48	0.78	0.76	7.77	7.33	6.52	5.28	4.40	3.39	3.44	9.71	9.16	8.15	6.60	5.50	4.24	4.31
	2,3		0.50	0.48	0.78	0.76	7.77	7.33	6.52	5.28	4.40	3.39	3.44	9.71	9.16	8.15	6.60	5.50	4.24	4.31
	4,5		0.50	0.48	0.78	0.76	7.77	7.33	6.52	5.28	4.40	3.39	3.44	9.71	9.16	8.15	6.60	5.50	4.24	4.31
	6-9		0.50	0.48	0.78	0.76	7.77	7.33	6.52	5.28	4.40	3.39	3.44	9.71	9.16	8.15	6.60	5.50	4.24	4.31

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	\$ 9
\$ 500 Deductible	\$ 11
\$1000 Deductible	\$ 18
\$2000 Deductible	\$ 28
\$3000 Deductible	\$ 35
\$4000 Deductible	\$ 39
\$5000 Deductible	\$ 42

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$9
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	68	63	104	99	288	272	242	196	163	141	128	360	340	303	245	204	176	160
	2,3		68	63	104	99	279	263	234	189	158	137	124	349	329	293	236	198	171	155
	4,5		68	63	104	99	267	252	224	181	151	131	118	334	315	280	226	189	164	148
	6-9		60	55	91	86	218	206	183	148	124	107	97	273	258	229	185	155	134	121
4,501 - 6,000	1	2	68	63	104	99	292	275	245	198	165	143	129	365	344	306	248	206	179	161
	2,3		68	63	104	99	282	266	237	192	160	138	125	353	333	296	240	200	173	156
	4,5		68	63	104	99	270	255	227	184	153	133	120	338	319	284	230	191	166	150
	6-9		60	55	91	86	219	207	184	149	124	108	97	274	259	230	186	155	135	121
6,001 - 8,000	1	3	68	63	104	99	328	309	275	222	185	161	145	410	386	344	278	231	201	181
	2,3		68	63	104	99	316	298	265	215	179	155	140	395	373	331	269	224	194	175
	4,5		68	63	104	99	301	284	253	204	170	148	133	376	355	316	255	213	185	166
	6-9		60	55	91	86	237	224	199	161	134	116	105	296	280	249	201	168	145	131
8,001 - 10,000	1	4	89	84	137	132	438	413	368	297	248	215	194	548	516	460	371	310	269	243
	2,3		89	84	137	132	419	395	352	284	237	205	186	524	494	440	355	296	256	233
	4,5		89	84	137	132	394	372	331	268	223	193	175	493	465	414	335	279	241	219
	6-9		77	72	118	113	293	276	246	199	166	144	130	366	345	308	249	208	180	163
10,001 - 15,000	1	5	120	115	185	180	545	514	457	370	308	267	242	681	643	571	463	385	334	303
	2,3		120	115	185	180	519	490	436	353	294	255	230	649	613	545	441	368	319	288
	4,5		120	115	185	180	485	458	408	330	275	238	215	606	573	510	413	344	298	269
	6-9		102	97	156	151	346	326	290	235	196	170	153	433	408	363	294	245	213	191
15,001 - 20,000	1	6	145	140	226	219	794	749	667	539	449	389	352	993	936	834	674	561	486	440
	2,3		145	140	226	219	753	710	632	511	426	369	334	941	888	790	639	533	461	418
	4,5		145	140	226	219	697	658	586	474	395	342	309	871	823	733	593	494	428	386
	6-9		121	116	186	181	469	442	393	318	265	230	208	586	553	491	398	331	288	260
20,001 - 25,000	1	7	155	150	242	235	901	850	757	612	510	442	400	1126	1063	946	765	638	553	500
	2,3		155	150	242	235	852	804	716	579	482	418	378	1065	1005	895	724	603	523	473
	4,5		155	150	242	235	789	744	662	536	446	387	350	986	930	828	670	558	484	438
	6-9		129	124	200	194	522	492	438	354	295	256	231	653	615	548	443	369	320	289
25,001 - 40,000	1	8	173	168	270	262	1012	955	850	688	573	497	449	1265	1194	1063	860	716	621	561
	2,3		173	168	270	262	956	902	803	649	541	469	424	1195	1128	1004	811	676	586	530
	4,5		173	168	270	262	883	833	741	600	500	433	392	1104	1041	926	750	625	541	490
	6-9		143	138	221	215	577	544	484	392	326	283	256	721	680	605	490	408	354	320
40,001 - 65,000	1	10	202	196	315	306	1282	1209	1076	870	725	629	568	1603	1511	1345	1088	906	786	710
	2,3		202	196	315	306	1207	1139	1014	820	683	592	535	1509	1424	1268	1025	854	740	669
	4,5		202	196	315	306	1112	1049	934	755	629	545	493	1390	1311	1168	944	786	681	616
	6-9		165	160	258	250	710	670	596	482	402	348	315	888	838	745	603	503	435	394
65,001 - 90,000	1	11	219	213	343	333	1392	1313	1169	945	788	683	617	1740	1641	1461	1181	985	854	771
	2,3		219	213	343	333	1311	1237	1101	891	742	643	581	1639	1546	1376	1114	928	804	726
	4,5		219	213	343	333	1206	1138	1013	819	683	592	535	1508	1423	1266	1024	854	740	669
	6-9		178	173	279	271	764	721	642	519	433	375	339	955	901	803	649	541	469	424
Charge per \$1000 over \$90,000	1	12	0.65	0.63	1.02	0.99	9.25	8.73	7.77	6.28	5.24	4.04	4.10	11.56	10.91	9.71	7.85	6.54	5.05	5.13
	2,3		0.65	0.63	1.02	0.99	9.25	8.73	7.77	6.28	5.24	4.04	4.10	11.56	10.91	9.71	7.85	6.54	5.05	5.13
	4,5		0.65	0.63	1.02	0.99	9.25	8.73	7.77	6.28	5.24	4.04	4.10	11.56	10.91	9.71	7.85	6.54	5.05	5.13
	6-9		0.65	0.63	1.02	0.99	9.25	8.73	7.77	6.28	5.24	4.04	4.10	11.56	10.91	9.71	7.85	6.54	5.05	5.13

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	\$ 11
\$ 500 Deductible	\$ 13
\$1000 Deductible	\$ 22
\$2000 Deductible	\$ 33
\$3000 Deductible	\$ 41
\$4000 Deductible	\$ 46
\$5000 Deductible	\$ 50

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$11
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	68	63	104	99	286	270	240	194	162	140	127	358	338	300	243	203	175	159
	2,3		68	63	104	99	278	262	233	189	157	136	123	348	328	291	236	196	170	154
	4,5		68	63	104	99	266	251	223	181	151	131	118	333	314	279	226	189	164	148
	6-9		60	55	91	86	217	205	182	148	123	107	96	271	256	228	185	154	134	120
4,501 - 6,000	1	2	68	63	104	99	290	274	244	197	164	142	129	363	343	305	246	205	178	161
	2,3		68	63	104	99	281	265	236	191	159	138	125	351	331	295	239	199	173	156
	4,5		68	63	104	99	269	254	226	183	152	132	119	336	318	283	229	190	165	149
	6-9		60	55	91	86	219	207	184	149	124	108	97	274	259	230	186	155	135	121
6,001 - 8,000	1	3	68	63	104	99	325	307	273	221	184	160	144	406	384	341	276	230	200	180
	2,3		68	63	104	99	314	296	263	213	178	154	139	393	370	329	266	223	193	174
	4,5		68	63	104	99	299	282	251	203	169	147	133	374	353	314	254	211	184	166
	6-9		60	55	91	86	236	223	198	161	134	116	105	295	279	248	201	168	145	131
8,001 - 10,000	1	4	89	84	137	132	435	410	365	295	246	213	193	544	513	456	369	308	266	241
	2,3		89	84	137	132	417	393	350	283	236	204	185	521	491	438	354	295	255	231
	4,5		89	84	137	132	392	370	329	266	222	192	174	490	463	411	333	278	240	218
	6-9		77	72	118	113	290	274	244	197	164	142	129	363	343	305	246	205	178	161
10,001 - 15,000	1	5	120	115	185	180	541	510	454	367	306	265	240	676	638	568	459	383	331	300
	2,3		120	115	185	180	515	486	433	350	292	253	228	644	608	541	438	365	316	285
	4,5		120	115	185	180	482	455	405	328	273	237	214	603	569	506	410	341	296	268
	6-9		102	97	156	151	343	324	288	233	194	168	152	429	405	360	291	243	210	190
15,001 - 20,000	1	6	145	140	226	219	788	743	661	535	446	386	349	985	929	826	669	558	483	436
	2,3		145	140	226	219	746	704	627	507	422	366	331	933	880	784	634	528	458	414
	4,5		145	140	226	219	692	653	581	470	392	340	307	865	816	726	588	490	425	384
	6-9		121	116	186	181	465	439	391	316	263	228	206	581	549	489	395	329	285	258
20,001 - 25,000	1	7	155	150	242	235	894	843	750	607	506	438	396	1118	1054	938	759	633	548	495
	2,3		155	150	242	235	845	797	709	574	478	414	375	1056	996	886	718	598	518	469
	4,5		155	150	242	235	782	738	657	531	443	384	347	978	923	821	664	554	480	434
	6-9		129	124	200	194	517	488	434	351	293	254	229	646	610	543	439	366	318	286
25,001 - 40,000	1	8	173	168	270	262	1003	946	842	681	568	492	445	1254	1183	1053	851	710	615	556
	2,3		173	168	270	262	948	894	796	644	536	465	420	1185	1118	995	805	670	581	525
	4,5		173	168	270	262	876	826	735	595	496	430	388	1095	1033	919	744	620	538	485
	6-9		143	138	221	215	572	540	481	389	324	281	254	715	675	601	486	405	351	318
40,001 - 65,000	1	10	202	196	315	306	1270	1198	1066	863	719	623	563	1588	1498	1333	1079	899	779	704
	2,3		202	196	315	306	1197	1129	1005	813	677	587	531	1496	1411	1256	1016	846	734	664
	4,5		202	196	315	306	1102	1040	926	749	624	541	489	1378	1300	1158	936	780	676	611
	6-9		165	160	258	250	704	664	591	478	398	345	312	880	830	739	598	498	431	390
65,001 - 90,000	1	11	219	213	343	333	1379	1301	1158	937	781	677	611	1724	1626	1448	1171	976	846	764
	2,3		219	213	343	333	1299	1225	1090	882	735	637	576	1624	1531	1363	1103	919	796	720
	4,5		219	213	343	333	1195	1127	1003	811	676	586	530	1494	1409	1254	1014	845	733	663
	6-9		178	173	279	271	758	715	636	515	429	372	336	948	894	795	644	536	465	420
Charge per \$1000 over \$90,000	1	12	0.65	0.63	1.02	0.99	9.15	8.64	7.69	6.22	5.18	4.00	4.06	11.44	10.79	9.61	7.77	6.48	5.00	5.07
	2,3		0.65	0.63	1.02	0.99	9.15	8.64	7.69	6.22	5.18	4.00	4.06	11.44	10.79	9.61	7.77	6.48	5.00	5.07
	4,5		0.65	0.63	1.02	0.99	9.15	8.64	7.69	6.22	5.18	4.00	4.06	11.44	10.79	9.61	7.77	6.48	5.00	5.07
	6-9		0.65	0.63	1.02	0.99	9.15	8.64	7.69	6.22	5.18	4.00	4.06	11.44	10.79	9.61	7.77	6.48	5.00	5.07

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

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

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	\$ 11
\$ 500 Deductible	\$ 13
\$1000 Deductible	\$ 22
\$2000 Deductible	\$ 33
\$3000 Deductible	\$ 41
\$4000 Deductible	\$ 46
\$5000 Deductible	\$ 49

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$11
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	71	66	108	103	288	272	242	196	163	141	128	360	340	303	245	204	176	160
	2,3		71	66	108	103	280	264	235	190	158	137	124	350	330	294	238	198	171	155
	4,5		71	66	108	103	268	253	225	182	152	132	119	335	316	281	228	190	165	149
	6-9		62	57	94	89	218	206	183	148	124	107	97	273	258	229	185	155	134	121
4,501 - 6,000	1	2	71	66	108	103	293	276	246	199	166	144	130	366	345	308	249	208	180	163
	2,3		71	66	108	103	283	267	238	192	160	139	125	354	334	298	240	200	174	156
	4,5		71	66	108	103	271	256	228	184	154	133	120	339	320	285	230	193	166	150
	6-9		62	57	94	89	220	208	185	150	125	108	98	275	260	231	188	156	135	123
6,001 - 8,000	1	3	71	66	108	103	329	310	276	223	186	161	146	411	388	345	279	233	201	183
	2,3		71	66	108	103	317	299	266	215	179	155	141	396	374	333	269	224	194	176
	4,5		71	66	108	103	302	285	254	205	171	148	134	378	356	318	256	214	185	168
	6-9		62	57	94	89	239	225	200	162	135	117	106	299	281	250	203	169	146	133
8,001 - 10,000	1	4	94	89	144	139	440	415	369	299	249	216	195	550	519	461	374	311	270	244
	2,3		94	89	144	139	421	397	353	286	238	206	187	526	496	441	358	298	258	234
	4,5		94	89	144	139	396	374	333	269	224	194	176	495	468	416	336	280	243	220
	6-9		81	76	123	118	294	277	247	199	166	144	130	368	346	309	249	208	180	163
10,001 - 15,000	1	5	127	122	196	190	548	517	460	372	310	269	243	685	646	575	465	388	336	304
	2,3		127	122	196	190	522	492	438	354	295	256	231	653	615	548	443	369	320	289
	4,5		127	122	196	190	488	460	409	331	276	239	216	610	575	511	414	345	299	270
	6-9		107	102	164	159	347	327	291	235	196	170	154	434	409	364	294	245	213	193
15,001 - 20,000	1	6	153	148	238	231	799	754	671	543	452	392	354	999	943	839	679	565	490	443
	2,3		153	148	238	231	757	714	635	514	428	371	336	946	893	794	643	535	464	420
	4,5		153	148	238	231	702	662	589	477	397	344	311	878	828	736	596	496	430	389
	6-9		127	122	197	191	471	444	395	320	266	231	209	589	555	494	400	333	289	261
20,001 - 25,000	1	7	164	159	256	249	906	855	761	616	513	445	402	1133	1069	951	770	641	556	503
	2,3		164	159	256	249	856	808	719	582	485	420	380	1070	1010	899	728	606	525	475
	4,5		164	159	256	249	793	748	666	539	449	389	352	991	935	833	674	561	486	440
	6-9		136	131	211	205	525	495	441	356	297	257	233	656	619	551	445	371	321	291
25,001 - 40,000	1	8	183	178	286	278	1019	961	855	692	577	500	452	1274	1201	1069	865	721	625	565
	2,3		183	178	286	278	961	907	807	653	544	472	426	1201	1134	1009	816	680	590	533
	4,5		183	178	286	278	888	838	746	603	503	436	394	1110	1048	933	754	629	545	493
	6-9		151	146	235	228	580	547	487	394	328	284	257	725	684	609	493	410	355	321
40,001 - 65,000	1	10	213	207	334	324	1289	1216	1082	876	730	632	572	1611	1520	1353	1095	913	790	715
	2,3		213	207	334	324	1215	1146	1020	825	688	596	539	1519	1433	1275	1031	860	745	674
	4,5		213	207	334	324	1119	1056	940	760	634	549	496	1399	1320	1175	950	793	686	620
	6-9		175	170	273	265	713	673	599	485	404	350	316	891	841	749	606	505	438	395
65,001 - 90,000	1	11	233	226	364	353	1401	1322	1177	952	793	687	621	1751	1653	1471	1190	991	859	776
	2,3		233	226	364	353	1319	1244	1107	896	746	647	585	1649	1555	1384	1120	933	809	731
	4,5		233	226	364	353	1214	1145	1019	824	687	595	538	1518	1431	1274	1030	859	744	673
	6-9		190	184	296	287	770	726	646	523	436	378	341	963	908	808	654	545	473	426
Charge per \$1000 over \$90,000	1	12	0.70	0.68	1.09	1.06	9.31	8.79	7.82	6.33	5.27	4.07	4.13	11.64	10.98	9.78	7.91	6.59	5.08	5.16
	2,3		0.70	0.68	1.09	1.06	9.31	8.79	7.82	6.33	5.27	4.07	4.13	11.64	10.98	9.78	7.91	6.59	5.08	5.16
	4,5		0.70	0.68	1.09	1.06	9.31	8.79	7.82	6.33	5.27	4.07	4.13	11.64	10.98	9.78	7.91	6.59	5.08	5.16
	6-9		0.70	0.68	1.09	1.06	9.31	8.79	7.82	6.33	5.27	4.07	4.13	11.64	10.98	9.78	7.91	6.59	5.08	5.16

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

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

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	\$ 11
\$ 500 Deductible	\$ 13
\$1000 Deductible	\$ 22
\$2000 Deductible	\$ 34
\$3000 Deductible	\$ 42
\$4000 Deductible	\$ 47
\$5000 Deductible	\$ 50

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 15 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	70	65	107	102	298	281	250	202	169	146	132	373	351	313	253	211	183	165
	2,3		70	65	107	102	287	271	241	195	163	141	127	359	339	301	244	204	176	159
	4,5		70	65	107	102	276	260	231	187	156	135	122	345	325	289	234	195	169	153
	6-9		62	57	94	89	223	210	187	151	126	109	99	279	263	234	189	158	136	124
4,501 - 6,000	1	2	70	65	107	102	301	284	253	204	170	148	133	376	355	316	255	213	185	166
	2,3		70	65	107	102	292	275	245	198	165	143	129	365	344	306	248	206	179	161
	4,5		70	65	107	102	279	263	234	189	158	137	124	349	329	293	236	198	171	155
	6-9		62	57	94	89	225	212	189	153	127	110	100	281	265	236	191	159	138	125
6,001 - 8,000	1	3	70	65	107	102	340	321	286	231	193	167	151	425	401	358	289	241	209	189
	2,3		70	65	107	102	328	309	275	222	185	161	145	410	386	344	278	231	201	181
	4,5		70	65	107	102	312	294	262	212	176	153	138	390	368	328	265	220	191	173
	6-9		62	57	94	89	244	230	205	166	138	120	108	305	288	256	208	173	150	135
8,001 - 10,000	1	4	93	88	143	138	458	432	384	311	259	225	203	573	540	480	389	324	281	254
	2,3		93	88	143	138	438	413	368	297	248	215	194	548	516	460	371	310	269	243
	4,5		93	88	143	138	412	389	346	280	233	202	183	515	486	433	350	291	253	229
	6-9		80	75	122	117	302	285	254	205	171	148	134	378	356	318	256	214	185	168
10,001 - 15,000	1	5	126	121	195	189	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	2,3		126	121	195	189	545	514	457	370	308	267	242	681	643	571	463	385	334	303
	4,5		126	121	195	189	509	480	427	346	288	250	226	636	600	534	433	360	313	283
	6-9		106	101	163	158	359	339	302	244	203	176	159	449	424	378	305	254	220	199
15,001 - 20,000	1	6	152	147	236	229	840	792	705	570	475	412	372	1050	990	881	713	594	515	465
	2,3		152	147	236	229	794	749	667	539	449	389	352	993	936	834	674	561	486	440
	4,5		152	147	236	229	736	694	618	500	416	361	326	920	868	773	625	520	451	408
	6-9		126	121	195	189	491	463	412	333	278	241	218	614	579	515	416	348	301	273
20,001 - 25,000	1	7	163	158	254	247	954	900	801	648	540	468	423	1193	1125	1001	810	675	585	529
	2,3		163	158	254	247	901	850	757	612	510	442	400	1126	1063	946	765	638	553	500
	4,5		163	158	254	247	833	786	700	566	472	409	369	1041	983	875	708	590	511	461
	6-9		136	131	210	204	548	517	460	372	310	269	243	685	646	575	465	388	336	304
25,001 - 40,000	1	8	182	177	284	276	1073	1012	901	729	607	526	476	1341	1265	1126	911	759	658	595
	2,3		182	177	284	276	1012	955	850	688	573	497	449	1265	1194	1063	860	716	621	561
	4,5		182	177	284	276	934	881	784	634	529	458	414	1168	1101	980	793	661	573	518
	6-9		150	145	233	226	606	572	509	412	343	297	269	758	715	636	515	429	371	336
40,001 - 65,000	1	10	212	206	332	322	1360	1283	1142	924	770	667	603	1700	1604	1428	1155	963	834	754
	2,3		212	206	332	322	1282	1209	1076	870	725	629	568	1603	1511	1345	1088	906	786	710
	4,5		212	206	332	322	1180	1113	991	801	668	579	523	1475	1391	1239	1001	835	724	654
	6-9		173	168	271	263	749	707	629	509	424	368	332	936	884	786	636	530	460	415
65,001 - 90,000	1	11	232	225	362	351	1479	1395	1242	1004	837	725	656	1849	1744	1553	1255	1046	906	820
	2,3		232	225	362	351	1392	1313	1169	945	788	683	617	1740	1641	1461	1181	985	854	771
	4,5		232	225	362	351	1279	1207	1074	869	724	628	567	1599	1509	1343	1086	905	785	709
	6-9		187	182	294	285	808	762	678	549	457	396	358	1010	953	848	686	571	495	448
Charge per \$1000 over \$90,000	1	12	0.69	0.67	1.08	1.05	9.89	9.33	8.31	6.72	5.60	4.32	4.39	12.37	11.67	10.38	8.40	7.00	5.40	5.48
	2,3		0.69	0.67	1.08	1.05	9.89	9.33	8.31	6.72	5.60	4.32	4.39	12.37	11.67	10.38	8.40	7.00	5.40	5.48
	4,5		0.69	0.67	1.08	1.05	9.89	9.33	8.31	6.72	5.60	4.32	4.39	12.37	11.67	10.38	8.40	7.00	5.40	5.48
	6-9		0.69	0.67	1.08	1.05	9.89	9.33	8.31	6.72	5.60	4.32	4.39	12.37	11.67	10.38	8.40	7.00	5.40	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.

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	\$ 12
\$ 500 Deductible	\$ 14
\$1000 Deductible	\$ 23
\$2000 Deductible	\$ 36
\$3000 Deductible	\$ 44
\$4000 Deductible	\$ 50
\$5000 Deductible	\$ 54

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 16 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	72	67	109	104	306	289	257	208	173	150	136	383	361	321	260	216	188	170
	2,3		72	67	109	104	296	279	248	201	167	145	131	370	349	310	251	209	181	164
	4,5		72	67	109	104	283	267	238	192	160	139	125	354	334	298	240	200	174	156
	6-9		63	58	96	91	227	214	190	154	128	111	101	284	268	238	193	160	139	126
4,501 - 6,000	1	2	72	67	109	104	311	293	261	211	176	152	138	389	366	326	264	220	190	173
	2,3		72	67	109	104	300	283	252	204	170	147	133	375	354	315	255	213	184	166
	4,5		72	67	109	104	287	271	241	195	163	141	127	359	339	301	244	204	176	159
	6-9		63	58	96	91	229	216	192	156	130	112	102	286	270	240	195	163	140	128
6,001 - 8,000	1	3	72	67	109	104	352	332	295	239	199	173	156	440	415	369	299	249	216	195
	2,3		72	67	109	104	338	319	284	230	191	166	150	423	399	355	288	239	208	188
	4,5		72	67	109	104	321	303	270	218	182	158	142	401	379	338	273	228	198	178
	6-9		63	58	96	91	249	235	209	169	141	122	110	311	294	261	211	176	153	138
8,001 - 10,000	1	4	95	90	146	141	477	450	401	324	270	234	212	596	563	501	405	338	293	265
	2,3		95	90	146	141	456	430	383	310	258	224	202	570	538	479	388	323	280	253
	4,5		95	90	146	141	428	404	360	291	242	210	190	535	505	450	364	303	263	238
	6-9		82	77	125	120	312	294	262	212	176	153	138	390	368	328	265	220	191	173
10,001 - 15,000	1	5	129	124	200	194	599	565	503	407	339	294	266	749	706	629	509	424	368	333
	2,3		129	124	200	194	569	537	478	387	322	279	252	711	671	598	484	403	349	315
	4,5		129	124	200	194	531	501	446	361	301	261	235	664	626	558	451	376	326	294
	6-9		108	103	166	161	372	351	312	253	211	183	165	465	439	390	316	264	229	206
15,001 - 20,000	1	6	156	151	243	236	882	832	740	599	499	433	391	1103	1040	925	749	624	541	489
	2,3		156	151	243	236	834	787	700	567	472	409	370	1043	984	875	709	590	511	463
	4,5		156	151	243	236	773	729	649	525	437	379	343	966	911	811	656	546	474	429
	6-9		129	124	200	194	512	483	430	348	290	251	227	640	604	538	435	363	314	284
20,001 - 25,000	1	7	168	163	262	254	1004	947	843	682	568	492	445	1255	1184	1054	853	710	615	556
	2,3		168	163	262	254	948	894	796	644	536	465	420	1185	1118	995	805	670	581	525
	4,5		168	163	262	254	876	826	735	595	496	430	388	1095	1033	919	744	620	538	485
	6-9		139	134	215	209	572	540	481	389	324	281	254	715	675	601	486	405	351	318
25,001 - 40,000	1	8	186	181	291	283	1130	1066	949	768	640	554	501	1413	1333	1186	960	800	693	626
	2,3		186	181	291	283	1065	1005	894	724	603	523	472	1331	1256	1118	905	754	654	590
	4,5		186	181	291	283	983	927	825	667	556	482	436	1229	1159	1031	834	695	603	545
	6-9		153	148	239	232	635	599	533	431	359	311	282	794	749	666	539	449	389	353
40,001 - 65,000	1	10	218	212	341	331	1435	1354	1205	975	812	704	636	1794	1693	1506	1219	1015	880	795
	2,3		218	212	341	331	1352	1275	1135	918	765	663	599	1690	1594	1419	1148	956	829	749
	4,5		218	212	341	331	1243	1173	1044	845	704	610	551	1554	1466	1305	1056	880	763	689
	6-9		178	173	278	270	787	742	660	534	445	386	349	984	928	825	668	556	483	436
65,001 - 90,000	1	11	238	231	372	361	1561	1473	1311	1061	884	766	692	1951	1841	1639	1326	1105	958	865
	2,3		238	231	372	361	1469	1386	1234	998	832	721	651	1836	1733	1543	1248	1040	901	814
	4,5		238	231	372	361	1349	1273	1133	917	764	662	598	1686	1591	1416	1146	955	828	748
	6-9		194	188	302	293	848	800	712	576	480	416	376	1060	1000	890	720	600	520	470
Charge per \$1000 over \$90,000	1	12	0.71	0.69	1.11	1.08	10.51	9.91	8.82	7.14	5.95	4.59	4.66	13.13	12.39	11.03	8.92	7.43	5.73	5.82
	2,3		0.71	0.69	1.11	1.08	10.51	9.91	8.82	7.14	5.95	4.59	4.66	13.13	12.39	11.03	8.92	7.43	5.73	5.82
	4,5		0.71	0.69	1.11	1.08	10.51	9.91	8.82	7.14	5.95	4.59	4.66	13.13	12.39	11.03	8.92	7.43	5.73	5.82
	6-9		0.71	0.69	1.11	1.08	10.51	9.91	8.82	7.14	5.95	4.59	4.66	13.13	12.39	11.03	8.92	7.43	5.73	5.82

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

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

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	\$ 12
\$ 500 Deductible	\$ 15
\$1000 Deductible	\$ 25
\$2000 Deductible	\$ 38
\$3000 Deductible	\$ 47
\$4000 Deductible	\$ 53
\$5000 Deductible	\$ 57

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territories 17 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	72	67	109	104	311	293	261	211	176	152	138	389	366	326	264	220	190	173
	2,3		72	67	109	104	299	282	251	203	169	147	133	374	353	314	254	211	184	166
	4,5		72	67	109	104	286	270	240	194	162	140	127	358	338	300	243	203	175	159
	6-9		63	58	95	90	229	216	192	156	130	112	102	286	270	240	195	163	140	128
4,501 - 6,000	1	2	72	67	109	104	315	297	264	214	178	154	140	394	371	330	268	223	193	175
	2,3		72	67	109	104	303	286	255	206	172	149	134	379	358	319	258	215	186	168
	4,5		72	67	109	104	289	273	243	197	164	142	128	361	341	304	246	205	178	160
	6-9		63	58	95	90	231	218	194	157	131	113	102	289	273	243	196	164	141	128
6,001 - 8,000	1	3	72	67	109	104	356	336	299	242	202	175	158	445	420	374	303	253	219	198
	2,3		72	67	109	104	342	323	287	233	194	168	152	428	404	359	291	243	210	190
	4,5		72	67	109	104	325	307	273	221	184	160	144	406	384	341	276	230	200	180
	6-9		63	58	95	90	251	237	211	171	142	123	111	314	296	264	214	178	154	139
8,001 - 10,000	1	4	95	90	146	141	484	457	407	329	274	238	215	605	571	509	411	343	298	269
	2,3		95	90	146	141	462	436	388	314	262	227	205	578	545	485	393	328	284	256
	4,5		95	90	146	141	435	410	365	295	246	213	193	544	513	456	369	308	266	241
	6-9		81	76	124	119	315	297	264	214	178	154	140	394	371	330	268	223	193	175
10,001 - 15,000	1	5	129	124	199	193	608	574	511	413	344	298	270	760	718	639	516	430	373	338
	2,3		129	124	199	193	579	546	486	393	328	284	257	724	683	608	491	410	355	321
	4,5		129	124	199	193	540	509	453	366	305	265	239	675	636	566	458	381	331	299
	6-9		107	102	165	160	376	355	316	256	213	185	167	470	444	395	320	266	231	209
15,001 - 20,000	1	6	155	150	241	234	898	847	754	610	508	440	398	1123	1059	943	763	635	550	498
	2,3		155	150	241	234	849	801	713	577	481	417	376	1061	1001	891	721	601	521	470
	4,5		155	150	241	234	785	741	659	534	445	385	348	981	926	824	668	556	481	435
	6-9		129	124	199	193	520	491	437	354	295	255	231	650	614	546	443	369	319	289
20,001 - 25,000	1	7	166	161	260	252	1022	964	858	694	578	501	453	1278	1205	1073	868	723	626	566
	2,3		166	161	260	252	965	910	810	655	546	473	428	1206	1138	1013	819	683	591	535
	4,5		166	161	260	252	891	841	748	606	505	437	395	1114	1051	935	758	631	546	494
	6-9		138	133	214	208	581	548	488	395	329	285	258	726	685	610	494	411	356	323
25,001 - 40,000	1	8	185	180	290	282	1151	1086	967	782	652	565	510	1439	1358	1209	978	815	706	638
	2,3		185	180	290	282	1085	1024	911	737	614	532	481	1356	1280	1139	921	768	665	601
	4,5		185	180	290	282	1001	944	840	680	566	491	444	1251	1180	1050	850	708	614	555
	6-9		153	148	238	231	644	608	541	438	365	316	286	805	760	676	548	456	395	358
40,001 - 65,000	1	10	217	211	339	329	1463	1380	1228	994	828	718	649	1829	1725	1535	1243	1035	898	811
	2,3		217	211	339	329	1377	1299	1156	935	779	675	611	1721	1624	1445	1169	974	844	764
	4,5		217	211	339	329	1267	1195	1064	860	717	621	562	1584	1494	1330	1075	896	776	703
	6-9		177	172	276	268	800	755	672	544	453	393	355	1000	944	840	680	566	491	444
65,001 - 90,000	1	11	236	229	369	358	1591	1501	1336	1081	901	781	705	1989	1876	1670	1351	1126	976	881
	2,3		236	229	369	358	1497	1412	1257	1017	847	734	664	1871	1765	1571	1271	1059	918	830
	4,5		236	229	369	358	1376	1298	1155	935	779	675	610	1720	1623	1444	1169	974	844	763
	6-9		192	186	300	291	864	815	725	587	489	424	383	1080	1019	906	734	611	530	479
Charge per \$1000 over \$90,000	1	12	0.71	0.69	1.10	1.07	10.73	10.13	9.01	7.29	6.08	4.69	4.76	13.42	12.66	11.26	9.11	7.59	5.86	5.95
	2,3		0.71	0.69	1.10	1.07	10.73	10.13	9.01	7.29	6.08	4.69	4.76	13.42	12.66	11.26	9.11	7.59	5.86	5.95
	4,5		0.71	0.69	1.10	1.07	10.73	10.13	9.01	7.29	6.08	4.69	4.76	13.42	12.66	11.26	9.11	7.59	5.86	5.95
	6-9		0.71	0.69	1.10	1.07	10.73	10.13	9.01	7.29	6.08	4.69	4.76	13.42	12.66	11.26	9.11	7.59	5.86	5.95

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	\$ 13
\$ 500 Deductible	\$ 15
\$1000 Deductible	\$ 25
\$2000 Deductible	\$ 39
\$3000 Deductible	\$ 48
\$4000 Deductible	\$ 54
\$5000 Deductible	\$ 58

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$13
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	74	69	113	108	320	302	269	217	181	157	142	400	378	336	271	226	196	178
	2,3		74	69	113	108	308	291	259	210	175	151	137	385	364	324	263	219	189	171
	4,5		74	69	113	108	295	278	247	200	167	145	131	369	348	309	250	209	181	164
	6-9		65	60	99	94	233	220	196	158	132	114	103	291	275	245	198	165	143	129
4,501 - 6,000	1	2	74	69	113	108	324	306	272	220	184	159	144	405	383	340	275	230	199	180
	2,3		74	69	113	108	313	295	263	212	177	153	139	391	369	329	265	221	191	174
	4,5		74	69	113	108	298	281	250	202	169	146	132	373	351	313	253	211	183	165
	6-9		65	60	99	94	236	223	198	161	134	116	105	295	279	248	201	168	145	131
6,001 - 8,000	1	3	74	69	113	108	369	348	310	251	209	181	164	461	435	388	314	261	226	205
	2,3		74	69	113	108	354	334	297	240	200	174	157	443	418	371	300	250	218	196
	4,5		74	69	113	108	336	317	282	228	190	165	149	420	396	353	285	238	206	186
	6-9		65	60	99	94	258	243	216	175	146	126	114	323	304	270	219	183	158	143
8,001 - 10,000	1	4	100	95	153	148	505	476	424	343	286	248	224	631	595	530	429	358	310	280
	2,3		100	95	153	148	481	454	404	327	272	236	213	601	568	505	409	340	295	266
	4,5		100	95	153	148	452	426	379	307	256	222	200	565	533	474	384	320	278	250
	6-9		85	80	130	125	325	307	273	221	184	160	144	406	384	341	276	230	200	180
10,001 - 15,000	1	5	136	131	210	204	636	600	534	432	360	312	282	795	750	668	540	450	390	353
	2,3		136	131	210	204	604	570	507	410	342	296	268	755	713	634	513	428	370	335
	4,5		136	131	210	204	563	531	473	382	319	276	250	704	664	591	478	399	345	313
	6-9		113	108	174	169	390	368	328	265	221	191	173	488	460	410	331	276	239	216
15,001 - 20,000	1	6	164	159	255	248	942	889	791	640	533	462	418	1178	1111	989	800	666	578	523
	2,3		164	159	255	248	890	840	748	605	504	437	395	1113	1050	935	756	630	546	494
	4,5		164	159	255	248	824	777	692	559	466	404	365	1030	971	865	699	583	505	456
	6-9		136	131	210	204	543	512	456	369	307	266	241	679	640	570	461	384	333	301
20,001 - 25,000	1	7	177	172	276	268	1074	1013	902	729	608	527	476	1343	1266	1128	911	760	659	595
	2,3		177	172	276	268	1013	956	851	688	574	497	449	1266	1195	1064	860	718	621	561
	4,5		177	172	276	268	936	883	786	636	530	459	415	1170	1104	983	795	663	574	519
	6-9		146	141	227	220	607	573	510	413	344	298	269	759	716	638	516	430	373	336
25,001 - 40,000	1	8	197	191	308	299	1211	1142	1016	822	685	594	537	1514	1428	1270	1028	856	743	671
	2,3		197	191	308	299	1142	1077	959	775	646	560	506	1428	1346	1199	969	808	700	633
	4,5		197	191	308	299	1052	992	883	714	595	516	466	1315	1240	1104	893	744	645	583
	6-9		161	156	251	244	675	637	567	459	382	331	299	844	796	709	574	478	414	374
40,001 - 65,000	1	10	231	224	361	350	1541	1454	1294	1047	872	756	683	1926	1818	1618	1309	1090	945	854
	2,3		231	224	361	350	1451	1369	1218	986	821	712	643	1814	1711	1523	1233	1026	890	804
	4,5		231	224	361	350	1333	1258	1120	906	755	654	591	1666	1573	1400	1133	944	818	739
	6-9		187	182	294	285	838	791	704	570	475	411	372	1048	989	880	713	594	514	465
65,001 - 90,000	1	11	251	244	392	381	1678	1583	1409	1140	950	823	744	2098	1979	1761	1425	1188	1029	930
	2,3		251	244	392	381	1578	1489	1325	1072	893	774	700	1973	1861	1656	1340	1116	968	875
	4,5		251	244	392	381	1449	1367	1217	984	820	711	642	1811	1709	1521	1230	1025	889	803
	6-9		204	198	318	309	906	855	761	616	513	445	402	1133	1069	951	770	641	556	503
Charge per \$1000 over \$90,000	1	12	0.76	0.74	1.18	1.15	11.38	10.73	9.55	7.73	6.44	4.97	5.04	14.22	13.42	11.94	9.66	8.05	6.21	6.31
	2,3		0.76	0.74	1.18	1.15	11.38	10.73	9.55	7.73	6.44	4.97	5.04	14.22	13.42	11.94	9.66	8.05	6.21	6.31
	4,5		0.76	0.74	1.18	1.15	11.38	10.73	9.55	7.73	6.44	4.97	5.04	14.22	13.42	11.94	9.66	8.05	6.21	6.31
	6-9		0.76	0.74	1.18	1.15	11.38	10.73	9.55	7.73	6.44	4.97	5.04	14.22	13.42	11.94	9.66	8.05	6.21	6.31

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 13
\$ 500 Deductible	\$ 16
\$1000 Deductible	\$ 27
\$2000 Deductible	\$ 41
\$3000 Deductible	\$ 51
\$4000 Deductible	\$ 57
\$5000 Deductible	\$ 62

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$13
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	76	71	116	111	353	333	296	240	200	173	157	441	416	370	300	250	216	196
	2,3		76	71	116	111	339	320	285	230	192	166	150	424	400	356	288	240	208	188
	4,5		76	71	116	111	322	304	271	219	182	158	143	403	380	339	274	228	198	179
	6-9		66	61	101	96	250	236	210	170	142	123	111	313	295	263	213	178	154	139
4,501 - 6,000	1	2	76	71	116	111	358	338	301	243	203	176	159	448	423	376	304	254	220	199
	2,3		76	71	116	111	345	325	289	234	195	169	153	431	406	361	293	244	211	191
	4,5		76	71	116	111	328	309	275	222	185	161	145	410	386	344	278	231	201	181
	6-9		66	61	101	96	253	239	213	172	143	124	112	316	299	266	215	179	155	140
6,001 - 8,000	1	3	76	71	116	111	411	388	345	279	233	202	182	514	485	431	349	291	253	228
	2,3		76	71	116	111	394	372	331	268	223	193	175	493	465	414	335	279	241	219
	4,5		76	71	116	111	372	351	312	253	211	183	165	465	439	390	316	264	229	206
	6-9		66	61	101	96	279	263	234	189	158	137	124	349	329	293	236	198	171	155
8,001 - 10,000	1	4	103	98	158	153	573	541	481	390	325	281	254	716	676	601	488	406	351	318
	2,3		103	98	158	153	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	4,5		103	98	158	153	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		88	83	134	129	359	339	302	244	203	176	159	449	424	378	305	254	220	199
10,001 - 15,000	1	5	140	135	217	211	731	690	614	497	414	359	324	914	863	768	621	518	449	405
	2,3		140	135	217	211	693	654	582	471	392	340	307	866	818	728	589	490	425	384
	4,5		140	135	217	211	644	608	541	438	365	316	286	805	760	676	548	456	395	358
	6-9		117	112	180	175	438	413	368	297	248	215	194	548	516	460	371	310	269	243
15,001 - 20,000	1	6	169	164	265	257	1098	1036	922	746	622	539	487	1373	1295	1153	933	778	674	609
	2,3		169	164	265	257	1036	977	870	703	586	508	459	1295	1221	1088	879	733	635	574
	4,5		169	164	265	257	956	902	803	649	541	469	424	1195	1128	1004	811	676	586	530
	6-9		140	135	217	211	619	584	520	420	350	304	274	774	730	650	525	438	380	343
20,001 - 25,000	1	7	183	178	286	278	1255	1184	1054	852	710	616	556	1569	1480	1318	1065	888	770	695
	2,3		183	178	286	278	1183	1116	993	804	670	580	525	1479	1395	1241	1005	838	725	656
	4,5		183	178	286	278	1090	1028	915	740	617	535	483	1363	1285	1144	925	771	669	604
	6-9		151	146	235	228	696	657	585	473	394	342	309	870	821	731	591	493	428	386
25,001 - 40,000	1	8	204	198	319	310	1418	1338	1191	963	803	696	629	1773	1673	1489	1204	1004	870	786
	2,3		204	198	319	310	1336	1260	1121	907	756	655	592	1670	1575	1401	1134	945	819	740
	4,5		204	198	319	310	1229	1159	1032	834	695	603	545	1536	1449	1290	1043	869	754	681
	6-9		167	162	261	253	777	733	652	528	440	381	345	971	916	815	660	550	476	431
40,001 - 65,000	1	10	239	232	374	363	1814	1711	1523	1232	1027	890	804	2268	2139	1904	1540	1284	1113	1005
	2,3		239	232	374	363	1706	1609	1432	1158	965	837	756	2133	2011	1790	1448	1206	1046	945
	4,5		239	232	374	363	1566	1477	1315	1063	886	768	694	1958	1846	1644	1329	1108	960	868
	6-9		195	189	304	295	974	919	818	662	551	478	432	1218	1149	1023	828	689	598	540
65,001 - 90,000	1	11	261	253	408	396	1977	1865	1660	1343	1119	970	877	2471	2331	2075	1679	1399	1213	1096
	2,3		261	253	408	396	1857	1752	1559	1261	1051	911	823	2321	2190	1949	1576	1314	1139	1029
	4,5		261	253	408	396	1703	1607	1430	1157	964	836	755	2129	2009	1788	1446	1205	1045	944
	6-9		211	205	331	321	1055	995	886	716	597	517	468	1319	1244	1108	895	746	646	585
Charge per \$1000 over \$90,000	1	12	0.79	0.77	1.24	1.20	13.60	12.83	11.42	9.24	7.70	5.94	6.03	17.00	16.04	14.27	11.55	9.62	7.42	7.54
	2,3		0.79	0.77	1.24	1.20	13.60	12.83	11.42	9.24	7.70	5.94	6.03	17.00	16.04	14.27	11.55	9.62	7.42	7.54
	4,5		0.79	0.77	1.24	1.20	13.60	12.83	11.42	9.24	7.70	5.94	6.03	17.00	16.04	14.27	11.55	9.62	7.42	7.54
	6-9		0.79	0.77	1.24	1.20	13.60	12.83	11.42	9.24	7.70	5.94	6.03	17.00	16.04	14.27	11.55	9.62	7.42	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.

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	\$ 16
\$ 500 Deductible	\$ 19
\$1000 Deductible	\$ 32
\$2000 Deductible	\$ 49
\$3000 Deductible	\$ 61
\$4000 Deductible	\$ 68
\$5000 Deductible	\$ 74

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$16
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	73	68	111	106	324	306	272	220	184	159	144	405	383	340	275	230	199	180
	2,3		73	68	111	106	313	295	263	212	177	153	139	391	369	329	265	221	191	174
	4,5		73	68	111	106	298	281	250	202	169	146	132	373	351	313	253	211	183	165
	6-9		64	59	97	92	236	223	198	161	134	116	105	295	279	248	201	168	145	131
4,501 - 6,000	1	2	73	68	111	106	330	311	277	224	187	162	146	413	389	346	280	234	203	183
	2,3		73	68	111	106	318	300	267	216	180	156	141	398	375	334	270	225	195	176
	4,5		73	68	111	106	302	285	254	205	171	148	134	378	356	318	256	214	185	168
	6-9		64	59	97	92	239	225	200	162	135	117	106	299	281	250	203	169	146	133
6,001 - 8,000	1	3	73	68	111	106	374	353	314	254	212	184	166	468	441	393	318	265	230	208
	2,3		73	68	111	106	359	339	302	244	203	176	159	449	424	378	305	254	220	199
	4,5		73	68	111	106	341	322	287	232	193	167	151	426	403	359	290	241	209	189
	6-9		64	59	97	92	261	246	219	177	148	128	116	326	308	274	221	185	160	145
8,001 - 10,000	1	4	97	92	149	144	514	485	432	349	291	252	228	643	606	540	436	364	315	285
	2,3		97	92	149	144	491	463	412	333	278	241	218	614	579	515	416	348	301	273
	4,5		97	92	149	144	460	434	386	312	260	226	204	575	543	483	390	325	283	255
	6-9		83	78	127	122	330	311	277	224	187	162	146	413	389	346	280	234	203	183
10,001 - 15,000	1	5	131	126	203	197	650	613	546	441	368	319	288	813	766	683	551	460	399	360
	2,3		131	126	203	197	617	582	518	419	349	303	274	771	728	648	524	436	379	343
	4,5		131	126	203	197	575	542	482	390	325	282	255	719	678	603	488	406	353	319
	6-9		110	105	169	164	398	375	334	270	225	195	176	498	469	418	338	281	244	220
15,001 - 20,000	1	6	159	154	247	240	966	911	811	656	547	474	428	1208	1139	1014	820	684	593	535
	2,3		159	154	247	240	912	860	765	619	516	447	404	1140	1075	956	774	645	559	505
	4,5		159	154	247	240	843	795	708	572	477	413	374	1054	994	885	715	596	516	468
	6-9		132	127	204	198	553	522	465	376	313	271	245	691	653	581	470	391	339	306
20,001 - 25,000	1	7	171	166	267	259	1100	1038	924	747	623	540	488	1375	1298	1155	934	779	675	610
	2,3		171	166	267	259	1038	979	871	705	587	509	460	1298	1224	1089	881	734	636	575
	4,5		171	166	267	259	958	904	805	651	542	470	425	1198	1130	1006	814	678	588	531
	6-9		141	136	219	213	620	585	521	421	351	304	275	775	731	651	526	439	380	344
25,001 - 40,000	1	8	191	185	298	289	1241	1171	1042	843	703	609	550	1551	1464	1303	1054	879	761	688
	2,3		191	185	298	289	1169	1103	982	794	662	574	518	1461	1379	1228	993	828	718	648
	4,5		191	185	298	289	1078	1017	905	732	610	529	478	1348	1271	1131	915	763	661	598
	6-9		157	152	244	237	690	651	579	469	391	339	306	863	814	724	586	489	424	383
40,001 - 65,000	1	10	222	216	348	338	1582	1492	1328	1074	895	776	701	1978	1865	1660	1343	1119	970	876
	2,3		222	216	348	338	1487	1403	1249	1010	842	730	659	1859	1754	1561	1263	1053	913	824
	4,5		222	216	348	338	1367	1290	1148	929	774	671	606	1709	1613	1435	1161	968	839	758
	6-9		181	176	283	275	859	810	721	583	486	421	381	1074	1013	901	729	608	526	476
65,001 - 90,000	1	11	243	236	379	368	1721	1624	1445	1169	974	844	763	2151	2030	1806	1461	1218	1055	954
	2,3		243	236	379	368	1619	1527	1359	1099	916	794	718	2024	1909	1699	1374	1145	993	898
	4,5		243	236	379	368	1486	1402	1248	1009	841	729	659	1858	1753	1560	1261	1051	911	824
	6-9		197	191	308	299	928	875	779	630	525	455	411	1160	1094	974	788	656	569	514
Charge per \$1000 over \$90,000	1	12	0.73	0.71	1.14	1.11	11.70	11.04	9.82	7.95	6.62	5.11	5.19	14.62	13.80	12.28	9.93	8.28	6.39	6.48
	2,3		0.73	0.71	1.14	1.11	11.70	11.04	9.82	7.95	6.62	5.11	5.19	14.62	13.80	12.28	9.93	8.28	6.39	6.48
	4,5		0.73	0.71	1.14	1.11	11.70	11.04	9.82	7.95	6.62	5.11	5.19	14.62	13.80	12.28	9.93	8.28	6.39	6.48
	6-9		0.73	0.71	1.14	1.11	11.70	11.04	9.82	7.95	6.62	5.11	5.19	14.62	13.80	12.28	9.93	8.28	6.39	6.48

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.

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	\$ 14
\$ 500 Deductible	\$ 16
\$1000 Deductible	\$ 28
\$2000 Deductible	\$ 42
\$3000 Deductible	\$ 53
\$4000 Deductible	\$ 59
\$5000 Deductible	\$ 63

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 1 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	113	108	174	169	562	530	472	382	318	276	249	703	663	590	478	398	345	311
	2,3		113	108	174	169	534	504	449	363	302	262	237	668	630	561	454	378	328	296
	4,5		113	108	174	169	500	472	420	340	283	245	222	625	590	525	425	354	306	278
	6-9		96	91	147	142	354	334	297	240	200	174	157	443	418	371	300	250	218	196
4,501 - 6,000	1	2	113	108	174	169	573	541	481	390	325	281	254	716	676	601	488	406	351	318
	2,3		113	108	174	169	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	4,5		113	108	174	169	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		96	91	147	142	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	113	108	174	169	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	2,3		113	108	174	169	644	608	541	438	365	316	286	805	760	676	548	456	395	358
	4,5		113	108	174	169	600	566	504	408	340	294	266	750	708	630	510	425	368	333
	6-9		96	91	147	142	412	389	346	280	233	202	183	515	486	433	350	291	253	229
8,001 - 10,000	1	4	161	156	250	243	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559
	2,3		161	156	250	243	953	899	800	647	539	467	423	1191	1124	1000	809	674	584	529
	4,5		161	156	250	243	880	830	739	598	498	432	390	1100	1038	924	748	623	540	488
	6-9		133	128	206	200	576	543	483	391	326	282	255	720	679	604	489	408	353	319
10,001 - 15,000	1	5	230	223	358	348	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
	2,3		230	223	358	348	1250	1179	1049	849	707	613	554	1563	1474	1311	1061	884	766	693
	4,5		230	223	358	348	1151	1086	967	782	652	565	510	1439	1358	1209	978	815	706	638
	6-9		186	181	291	283	732	691	615	498	415	359	325	915	864	769	623	519	449	406
15,001 - 20,000	1	6	284	276	445	432	2069	1952	1737	1405	1171	1015	917	2586	2440	2171	1756	1464	1269	1146
	2,3		284	276	445	432	1944	1834	1632	1320	1100	954	862	2430	2293	2040	1650	1375	1193	1078
	4,5		284	276	445	432	1782	1681	1496	1210	1009	874	790	2228	2101	1870	1513	1261	1093	988
	6-9		230	223	359	349	1100	1038	924	747	623	540	488	1375	1298	1155	934	779	675	610
20,001 - 25,000	1	7	309	300	483	469	2387	2252	2004	1621	1351	1171	1058	2984	2815	2505	2026	1689	1464	1323
	2,3		309	300	483	469	2241	2114	1881	1522	1268	1099	994	2801	2643	2351	1903	1585	1374	1243
	4,5		309	300	483	469	2052	1936	1723	1394	1162	1007	910	2565	2420	2154	1743	1453	1259	1138
	6-9		250	243	390	379	1258	1187	1056	855	712	617	558	1573	1484	1320	1069	890	771	698
25,001 - 40,000	1	8	347	337	543	527	2718	2564	2282	1846	1538	1333	1205	3398	3205	2853	2308	1923	1666	1506
	2,3		347	337	543	527	2549	2405	2140	1732	1443	1251	1130	3186	3006	2675	2165	1804	1564	1413
	4,5		347	337	543	527	2333	2201	1959	1585	1321	1145	1034	2916	2751	2449	1981	1651	1431	1293
	6-9		280	272	438	425	1420	1340	1193	965	804	697	630	1775	1675	1491	1206	1005	871	788
40,001 - 65,000	1	10	411	399	642	623	3518	3319	2954	2390	1991	1726	1560	4398	4149	3693	2988	2489	2158	1950
	2,3		411	399	642	623	3298	3111	2769	2240	1867	1618	1462	4123	3889	3461	2800	2334	2023	1828
	4,5		411	399	642	623	3015	2844	2531	2048	1706	1479	1337	3769	3555	3164	2560	2133	1849	1671
	6-9		331	321	516	501	1818	1715	1526	1235	1029	892	806	2273	2144	1908	1544	1286	1115	1008
65,001 - 90,000	1	11	449	436	702	682	3849	3631	3232	2614	2179	1888	1707	4811	4539	4040	3268	2724	2360	2134
	2,3		449	436	702	682	3606	3402	3028	2449	2041	1769	1599	4508	4253	3785	3061	2551	2211	1999
	4,5		449	436	702	682	3294	3108	2766	2238	1865	1616	1461	4118	3885	3458	2798	2331	2020	1826
	6-9		361	350	563	547	1981	1869	1663	1346	1121	972	878	2476	2336	2079	1683	1401	1215	1098
Charge per \$1000 over \$90,000	1	12	1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	2,3		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	4,5		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	6-9		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26

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

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

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$138
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 2 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS							TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS						
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES							DEDUCTIBLES						
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	113	108	174	169	562	530	472	382	318	276	249	703	663	590	478	398	345	311
	2,3		113	108	174	169	534	504	449	363	302	262	237	668	630	561	454	378	328	296
	4,5		113	108	174	169	500	472	420	340	283	245	222	625	590	525	425	354	306	278
	6-9		96	91	147	142	354	334	297	240	200	174	157	443	418	371	300	250	218	196
4,501 - 6,000	1	2	113	108	174	169	573	541	481	390	325	281	254	716	676	601	488	406	351	318
	2,3		113	108	174	169	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	4,5		113	108	174	169	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		96	91	147	142	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	113	108	174	169	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	2,3		113	108	174	169	644	608	541	438	365	316	286	805	760	676	548	456	395	358
	4,5		113	108	174	169	600	566	504	408	340	294	266	750	708	630	510	425	368	333
	6-9		96	91	147	142	412	389	346	280	233	202	183	515	486	433	350	291	253	229
8,001 - 10,000	1	4	161	156	250	243	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559
	2,3		161	156	250	243	953	899	800	647	539	467	423	1191	1124	1000	809	674	584	529
	4,5		161	156	250	243	880	830	739	598	498	432	390	1100	1038	924	748	623	540	488
	6-9		133	128	206	200	576	543	483	391	326	282	255	720	679	604	489	408	353	319
10,001 - 15,000	1	5	230	223	358	348	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
	2,3		230	223	358	348	1250	1179	1049	849	707	613	554	1563	1474	1311	1061	884	766	693
	4,5		230	223	358	348	1151	1086	967	782	652	565	510	1439	1358	1209	978	815	706	638
	6-9		186	181	291	283	732	691	615	498	415	359	325	915	864	769	623	519	449	406
15,001 - 20,000	1	6	284	276	445	432	2069	1952	1737	1405	1171	1015	917	2586	2440	2171	1756	1464	1269	1146
	2,3		284	276	445	432	1944	1834	1632	1320	1100	954	862	2430	2293	2040	1650	1375	1193	1078
	4,5		284	276	445	432	1782	1681	1496	1210	1009	874	790	2228	2101	1870	1513	1261	1093	988
	6-9		230	223	359	349	1100	1038	924	747	623	540	488	1375	1298	1155	934	779	675	610
20,001 - 25,000	1	7	309	300	483	469	2387	2252	2004	1621	1351	1171	1058	2984	2815	2505	2026	1689	1464	1323
	2,3		309	300	483	469	2241	2114	1881	1522	1268	1099	994	2801	2643	2351	1903	1585	1374	1243
	4,5		309	300	483	469	2052	1936	1723	1394	1162	1007	910	2565	2420	2154	1743	1453	1259	1138
	6-9		250	243	390	379	1258	1187	1056	855	712	617	558	1573	1484	1320	1069	890	771	698
25,001 - 40,000	1	8	347	337	543	527	2718	2564	2282	1846	1538	1333	1205	3398	3205	2853	2308	1923	1666	1506
	2,3		347	337	543	527	2549	2405	2140	1732	1443	1251	1130	3186	3006	2675	2165	1804	1564	1413
	4,5		347	337	543	527	2333	2201	1959	1585	1321	1145	1034	2916	2751	2449	1981	1651	1431	1293
	6-9		280	272	438	425	1420	1340	1193	965	804	697	630	1775	1675	1491	1206	1005	871	788
40,001 - 65,000	1	10	411	399	642	623	3518	3319	2954	2390	1991	1726	1560	4398	4149	3693	2988	2489	2158	1950
	2,3		411	399	642	623	3298	3111	2769	2240	1867	1618	1462	4123	3889	3461	2800	2334	2023	1828
	4,5		411	399	642	623	3015	2844	2531	2048	1706	1479	1337	3769	3555	3164	2560	2133	1849	1671
	6-9		331	321	516	501	1818	1715	1526	1235	1029	892	806	2273	2144	1908	1544	1286	1115	1008
65,001 - 90,000	1	11	449	436	702	682	3849	3631	3232	2614	2179	1888	1707	4811	4539	4040	3268	2724	2360	2134
	2,3		449	436	702	682	3606	3402	3028	2449	2041	1769	1599	4508	4253	3785	3061	2551	2211	1999
	4,5		449	436	702	682	3294	3108	2766	2238	1865	1616	1461	4118	3885	3458	2798	2331	2020	1826
	6-9		361	350	563	547	1981	1869	1663	1346	1121	972	878	2476	2336	2079	1683	1401	1215	1098
Charge per \$1000 over \$90,000	1	12	1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	2,3		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	4,5		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	6-9		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26

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

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

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$138
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	113	108	174	169	562	530	472	382	318	276	249	703	663	590	478	398	345	311
	2,3		113	108	174	169	534	504	449	363	302	262	237	668	630	561	454	378	328	296
	4,5		113	108	174	169	500	472	420	340	283	245	222	625	590	525	425	354	306	278
	6-9		96	91	147	142	354	334	297	240	200	174	157	443	418	371	300	250	218	196
4,501 - 6,000	1	2	113	108	174	169	573	541	481	390	325	281	254	716	676	601	488	406	351	318
	2,3		113	108	174	169	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	4,5		113	108	174	169	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		96	91	147	142	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	113	108	174	169	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	2,3		113	108	174	169	644	608	541	438	365	316	286	805	760	676	548	456	395	358
	4,5		113	108	174	169	600	566	504	408	340	294	266	750	708	630	510	425	368	333
	6-9		96	91	147	142	412	389	346	280	233	202	183	515	486	433	350	291	253	229
8,001 - 10,000	1	4	161	156	250	243	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559
	2,3		161	156	250	243	953	899	800	647	539	467	423	1191	1124	1000	809	674	584	529
	4,5		161	156	250	243	880	830	739	598	498	432	390	1100	1038	924	748	623	540	488
	6-9		133	128	206	200	576	543	483	391	326	282	255	720	679	604	489	408	353	319
10,001 - 15,000	1	5	230	223	358	348	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
	2,3		230	223	358	348	1250	1179	1049	849	707	613	554	1563	1474	1311	1061	884	766	693
	4,5		230	223	358	348	1151	1086	967	782	652	565	510	1439	1358	1209	978	815	706	638
	6-9		186	181	291	283	732	691	615	498	415	359	325	915	864	769	623	519	449	406
15,001 - 20,000	1	6	284	276	445	432	2069	1952	1737	1405	1171	1015	917	2586	2440	2171	1756	1464	1269	1146
	2,3		284	276	445	432	1944	1834	1632	1320	1100	954	862	2430	2293	2040	1650	1375	1193	1078
	4,5		284	276	445	432	1782	1681	1496	1210	1009	874	790	2228	2101	1870	1513	1261	1093	988
	6-9		230	223	359	349	1100	1038	924	747	623	540	488	1375	1298	1155	934	779	675	610
20,001 - 25,000	1	7	309	300	483	469	2387	2252	2004	1621	1351	1171	1058	2984	2815	2505	2026	1689	1464	1323
	2,3		309	300	483	469	2241	2114	1881	1522	1268	1099	994	2801	2643	2351	1903	1585	1374	1243
	4,5		309	300	483	469	2052	1936	1723	1394	1162	1007	910	2565	2420	2154	1743	1453	1259	1138
	6-9		250	243	390	379	1258	1187	1056	855	712	617	558	1573	1484	1320	1069	890	771	698
25,001 - 40,000	1	8	347	337	543	527	2718	2564	2282	1846	1538	1333	1205	3398	3205	2853	2308	1923	1666	1506
	2,3		347	337	543	527	2549	2405	2140	1732	1443	1251	1130	3186	3006	2675	2165	1804	1564	1413
	4,5		347	337	543	527	2333	2201	1959	1585	1321	1145	1034	2916	2751	2449	1981	1651	1431	1293
	6-9		280	272	438	425	1420	1340	1193	965	804	697	630	1775	1675	1491	1206	1005	871	788
40,001 - 65,000	1	10	411	399	642	623	3518	3319	2954	2390	1991	1726	1560	4398	4149	3693	2988	2489	2158	1950
	2,3		411	399	642	623	3298	3111	2769	2240	1867	1618	1462	4123	3889	3461	2800	2334	2023	1828
	4,5		411	399	642	623	3015	2844	2531	2048	1706	1479	1337	3769	3555	3164	2560	2133	1849	1671
	6-9		331	321	516	501	1818	1715	1526	1235	1029	892	806	2273	2144	1908	1544	1286	1115	1008
65,001 - 90,000	1	11	449	436	702	682	3849	3631	3232	2614	2179	1888	1707	4811	4539	4040	3268	2724	2360	2134
	2,3		449	436	702	682	3606	3402	3028	2449	2041	1769	1599	4508	4253	3785	3061	2551	2211	1999
	4,5		449	436	702	682	3294	3108	2766	2238	1865	1616	1461	4118	3885	3458	2798	2331	2020	1826
	6-9		361	350	563	547	1981	1869	1663	1346	1121	972	878	2476	2336	2079	1683	1401	1215	1098
Charge per \$1000 over \$90,000	1	12	1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	2,3		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	4,5		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	6-9		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26

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

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

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$138
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 4 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	113	108	174	169	562	530	472	382	318	276	249	703	663	590	478	398	345	311
	2,3		113	108	174	169	534	504	449	363	302	262	237	668	630	561	454	378	328	296
	4,5		113	108	174	169	500	472	420	340	283	245	222	625	590	525	425	354	306	278
	6-9		96	91	147	142	354	334	297	240	200	174	157	443	418	371	300	250	218	196
4,501 - 6,000	1	2	113	108	174	169	573	541	481	390	325	281	254	716	676	601	488	406	351	318
	2,3		113	108	174	169	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	4,5		113	108	174	169	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		96	91	147	142	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	113	108	174	169	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	2,3		113	108	174	169	644	608	541	438	365	316	286	805	760	676	548	456	395	358
	4,5		113	108	174	169	600	566	504	408	340	294	266	750	708	630	510	425	368	333
	6-9		96	91	147	142	412	389	346	280	233	202	183	515	486	433	350	291	253	229
8,001 - 10,000	1	4	161	156	250	243	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559
	2,3		161	156	250	243	953	899	800	647	539	467	423	1191	1124	1000	809	674	584	529
	4,5		161	156	250	243	880	830	739	598	498	432	390	1100	1038	924	748	623	540	488
	6-9		133	128	206	200	576	543	483	391	326	282	255	720	679	604	489	408	353	319
10,001 - 15,000	1	5	230	223	358	348	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
	2,3		230	223	358	348	1250	1179	1049	849	707	613	554	1563	1474	1311	1061	884	766	693
	4,5		230	223	358	348	1151	1086	967	782	652	565	510	1439	1358	1209	978	815	706	638
	6-9		186	181	291	283	732	691	615	498	415	359	325	915	864	769	623	519	449	406
15,001 - 20,000	1	6	284	276	445	432	2069	1952	1737	1405	1171	1015	917	2586	2440	2171	1756	1464	1269	1146
	2,3		284	276	445	432	1944	1834	1632	1320	1100	954	862	2430	2293	2040	1650	1375	1193	1078
	4,5		284	276	445	432	1782	1681	1496	1210	1009	874	790	2228	2101	1870	1513	1261	1093	988
	6-9		230	223	359	349	1100	1038	924	747	623	540	488	1375	1298	1155	934	779	675	610
20,001 - 25,000	1	7	309	300	483	469	2387	2252	2004	1621	1351	1171	1058	2984	2815	2505	2026	1689	1464	1323
	2,3		309	300	483	469	2241	2114	1881	1522	1268	1099	994	2801	2643	2351	1903	1585	1374	1243
	4,5		309	300	483	469	2052	1936	1723	1394	1162	1007	910	2565	2420	2154	1743	1453	1259	1138
	6-9		250	243	390	379	1258	1187	1056	855	712	617	558	1573	1484	1320	1069	890	771	698
25,001 - 40,000	1	8	347	337	543	527	2718	2564	2282	1846	1538	1333	1205	3398	3205	2853	2308	1923	1666	1506
	2,3		347	337	543	527	2549	2405	2140	1732	1443	1251	1130	3186	3006	2675	2165	1804	1564	1413
	4,5		347	337	543	527	2333	2201	1959	1585	1321	1145	1034	2916	2751	2449	1981	1651	1431	1293
	6-9		280	272	438	425	1420	1340	1193	965	804	697	630	1775	1675	1491	1206	1005	871	788
40,001 - 65,000	1	10	411	399	642	623	3518	3319	2954	2390	1991	1726	1560	4398	4149	3693	2988	2489	2158	1950
	2,3		411	399	642	623	3298	3111	2769	2240	1867	1618	1462	4123	3889	3461	2800	2334	2023	1828
	4,5		411	399	642	623	3015	2844	2531	2048	1706	1479	1337	3769	3555	3164	2560	2133	1849	1671
	6-9		331	321	516	501	1818	1715	1526	1235	1029	892	806	2273	2144	1908	1544	1286	1115	1008
65,001 - 90,000	1	11	449	436	702	682	3849	3631	3232	2614	2179	1888	1707	4811	4539	4040	3268	2724	2360	2134
	2,3		449	436	702	682	3606	3402	3028	2449	2041	1769	1599	4508	4253	3785	3061	2551	2211	1999
	4,5		449	436	702	682	3294	3108	2766	2238	1865	1616	1461	4118	3885	3458	2798	2331	2020	1826
	6-9		361	350	563	547	1981	1869	1663	1346	1121	972	878	2476	2336	2079	1683	1401	1215	1098
Charge per \$1000 over \$90,000	1	12	1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	2,3		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	4,5		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	6-9		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

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\$ 300 Deductible	\$ 33
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\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$138
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	113	108	174	169	562	530	472	382	318	276	249	703	663	590	478	398	345	311
	2,3		113	108	174	169	534	504	449	363	302	262	237	668	630	561	454	378	328	296
	4,5		113	108	174	169	500	472	420	340	283	245	222	625	590	525	425	354	306	278
	6-9		96	91	147	142	354	334	297	240	200	174	157	443	418	371	300	250	218	196
4,501 - 6,000	1	2	113	108	174	169	573	541	481	390	325	281	254	716	676	601	488	406	351	318
	2,3		113	108	174	169	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	4,5		113	108	174	169	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		96	91	147	142	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	113	108	174	169	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	2,3		113	108	174	169	644	608	541	438	365	316	286	805	760	676	548	456	395	358
	4,5		113	108	174	169	600	566	504	408	340	294	266	750	708	630	510	425	368	333
	6-9		96	91	147	142	412	389	346	280	233	202	183	515	486	433	350	291	253	229
8,001 - 10,000	1	4	161	156	250	243	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559
	2,3		161	156	250	243	953	899	800	647	539	467	423	1191	1124	1000	809	674	584	529
	4,5		161	156	250	243	880	830	739	598	498	432	390	1100	1038	924	748	623	540	488
	6-9		133	128	206	200	576	543	483	391	326	282	255	720	679	604	489	408	353	319
10,001 - 15,000	1	5	230	223	358	348	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
	2,3		230	223	358	348	1250	1179	1049	849	707	613	554	1563	1474	1311	1061	884	766	693
	4,5		230	223	358	348	1151	1086	967	782	652	565	510	1439	1358	1209	978	815	706	638
	6-9		186	181	291	283	732	691	615	498	415	359	325	915	864	769	623	519	449	406
15,001 - 20,000	1	6	284	276	445	432	2069	1952	1737	1405	1171	1015	917	2586	2440	2171	1756	1464	1269	1146
	2,3		284	276	445	432	1944	1834	1632	1320	1100	954	862	2430	2293	2040	1650	1375	1193	1078
	4,5		284	276	445	432	1782	1681	1496	1210	1009	874	790	2228	2101	1870	1513	1261	1093	988
	6-9		230	223	359	349	1100	1038	924	747	623	540	488	1375	1298	1155	934	779	675	610
20,001 - 25,000	1	7	309	300	483	469	2387	2252	2004	1621	1351	1171	1058	2984	2815	2505	2026	1689	1464	1323
	2,3		309	300	483	469	2241	2114	1881	1522	1268	1099	994	2801	2643	2351	1903	1585	1374	1243
	4,5		309	300	483	469	2052	1936	1723	1394	1162	1007	910	2565	2420	2154	1743	1453	1259	1138
	6-9		250	243	390	379	1258	1187	1056	855	712	617	558	1573	1484	1320	1069	890	771	698
25,001 - 40,000	1	8	347	337	543	527	2718	2564	2282	1846	1538	1333	1205	3398	3205	2853	2308	1923	1666	1506
	2,3		347	337	543	527	2549	2405	2140	1732	1443	1251	1130	3186	3006	2675	2165	1804	1564	1413
	4,5		347	337	543	527	2333	2201	1959	1585	1321	1145	1034	2916	2751	2449	1981	1651	1431	1293
	6-9		280	272	438	425	1420	1340	1193	965	804	697	630	1775	1675	1491	1206	1005	871	788
40,001 - 65,000	1	10	411	399	642	623	3518	3319	2954	2390	1991	1726	1560	4398	4149	3693	2988	2489	2158	1950
	2,3		411	399	642	623	3298	3111	2769	2240	1867	1618	1462	4123	3889	3461	2800	2334	2023	1828
	4,5		411	399	642	623	3015	2844	2531	2048	1706	1479	1337	3769	3555	3164	2560	2133	1849	1671
	6-9		331	321	516	501	1818	1715	1526	1235	1029	892	806	2273	2144	1908	1544	1286	1115	1008
65,001 - 90,000	1	11	449	436	702	682	3849	3631	3232	2614	2179	1888	1707	4811	4539	4040	3268	2724	2360	2134
	2,3		449	436	702	682	3606	3402	3028	2449	2041	1769	1599	4508	4253	3785	3061	2551	2211	1999
	4,5		449	436	702	682	3294	3108	2766	2238	1865	1616	1461	4118	3885	3458	2798	2331	2020	1826
	6-9		361	350	563	547	1981	1869	1663	1346	1121	972	878	2476	2336	2079	1683	1401	1215	1098
Charge per \$1000 over \$90,000	1	12	1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	2,3		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	4,5		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	6-9		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26

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

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

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$138
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	113	108	174	169	562	530	472	382	318	276	249	703	663	590	478	398	345	311
	2,3		113	108	174	169	534	504	449	363	302	262	237	668	630	561	454	378	328	296
	4,5		113	108	174	169	500	472	420	340	283	245	222	625	590	525	425	354	306	278
	6-9		96	91	147	142	354	334	297	240	200	174	157	443	418	371	300	250	218	196
4,501 - 6,000	1	2	113	108	174	169	573	541	481	390	325	281	254	716	676	601	488	406	351	318
	2,3		113	108	174	169	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	4,5		113	108	174	169	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		96	91	147	142	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	113	108	174	169	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	2,3		113	108	174	169	644	608	541	438	365	316	286	805	760	676	548	456	395	358
	4,5		113	108	174	169	600	566	504	408	340	294	266	750	708	630	510	425	368	333
	6-9		96	91	147	142	412	389	346	280	233	202	183	515	486	433	350	291	253	229
8,001 - 10,000	1	4	161	156	250	243	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559
	2,3		161	156	250	243	953	899	800	647	539	467	423	1191	1124	1000	809	674	584	529
	4,5		161	156	250	243	880	830	739	598	498	432	390	1100	1038	924	748	623	540	488
	6-9		133	128	206	200	576	543	483	391	326	282	255	720	679	604	489	408	353	319
10,001 - 15,000	1	5	230	223	358	348	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
	2,3		230	223	358	348	1250	1179	1049	849	707	613	554	1563	1474	1311	1061	884	766	693
	4,5		230	223	358	348	1151	1086	967	782	652	565	510	1439	1358	1209	978	815	706	638
	6-9		186	181	291	283	732	691	615	498	415	359	325	915	864	769	623	519	449	406
15,001 - 20,000	1	6	284	276	445	432	2069	1952	1737	1405	1171	1015	917	2586	2440	2171	1756	1464	1269	1146
	2,3		284	276	445	432	1944	1834	1632	1320	1100	954	862	2430	2293	2040	1650	1375	1193	1078
	4,5		284	276	445	432	1782	1681	1496	1210	1009	874	790	2228	2101	1870	1513	1261	1093	988
	6-9		230	223	359	349	1100	1038	924	747	623	540	488	1375	1298	1155	934	779	675	610
20,001 - 25,000	1	7	309	300	483	469	2387	2252	2004	1621	1351	1171	1058	2984	2815	2505	2026	1689	1464	1323
	2,3		309	300	483	469	2241	2114	1881	1522	1268	1099	994	2801	2643	2351	1903	1585	1374	1243
	4,5		309	300	483	469	2052	1936	1723	1394	1162	1007	910	2565	2420	2154	1743	1453	1259	1138
	6-9		250	243	390	379	1258	1187	1056	855	712	617	558	1573	1484	1320	1069	890	771	698
25,001 - 40,000	1	8	347	337	543	527	2718	2564	2282	1846	1538	1333	1205	3398	3205	2853	2308	1923	1666	1506
	2,3		347	337	543	527	2549	2405	2140	1732	1443	1251	1130	3186	3006	2675	2165	1804	1564	1413
	4,5		347	337	543	527	2333	2201	1959	1585	1321	1145	1034	2916	2751	2449	1981	1651	1431	1293
	6-9		280	272	438	425	1420	1340	1193	965	804	697	630	1775	1675	1491	1206	1005	871	788
40,001 - 65,000	1	10	411	399	642	623	3518	3319	2954	2390	1991	1726	1560	4398	4149	3693	2988	2489	2158	1950
	2,3		411	399	642	623	3298	3111	2769	2240	1867	1618	1462	4123	3889	3461	2800	2334	2023	1828
	4,5		411	399	642	623	3015	2844	2531	2048	1706	1479	1337	3769	3555	3164	2560	2133	1849	1671
	6-9		331	321	516	501	1818	1715	1526	1235	1029	892	806	2273	2144	1908	1544	1286	1115	1008
65,001 - 90,000	1	11	449	436	702	682	3849	3631	3232	2614	2179	1888	1707	4811	4539	4040	3268	2724	2360	2134
	2,3		449	436	702	682	3606	3402	3028	2449	2041	1769	1599	4508	4253	3785	3061	2551	2211	1999
	4,5		449	436	702	682	3294	3108	2766	2238	1865	1616	1461	4118	3885	3458	2798	2331	2020	1826
	6-9		361	350	563	547	1981	1869	1663	1346	1121	972	878	2476	2336	2079	1683	1401	1215	1098
Charge per \$1000 over \$90,000	1	12	1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	2,3		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	4,5		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	6-9		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26

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

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

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$138
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 7 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	113	108	174	169	562	530	472	382	318	276	249	703	663	590	478	398	345	311
	2,3		113	108	174	169	534	504	449	363	302	262	237	668	630	561	454	378	328	296
	4,5		113	108	174	169	500	472	420	340	283	245	222	625	590	525	425	354	306	278
	6-9		96	91	147	142	354	334	297	240	200	174	157	443	418	371	300	250	218	196
4,501 - 6,000	1	2	113	108	174	169	573	541	481	390	325	281	254	716	676	601	488	406	351	318
	2,3		113	108	174	169	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	4,5		113	108	174	169	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		96	91	147	142	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	113	108	174	169	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	2,3		113	108	174	169	644	608	541	438	365	316	286	805	760	676	548	456	395	358
	4,5		113	108	174	169	600	566	504	408	340	294	266	750	708	630	510	425	368	333
	6-9		96	91	147	142	412	389	346	280	233	202	183	515	486	433	350	291	253	229
8,001 - 10,000	1	4	161	156	250	243	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559
	2,3		161	156	250	243	953	899	800	647	539	467	423	1191	1124	1000	809	674	584	529
	4,5		161	156	250	243	880	830	739	598	498	432	390	1100	1038	924	748	623	540	488
	6-9		133	128	206	200	576	543	483	391	326	282	255	720	679	604	489	408	353	319
10,001 - 15,000	1	5	230	223	358	348	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
	2,3		230	223	358	348	1250	1179	1049	849	707	613	554	1563	1474	1311	1061	884	766	693
	4,5		230	223	358	348	1151	1086	967	782	652	565	510	1439	1358	1209	978	815	706	638
	6-9		186	181	291	283	732	691	615	498	415	359	325	915	864	769	623	519	449	406
15,001 - 20,000	1	6	284	276	445	432	2069	1952	1737	1405	1171	1015	917	2586	2440	2171	1756	1464	1269	1146
	2,3		284	276	445	432	1944	1834	1632	1320	1100	954	862	2430	2293	2040	1650	1375	1193	1078
	4,5		284	276	445	432	1782	1681	1496	1210	1009	874	790	2228	2101	1870	1513	1261	1093	988
	6-9		230	223	359	349	1100	1038	924	747	623	540	488	1375	1298	1155	934	779	675	610
20,001 - 25,000	1	7	309	300	483	469	2387	2252	2004	1621	1351	1171	1058	2984	2815	2505	2026	1689	1464	1323
	2,3		309	300	483	469	2241	2114	1881	1522	1268	1099	994	2801	2643	2351	1903	1585	1374	1243
	4,5		309	300	483	469	2052	1936	1723	1394	1162	1007	910	2565	2420	2154	1743	1453	1259	1138
	6-9		250	243	390	379	1258	1187	1056	855	712	617	558	1573	1484	1320	1069	890	771	698
25,001 - 40,000	1	8	347	337	543	527	2718	2564	2282	1846	1538	1333	1205	3398	3205	2853	2308	1923	1666	1506
	2,3		347	337	543	527	2549	2405	2140	1732	1443	1251	1130	3186	3006	2675	2165	1804	1564	1413
	4,5		347	337	543	527	2333	2201	1959	1585	1321	1145	1034	2916	2751	2449	1981	1651	1431	1293
	6-9		280	272	438	425	1420	1340	1193	965	804	697	630	1775	1675	1491	1206	1005	871	788
40,001 - 65,000	1	10	411	399	642	623	3518	3319	2954	2390	1991	1726	1560	4398	4149	3693	2988	2489	2158	1950
	2,3		411	399	642	623	3298	3111	2769	2240	1867	1618	1462	4123	3889	3461	2800	2334	2023	1828
	4,5		411	399	642	623	3015	2844	2531	2048	1706	1479	1337	3769	3555	3164	2560	2133	1849	1671
	6-9		331	321	516	501	1818	1715	1526	1235	1029	892	806	2273	2144	1908	1544	1286	1115	1008
65,001 - 90,000	1	11	449	436	702	682	3849	3631	3232	2614	2179	1888	1707	4811	4539	4040	3268	2724	2360	2134
	2,3		449	436	702	682	3606	3402	3028	2449	2041	1769	1599	4508	4253	3785	3061	2551	2211	1999
	4,5		449	436	702	682	3294	3108	2766	2238	1865	1616	1461	4118	3885	3458	2798	2331	2020	1826
	6-9		361	350	563	547	1981	1869	1663	1346	1121	972	878	2476	2336	2079	1683	1401	1215	1098
Charge per \$1000 over \$90,000	1	12	1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	2,3		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	4,5		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	6-9		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26

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

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

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$138
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	113	108	174	169	562	530	472	382	318	276	249	703	663	590	478	398	345	311
	2,3		113	108	174	169	534	504	449	363	302	262	237	668	630	561	454	378	328	296
	4,5		113	108	174	169	500	472	420	340	283	245	222	625	590	525	425	354	306	278
	6-9		96	91	147	142	354	334	297	240	200	174	157	443	418	371	300	250	218	196
4,501 - 6,000	1	2	113	108	174	169	573	541	481	390	325	281	254	716	676	601	488	406	351	318
	2,3		113	108	174	169	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	4,5		113	108	174	169	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		96	91	147	142	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	113	108	174	169	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	2,3		113	108	174	169	644	608	541	438	365	316	286	805	760	676	548	456	395	358
	4,5		113	108	174	169	600	566	504	408	340	294	266	750	708	630	510	425	368	333
	6-9		96	91	147	142	412	389	346	280	233	202	183	515	486	433	350	291	253	229
8,001 - 10,000	1	4	161	156	250	243	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559
	2,3		161	156	250	243	953	899	800	647	539	467	423	1191	1124	1000	809	674	584	529
	4,5		161	156	250	243	880	830	739	598	498	432	390	1100	1038	924	748	623	540	488
	6-9		133	128	206	200	576	543	483	391	326	282	255	720	679	604	489	408	353	319
10,001 - 15,000	1	5	230	223	358	348	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
	2,3		230	223	358	348	1250	1179	1049	849	707	613	554	1563	1474	1311	1061	884	766	693
	4,5		230	223	358	348	1151	1086	967	782	652	565	510	1439	1358	1209	978	815	706	638
	6-9		186	181	291	283	732	691	615	498	415	359	325	915	864	769	623	519	449	406
15,001 - 20,000	1	6	284	276	445	432	2069	1952	1737	1405	1171	1015	917	2586	2440	2171	1756	1464	1269	1146
	2,3		284	276	445	432	1944	1834	1632	1320	1100	954	862	2430	2293	2040	1650	1375	1193	1078
	4,5		284	276	445	432	1782	1681	1496	1210	1009	874	790	2228	2101	1870	1513	1261	1093	988
	6-9		230	223	359	349	1100	1038	924	747	623	540	488	1375	1298	1155	934	779	675	610
20,001 - 25,000	1	7	309	300	483	469	2387	2252	2004	1621	1351	1171	1058	2984	2815	2505	2026	1689	1464	1323
	2,3		309	300	483	469	2241	2114	1881	1522	1268	1099	994	2801	2643	2351	1903	1585	1374	1243
	4,5		309	300	483	469	2052	1936	1723	1394	1162	1007	910	2565	2420	2154	1743	1453	1259	1138
	6-9		250	243	390	379	1258	1187	1056	855	712	617	558	1573	1484	1320	1069	890	771	698
25,001 - 40,000	1	8	347	337	543	527	2718	2564	2282	1846	1538	1333	1205	3398	3205	2853	2308	1923	1666	1506
	2,3		347	337	543	527	2549	2405	2140	1732	1443	1251	1130	3186	3006	2675	2165	1804	1564	1413
	4,5		347	337	543	527	2333	2201	1959	1585	1321	1145	1034	2916	2751	2449	1981	1651	1431	1293
	6-9		280	272	438	425	1420	1340	1193	965	804	697	630	1775	1675	1491	1206	1005	871	788
40,001 - 65,000	1	10	411	399	642	623	3518	3319	2954	2390	1991	1726	1560	4398	4149	3693	2988	2489	2158	1950
	2,3		411	399	642	623	3298	3111	2769	2240	1867	1618	1462	4123	3889	3461	2800	2334	2023	1828
	4,5		411	399	642	623	3015	2844	2531	2048	1706	1479	1337	3769	3555	3164	2560	2133	1849	1671
	6-9		331	321	516	501	1818	1715	1526	1235	1029	892	806	2273	2144	1908	1544	1286	1115	1008
65,001 - 90,000	1	11	449	436	702	682	3849	3631	3232	2614	2179	1888	1707	4811	4539	4040	3268	2724	2360	2134
	2,3		449	436	702	682	3606	3402	3028	2449	2041	1769	1599	4508	4253	3785	3061	2551	2211	1999
	4,5		449	436	702	682	3294	3108	2766	2238	1865	1616	1461	4118	3885	3458	2798	2331	2020	1826
	6-9		361	350	563	547	1981	1869	1663	1346	1121	972	878	2476	2336	2079	1683	1401	1215	1098
Charge per \$1000 over \$90,000	1	12	1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	2,3		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	4,5		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	6-9		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26

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

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

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$138
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	113	108	174	169	562	530	472	382	318	276	249	703	663	590	478	398	345	311
	2,3		113	108	174	169	534	504	449	363	302	262	237	668	630	561	454	378	328	296
	4,5		113	108	174	169	500	472	420	340	283	245	222	625	590	525	425	354	306	278
	6-9		96	91	147	142	354	334	297	240	200	174	157	443	418	371	300	250	218	196
4,501 - 6,000	1	2	113	108	174	169	573	541	481	390	325	281	254	716	676	601	488	406	351	318
	2,3		113	108	174	169	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	4,5		113	108	174	169	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		96	91	147	142	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	113	108	174	169	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	2,3		113	108	174	169	644	608	541	438	365	316	286	805	760	676	548	456	395	358
	4,5		113	108	174	169	600	566	504	408	340	294	266	750	708	630	510	425	368	333
	6-9		96	91	147	142	412	389	346	280	233	202	183	515	486	433	350	291	253	229
8,001 - 10,000	1	4	161	156	250	243	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559
	2,3		161	156	250	243	953	899	800	647	539	467	423	1191	1124	1000	809	674	584	529
	4,5		161	156	250	243	880	830	739	598	498	432	390	1100	1038	924	748	623	540	488
	6-9		133	128	206	200	576	543	483	391	326	282	255	720	679	604	489	408	353	319
10,001 - 15,000	1	5	230	223	358	348	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
	2,3		230	223	358	348	1250	1179	1049	849	707	613	554	1563	1474	1311	1061	884	766	693
	4,5		230	223	358	348	1151	1086	967	782	652	565	510	1439	1358	1209	978	815	706	638
	6-9		186	181	291	283	732	691	615	498	415	359	325	915	864	769	623	519	449	406
15,001 - 20,000	1	6	284	276	445	432	2069	1952	1737	1405	1171	1015	917	2586	2440	2171	1756	1464	1269	1146
	2,3		284	276	445	432	1944	1834	1632	1320	1100	954	862	2430	2293	2040	1650	1375	1193	1078
	4,5		284	276	445	432	1782	1681	1496	1210	1009	874	790	2228	2101	1870	1513	1261	1093	988
	6-9		230	223	359	349	1100	1038	924	747	623	540	488	1375	1298	1155	934	779	675	610
20,001 - 25,000	1	7	309	300	483	469	2387	2252	2004	1621	1351	1171	1058	2984	2815	2505	2026	1689	1464	1323
	2,3		309	300	483	469	2241	2114	1881	1522	1268	1099	994	2801	2643	2351	1903	1585	1374	1243
	4,5		309	300	483	469	2052	1936	1723	1394	1162	1007	910	2565	2420	2154	1743	1453	1259	1138
	6-9		250	243	390	379	1258	1187	1056	855	712	617	558	1573	1484	1320	1069	890	771	698
25,001 - 40,000	1	8	347	337	543	527	2718	2564	2282	1846	1538	1333	1205	3398	3205	2853	2308	1923	1666	1506
	2,3		347	337	543	527	2549	2405	2140	1732	1443	1251	1130	3186	3006	2675	2165	1804	1564	1413
	4,5		347	337	543	527	2333	2201	1959	1585	1321	1145	1034	2916	2751	2449	1981	1651	1431	1293
	6-9		280	272	438	425	1420	1340	1193	965	804	697	630	1775	1675	1491	1206	1005	871	788
40,001 - 65,000	1	10	411	399	642	623	3518	3319	2954	2390	1991	1726	1560	4398	4149	3693	2988	2489	2158	1950
	2,3		411	399	642	623	3298	3111	2769	2240	1867	1618	1462	4123	3889	3461	2800	2334	2023	1828
	4,5		411	399	642	623	3015	2844	2531	2048	1706	1479	1337	3769	3555	3164	2560	2133	1849	1671
	6-9		331	321	516	501	1818	1715	1526	1235	1029	892	806	2273	2144	1908	1544	1286	1115	1008
65,001 - 90,000	1	11	449	436	702	682	3849	3631	3232	2614	2179	1888	1707	4811	4539	4040	3268	2724	2360	2134
	2,3		449	436	702	682	3606	3402	3028	2449	2041	1769	1599	4508	4253	3785	3061	2551	2211	1999
	4,5		449	436	702	682	3294	3108	2766	2238	1865	1616	1461	4118	3885	3458	2798	2331	2020	1826
	6-9		361	350	563	547	1981	1869	1663	1346	1121	972	878	2476	2336	2079	1683	1401	1215	1098
Charge per \$1000 over \$90,000	1	12	1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	2,3		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	4,5		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	6-9		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26

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

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

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$138
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	113	108	174	169	562	530	472	382	318	276	249	703	663	590	478	398	345	311
	2,3		113	108	174	169	534	504	449	363	302	262	237	668	630	561	454	378	328	296
	4,5		113	108	174	169	500	472	420	340	283	245	222	625	590	525	425	354	306	278
	6-9		96	91	147	142	354	334	297	240	200	174	157	443	418	371	300	250	218	196
4,501 - 6,000	1	2	113	108	174	169	573	541	481	390	325	281	254	716	676	601	488	406	351	318
	2,3		113	108	174	169	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	4,5		113	108	174	169	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		96	91	147	142	359	339	302	244	203	176	159	449	424	378	305	254	220	199
6,001 - 8,000	1	3	113	108	174	169	679	641	570	462	385	333	301	849	801	713	578	481	416	376
	2,3		113	108	174	169	644	608	541	438	365	316	286	805	760	676	548	456	395	358
	4,5		113	108	174	169	600	566	504	408	340	294	266	750	708	630	510	425	368	333
	6-9		96	91	147	142	412	389	346	280	233	202	183	515	486	433	350	291	253	229
8,001 - 10,000	1	4	161	156	250	243	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559
	2,3		161	156	250	243	953	899	800	647	539	467	423	1191	1124	1000	809	674	584	529
	4,5		161	156	250	243	880	830	739	598	498	432	390	1100	1038	924	748	623	540	488
	6-9		133	128	206	200	576	543	483	391	326	282	255	720	679	604	489	408	353	319
10,001 - 15,000	1	5	230	223	358	348	1327	1252	1114	901	751	651	588	1659	1565	1393	1126	939	814	735
	2,3		230	223	358	348	1250	1179	1049	849	707	613	554	1563	1474	1311	1061	884	766	693
	4,5		230	223	358	348	1151	1086	967	782	652	565	510	1439	1358	1209	978	815	706	638
	6-9		186	181	291	283	732	691	615	498	415	359	325	915	864	769	623	519	449	406
15,001 - 20,000	1	6	284	276	445	432	2069	1952	1737	1405	1171	1015	917	2586	2440	2171	1756	1464	1269	1146
	2,3		284	276	445	432	1944	1834	1632	1320	1100	954	862	2430	2293	2040	1650	1375	1193	1078
	4,5		284	276	445	432	1782	1681	1496	1210	1009	874	790	2228	2101	1870	1513	1261	1093	988
	6-9		230	223	359	349	1100	1038	924	747	623	540	488	1375	1298	1155	934	779	675	610
20,001 - 25,000	1	7	309	300	483	469	2387	2252	2004	1621	1351	1171	1058	2984	2815	2505	2026	1689	1464	1323
	2,3		309	300	483	469	2241	2114	1881	1522	1268	1099	994	2801	2643	2351	1903	1585	1374	1243
	4,5		309	300	483	469	2052	1936	1723	1394	1162	1007	910	2565	2420	2154	1743	1453	1259	1138
	6-9		250	243	390	379	1258	1187	1056	855	712	617	558	1573	1484	1320	1069	890	771	698
25,001 - 40,000	1	8	347	337	543	527	2718	2564	2282	1846	1538	1333	1205	3398	3205	2853	2308	1923	1666	1506
	2,3		347	337	543	527	2549	2405	2140	1732	1443	1251	1130	3186	3006	2675	2165	1804	1564	1413
	4,5		347	337	543	527	2333	2201	1959	1585	1321	1145	1034	2916	2751	2449	1981	1651	1431	1293
	6-9		280	272	438	425	1420	1340	1193	965	804	697	630	1775	1675	1491	1206	1005	871	788
40,001 - 65,000	1	10	411	399	642	623	3518	3319	2954	2390	1991	1726	1560	4398	4149	3693	2988	2489	2158	1950
	2,3		411	399	642	623	3298	3111	2769	2240	1867	1618	1462	4123	3889	3461	2800	2334	2023	1828
	4,5		411	399	642	623	3015	2844	2531	2048	1706	1479	1337	3769	3555	3164	2560	2133	1849	1671
	6-9		331	321	516	501	1818	1715	1526	1235	1029	892	806	2273	2144	1908	1544	1286	1115	1008
65,001 - 90,000	1	11	449	436	702	682	3849	3631	3232	2614	2179	1888	1707	4811	4539	4040	3268	2724	2360	2134
	2,3		449	436	702	682	3606	3402	3028	2449	2041	1769	1599	4508	4253	3785	3061	2551	2211	1999
	4,5		449	436	702	682	3294	3108	2766	2238	1865	1616	1461	4118	3885	3458	2798	2331	2020	1826
	6-9		361	350	563	547	1981	1869	1663	1346	1121	972	878	2476	2336	2079	1683	1401	1215	1098
Charge per \$1000 over \$90,000	1	12	1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	2,3		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	4,5		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26
	6-9		1.43	1.38	2.23	2.16	27.52	25.97	23.11	18.70	15.58	13.50	12.20	34.41	32.46	28.89	23.37	19.48	16.88	15.26

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

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

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	\$ 33
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 65
\$2000 Deductible	\$ 99
\$3000 Deductible	\$123
\$4000 Deductible	\$138
\$5000 Deductible	\$149

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$33
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	63	58	95	90	269	254	226	183	152	132	119	336	318	283	229	190	165	149
	2,3		63	58	95	90	261	246	219	177	148	128	116	326	308	274	221	185	160	145
	4,5		63	58	95	90	251	237	211	171	142	123	111	314	296	264	214	178	154	139
	6-9		56	51	84	79	209	197	175	142	118	102	93	261	246	219	178	148	128	116
4,501 - 6,000	1	2	63	58	95	90	272	257	229	185	154	134	121	340	321	286	231	193	168	151
	2,3		63	58	95	90	264	249	222	179	149	129	117	330	311	278	224	186	161	146
	4,5		63	58	95	90	254	240	214	173	144	125	113	318	300	268	216	180	156	141
	6-9		56	51	84	79	210	198	176	143	119	103	93	263	248	220	179	149	129	116
6,001 - 8,000	1	3	63	58	95	90	303	286	255	206	172	149	134	379	358	319	258	215	186	168
	2,3		63	58	95	90	293	276	246	199	166	144	130	366	345	308	249	208	180	163
	4,5		63	58	95	90	280	264	235	190	158	137	124	350	330	294	238	198	171	155
	6-9		56	51	84	79	226	213	190	153	128	111	100	283	266	238	191	160	139	125
8,001 - 10,000	1	4	81	76	124	119	399	376	335	271	226	196	177	499	470	419	339	283	245	221
	2,3		81	76	124	119	383	361	321	260	217	188	170	479	451	401	325	271	235	213
	4,5		81	76	124	119	361	341	303	246	205	177	160	451	426	379	308	256	221	200
	6-9		70	65	107	102	272	257	229	185	154	134	121	340	321	286	231	193	168	151
10,001 - 15,000	1	5	107	102	165	160	491	463	412	333	278	241	218	614	579	515	416	348	301	273
	2,3		107	102	165	160	469	442	393	318	265	230	208	586	553	491	398	331	288	260
	4,5		107	102	165	160	440	415	369	299	249	216	195	550	519	461	374	311	270	244
	6-9		91	86	139	134	318	300	267	216	180	156	141	398	375	334	270	225	195	176
15,001 - 20,000	1	6	128	123	198	192	707	667	594	480	400	347	313	884	834	743	600	500	434	391
	2,3		128	123	198	192	670	632	562	455	379	329	297	838	790	703	569	474	411	371
	4,5		128	123	198	192	623	588	523	423	353	306	276	779	735	654	529	441	383	345
	6-9		107	102	165	160	425	401	357	289	241	209	188	531	501	446	361	301	261	235
20,001 - 25,000	1	7	137	132	213	207	799	754	671	543	452	392	354	999	943	839	679	565	490	443
	2,3		137	132	213	207	757	714	635	514	428	371	336	946	893	794	643	535	464	420
	4,5		137	132	213	207	702	662	589	477	397	344	311	878	828	736	596	496	430	389
	6-9		115	110	177	172	471	444	395	320	266	231	209	589	555	494	400	333	289	261
25,001 - 40,000	1	8	152	147	237	230	895	844	751	608	506	439	397	1119	1055	939	760	633	549	496
	2,3		152	147	237	230	846	798	710	575	479	415	375	1058	998	888	719	599	519	469
	4,5		152	147	237	230	783	739	658	532	443	384	347	979	924	823	665	554	480	434
	6-9		127	122	196	190	518	489	435	352	293	254	230	648	611	544	440	366	318	288
40,001 - 65,000	1	10	176	171	275	267	1128	1064	947	766	638	553	500	1410	1330	1184	958	798	691	625
	2,3		176	171	275	267	1063	1003	893	722	602	522	471	1329	1254	1116	903	753	653	589
	4,5		176	171	275	267	982	926	824	667	556	482	435	1228	1158	1030	834	695	603	544
	6-9		145	140	226	219	634	598	532	431	359	311	281	793	748	665	539	449	389	351
65,001 - 90,000	1	11	192	186	299	290	1223	1154	1027	831	692	600	542	1529	1443	1284	1039	865	750	678
	2,3		192	186	299	290	1153	1088	968	783	653	566	511	1441	1360	1210	979	816	708	639
	4,5		192	186	299	290	1062	1002	892	721	601	521	471	1328	1253	1115	901	751	651	589
	6-9		157	152	244	237	682	643	572	463	386	334	302	853	804	715	579	483	418	378
Charge per \$1000 over \$90,000	1	12	0.56	0.54	0.87	0.84	7.99	7.54	6.71	5.43	4.52	3.92	3.54	9.99	9.43	8.39	6.79	5.66	4.90	4.43
	2,3		0.56	0.54	0.87	0.84	7.99	7.54	6.71	5.43	4.52	3.92	3.54	9.99	9.43	8.39	6.79	5.66	4.90	4.43
	4,5		0.56	0.54	0.87	0.84	7.99	7.54	6.71	5.43	4.52	3.92	3.54	9.99	9.43	8.39	6.79	5.66	4.90	4.43
	6-9		0.56	0.54	0.87	0.84	7.99	7.54	6.71	5.43	4.52	3.92	3.54	9.99	9.43	8.39	6.79	5.66	4.90	4.43

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.

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	\$ 9
\$ 500 Deductible	\$ 11
\$1000 Deductible	\$ 19
\$2000 Deductible	\$ 29
\$3000 Deductible	\$ 36
\$4000 Deductible	\$ 40
\$5000 Deductible	\$ 43

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 12 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	70	65	107	102	288	272	242	196	163	141	128	360	340	303	245	204	176	160
	2,3		70	65	107	102	279	263	234	189	158	137	124	349	329	293	236	198	171	155
	4,5		70	65	107	102	267	252	224	181	151	131	118	334	315	280	226	189	164	148
	6-9		62	57	94	89	218	206	183	148	124	107	97	273	258	229	185	155	134	121
4,501 - 6,000	1	2	70	65	107	102	292	275	245	198	165	143	129	365	344	306	248	206	179	161
	2,3		70	65	107	102	282	266	237	192	160	138	125	353	333	296	240	200	173	156
	4,5		70	65	107	102	270	255	227	184	153	133	120	338	319	284	230	191	166	150
	6-9		62	57	94	89	219	207	184	149	124	108	97	274	259	230	186	155	135	121
6,001 - 8,000	1	3	70	65	107	102	328	309	275	222	185	161	145	410	386	344	278	231	201	181
	2,3		70	65	107	102	316	298	265	215	179	155	140	395	373	331	269	224	194	175
	4,5		70	65	107	102	301	284	253	204	170	148	133	376	355	316	255	213	185	166
	6-9		62	57	94	89	237	224	199	161	134	116	105	296	280	249	201	168	145	131
8,001 - 10,000	1	4	93	88	143	138	438	413	368	297	248	215	194	548	516	460	371	310	269	243
	2,3		93	88	143	138	419	395	352	284	237	205	186	524	494	440	355	296	256	233
	4,5		93	88	143	138	394	372	331	268	223	193	175	493	465	414	335	279	241	219
	6-9		80	75	122	117	293	276	246	199	166	144	130	366	345	308	249	208	180	163
10,001 - 15,000	1	5	126	121	195	189	545	514	457	370	308	267	242	681	643	571	463	385	334	303
	2,3		126	121	195	189	519	490	436	353	294	255	230	649	613	545	441	368	319	288
	4,5		126	121	195	189	485	458	408	330	275	238	215	606	573	510	413	344	298	269
	6-9		106	101	163	158	346	326	290	235	196	170	153	433	408	363	294	245	213	191
15,001 - 20,000	1	6	152	147	236	229	794	749	667	539	449	389	352	993	936	834	674	561	486	440
	2,3		152	147	236	229	753	710	632	511	426	369	334	941	888	790	639	533	461	418
	4,5		152	147	236	229	697	658	586	474	395	342	309	871	823	733	593	494	428	386
	6-9		126	121	195	189	469	442	393	318	265	230	208	586	553	491	398	331	288	260
20,001 - 25,000	1	7	163	158	254	247	901	850	757	612	510	442	400	1126	1063	946	765	638	553	500
	2,3		163	158	254	247	852	804	716	579	482	418	378	1065	1005	895	724	603	523	473
	4,5		163	158	254	247	789	744	662	536	446	387	350	986	930	828	670	558	484	438
	6-9		136	131	210	204	522	492	438	354	295	256	231	653	615	548	443	369	320	289
25,001 - 40,000	1	8	182	177	284	276	1012	955	850	688	573	497	449	1265	1194	1063	860	716	621	561
	2,3		182	177	284	276	956	902	803	649	541	469	424	1195	1128	1004	811	676	586	530
	4,5		182	177	284	276	883	833	741	600	500	433	392	1104	1041	926	750	625	541	490
	6-9		150	145	233	226	577	544	484	392	326	283	256	721	680	605	490	408	354	320
40,001 - 65,000	1	10	212	206	332	322	1282	1209	1076	870	725	629	568	1603	1511	1345	1088	906	786	710
	2,3		212	206	332	322	1207	1139	1014	820	683	592	535	1509	1424	1268	1025	854	740	669
	4,5		212	206	332	322	1112	1049	934	755	629	545	493	1390	1311	1168	944	786	681	616
	6-9		173	168	271	263	710	670	596	482	402	348	315	888	838	745	603	503	435	394
65,001 - 90,000	1	11	232	225	362	351	1392	1313	1169	945	788	683	617	1740	1641	1461	1181	985	854	771
	2,3		232	225	362	351	1311	1237	1101	891	742	643	581	1639	1546	1376	1114	928	804	726
	4,5		232	225	362	351	1206	1138	1013	819	683	592	535	1508	1423	1266	1024	854	740	669
	6-9		187	182	294	285	764	721	642	519	433	375	339	955	901	803	649	541	469	424
Charge per \$1000 over \$90,000	1	12	0.69	0.67	1.08	1.05	9.25	8.73	7.77	6.28	5.24	4.54	4.10	11.56	10.91	9.71	7.85	6.54	5.67	5.13
	2,3		0.69	0.67	1.08	1.05	9.25	8.73	7.77	6.28	5.24	4.54	4.10	11.56	10.91	9.71	7.85	6.54	5.67	5.13
	4,5		0.69	0.67	1.08	1.05	9.25	8.73	7.77	6.28	5.24	4.54	4.10	11.56	10.91	9.71	7.85	6.54	5.67	5.13
	6-9		0.69	0.67	1.08	1.05	9.25	8.73	7.77	6.28	5.24	4.54	4.10	11.56	10.91	9.71	7.85	6.54	5.67	5.13

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	\$ 11
\$ 500 Deductible	\$ 13
\$1000 Deductible	\$ 22
\$2000 Deductible	\$ 33
\$3000 Deductible	\$ 41
\$4000 Deductible	\$ 46
\$5000 Deductible	\$ 50

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$11
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	69	64	105	100	288	272	242	196	163	141	128	360	340	303	245	204	176	160
	2,3		69	64	105	100	279	263	234	189	158	137	124	349	329	293	236	198	171	155
	4,5		69	64	105	100	267	252	224	181	151	131	118	334	315	280	226	189	164	148
	6-9		61	56	92	87	218	206	183	148	124	107	97	273	258	229	185	155	134	121
4,501 - 6,000	1	2	69	64	105	100	292	275	245	198	165	143	129	365	344	306	248	206	179	161
	2,3		69	64	105	100	283	267	238	192	160	139	125	354	334	298	240	200	174	156
	4,5		69	64	105	100	271	256	228	184	154	133	120	339	320	285	230	193	166	150
	6-9		61	56	92	87	220	208	185	150	125	108	98	275	260	231	188	156	135	123
6,001 - 8,000	1	3	69	64	105	100	328	309	275	222	185	161	145	410	386	344	278	231	201	181
	2,3		69	64	105	100	316	298	265	215	179	155	140	395	373	331	269	224	194	175
	4,5		69	64	105	100	301	284	253	204	170	148	133	376	355	316	255	213	185	166
	6-9		61	56	92	87	237	224	199	161	134	116	105	296	280	249	201	168	145	131
8,001 - 10,000	1	4	91	86	139	134	439	414	368	298	248	215	195	549	518	460	373	310	269	244
	2,3		91	86	139	134	420	396	352	285	238	206	186	525	495	440	356	298	258	233
	4,5		91	86	139	134	395	373	332	269	224	194	175	494	466	415	336	280	243	219
	6-9		78	73	119	114	293	276	246	199	166	144	130	366	345	308	249	208	180	163
10,001 - 15,000	1	5	122	117	188	183	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	2,3		122	117	188	183	520	491	437	354	295	255	231	650	614	546	443	369	319	289
	4,5		122	117	188	183	487	459	409	330	275	239	216	609	574	511	413	344	299	270
	6-9		103	98	158	153	346	326	290	235	196	170	153	433	408	363	294	245	213	191
15,001 - 20,000	1	6	147	142	229	222	797	752	669	541	451	391	353	996	940	836	676	564	489	441
	2,3		147	142	229	222	755	712	634	513	427	370	335	944	890	793	641	534	463	419
	4,5		147	142	229	222	700	660	587	475	396	343	310	875	825	734	594	495	429	388
	6-9		122	117	188	183	470	443	394	319	266	230	208	588	554	493	399	333	288	260
20,001 - 25,000	1	7	158	153	246	239	904	853	759	614	512	444	401	1130	1066	949	768	640	555	501
	2,3		158	153	246	239	854	806	717	580	484	419	379	1068	1008	896	725	605	524	474
	4,5		158	153	246	239	791	746	664	537	448	388	351	989	933	830	671	560	485	439
	6-9		131	126	203	197	523	493	439	355	296	256	232	654	616	549	444	370	320	290
25,001 - 40,000	1	8	175	170	274	266	1015	958	853	690	575	498	450	1269	1198	1066	863	719	623	563
	2,3		175	170	274	266	958	904	805	651	542	470	425	1198	1130	1006	814	678	588	531
	4,5		175	170	274	266	886	836	744	602	502	435	393	1108	1045	930	753	628	544	491
	6-9		145	140	225	218	578	545	485	392	327	283	256	723	681	606	490	409	354	320
40,001 - 65,000	1	10	205	199	320	311	1285	1212	1079	873	727	630	570	1606	1515	1349	1091	909	788	713
	2,3		205	199	320	311	1211	1142	1016	822	685	594	537	1514	1428	1270	1028	856	743	671
	4,5		205	199	320	311	1115	1052	936	757	631	547	494	1394	1315	1170	946	789	684	618
	6-9		168	163	262	254	712	672	598	484	403	349	316	890	840	748	605	504	436	395
65,001 - 90,000	1	11	222	216	348	338	1397	1318	1173	949	791	685	619	1746	1648	1466	1186	989	856	774
	2,3		222	216	348	338	1315	1241	1104	894	745	645	583	1644	1551	1380	1118	931	806	729
	4,5		222	216	348	338	1209	1141	1015	822	685	593	536	1511	1426	1269	1028	856	741	670
	6-9		181	176	283	275	766	723	643	521	434	376	340	958	904	804	651	543	470	425
Charge per \$1000 over \$90,000	1	12	0.66	0.64	1.03	1.00	9.28	8.76	7.79	6.31	5.25	4.55	4.12	11.60	10.95	9.74	7.88	6.57	5.69	5.14
	2,3		0.66	0.64	1.03	1.00	9.28	8.76	7.79	6.31	5.25	4.55	4.12	11.60	10.95	9.74	7.88	6.57	5.69	5.14
	4,5		0.66	0.64	1.03	1.00	9.28	8.76	7.79	6.31	5.25	4.55	4.12	11.60	10.95	9.74	7.88	6.57	5.69	5.14
	6-9		0.66	0.64	1.03	1.00	9.28	8.76	7.79	6.31	5.25	4.55	4.12	11.60	10.95	9.74	7.88	6.57	5.69	5.14

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.

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	\$ 11
\$ 500 Deductible	\$ 13
\$1000 Deductible	\$ 22
\$2000 Deductible	\$ 33
\$3000 Deductible	\$ 42
\$4000 Deductible	\$ 46
\$5000 Deductible	\$ 50

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 14 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	72	67	109	104	307	290	258	209	174	151	136	384	363	323	261	218	189	170
	2,3		72	67	109	104	297	280	249	202	168	146	132	371	350	311	253	210	183	165
	4,5		72	67	109	104	284	268	239	193	161	139	126	355	335	299	241	201	174	158
	6-9		63	58	95	90	228	215	191	155	129	112	101	285	269	239	194	161	140	126
4,501 - 6,000	1	2	72	67	109	104	312	294	262	212	176	153	138	390	368	328	265	220	191	173
	2,3		72	67	109	104	301	284	253	204	170	148	133	376	355	316	255	213	185	166
	4,5		72	67	109	104	287	271	241	195	163	141	127	359	339	301	244	204	176	159
	6-9		63	58	95	90	230	217	193	156	130	113	102	288	271	241	195	163	141	128
6,001 - 8,000	1	3	72	67	109	104	353	333	296	240	200	173	157	441	416	370	300	250	216	196
	2,3		72	67	109	104	339	320	285	230	192	166	150	424	400	356	288	240	208	188
	4,5		72	67	109	104	322	304	271	219	182	158	143	403	380	339	274	228	198	179
	6-9		63	58	95	90	250	236	210	170	142	123	111	313	295	263	213	178	154	139
8,001 - 10,000	1	4	95	90	146	141	479	452	402	325	271	235	212	599	565	503	406	339	294	265
	2,3		95	90	146	141	458	432	384	311	259	225	203	573	540	480	389	324	281	254
	4,5		95	90	146	141	430	406	361	292	244	211	191	538	508	451	365	305	264	239
	6-9		81	76	124	119	313	295	263	212	177	153	139	391	369	329	265	221	191	174
10,001 - 15,000	1	5	129	124	199	193	601	567	505	408	340	295	266	751	709	631	510	425	369	333
	2,3		129	124	199	193	572	540	481	389	324	281	254	715	675	601	486	405	351	318
	4,5		129	124	199	193	534	504	449	363	302	262	237	668	630	561	454	378	328	296
	6-9		107	102	165	160	373	352	313	253	211	183	165	466	440	391	316	264	229	206
15,001 - 20,000	1	6	155	150	241	234	886	836	744	602	502	435	393	1108	1045	930	753	628	544	491
	2,3		155	150	241	234	838	791	704	570	475	411	372	1048	989	880	713	594	514	465
	4,5		155	150	241	234	776	732	651	527	439	381	344	970	915	814	659	549	476	430
	6-9		129	124	199	193	514	485	432	349	291	252	228	643	606	540	436	364	315	285
20,001 - 25,000	1	7	166	161	260	252	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559
	2,3		166	161	260	252	953	899	800	647	539	467	423	1191	1124	1000	809	674	584	529
	4,5		166	161	260	252	880	830	739	598	498	432	390	1100	1038	924	748	623	540	488
	6-9		138	133	214	208	575	542	482	390	325	282	255	719	678	603	488	406	353	319
25,001 - 40,000	1	8	185	180	290	282	1135	1071	953	771	643	557	503	1419	1339	1191	964	804	696	629
	2,3		185	180	290	282	1071	1010	899	727	606	525	475	1339	1263	1124	909	758	656	594
	4,5		185	180	290	282	988	932	829	671	559	485	438	1235	1165	1036	839	699	606	548
	6-9		153	148	238	231	637	601	535	433	361	313	282	796	751	669	541	451	391	353
40,001 - 65,000	1	10	217	211	339	329	1443	1361	1211	980	817	708	640	1804	1701	1514	1225	1021	885	800
	2,3		217	211	339	329	1359	1282	1141	923	769	667	603	1699	1603	1426	1154	961	834	754
	4,5		217	211	339	329	1250	1179	1049	849	707	613	554	1563	1474	1311	1061	884	766	693
	6-9		177	172	276	268	790	745	663	536	447	387	350	988	931	829	670	559	484	438
65,001 - 90,000	1	11	236	229	369	358	1570	1481	1318	1066	889	770	696	1963	1851	1648	1333	1111	963	870
	2,3		236	229	369	358	1477	1393	1240	1003	836	724	655	1846	1741	1550	1254	1045	905	819
	4,5		236	229	369	358	1357	1280	1139	922	768	666	602	1696	1600	1424	1153	960	833	753
	6-9		192	186	300	291	852	804	716	579	482	418	378	1065	1005	895	724	603	523	473
Charge per \$1000 over \$90,000	1	12	0.71	0.69	1.10	1.07	10.57	9.97	8.88	7.18	5.98	5.19	4.69	13.21	12.47	11.10	8.98	7.48	6.48	5.86
	2,3		0.71	0.69	1.10	1.07	10.57	9.97	8.88	7.18	5.98	5.19	4.69	13.21	12.47	11.10	8.98	7.48	6.48	5.86
	4,5		0.71	0.69	1.10	1.07	10.57	9.97	8.88	7.18	5.98	5.19	4.69	13.21	12.47	11.10	8.98	7.48	6.48	5.86
	6-9		0.71	0.69	1.10	1.07	10.57	9.97	8.88	7.18	5.98	5.19	4.69	13.21	12.47	11.10	8.98	7.48	6.48	5.86

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 13
\$ 500 Deductible	\$ 15
\$1000 Deductible	\$ 25
\$2000 Deductible	\$ 38
\$3000 Deductible	\$ 47
\$4000 Deductible	\$ 53
\$5000 Deductible	\$ 57

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$13
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	72	67	110	105	311	293	261	211	176	152	138	389	366	326	264	220	190	173
	2,3		72	67	110	105	300	283	252	204	170	147	133	375	354	315	255	213	184	166
	4,5		72	67	110	105	286	270	240	194	162	140	127	358	338	300	243	203	175	159
	6-9		63	58	96	91	229	216	192	156	130	112	102	286	270	240	195	163	140	128
4,501 - 6,000	1	2	72	67	110	105	315	297	264	214	178	154	140	394	371	330	268	223	193	175
	2,3		72	67	110	105	304	287	255	207	172	149	135	380	359	319	259	215	186	169
	4,5		72	67	110	105	290	274	244	197	164	142	129	363	343	305	246	205	178	161
	6-9		63	58	96	91	231	218	194	157	131	113	102	289	273	243	196	164	141	128
6,001 - 8,000	1	3	72	67	110	105	356	336	299	242	202	175	158	445	420	374	303	253	219	198
	2,3		72	67	110	105	342	323	287	233	194	168	152	428	404	359	291	243	210	190
	4,5		72	67	110	105	325	307	273	221	184	160	144	406	384	341	276	230	200	180
	6-9		63	58	96	91	252	238	212	171	143	124	112	315	298	265	214	179	155	140
8,001 - 10,000	1	4	96	91	147	142	485	458	408	330	275	238	215	606	573	510	413	344	298	269
	2,3		96	91	147	142	463	437	389	315	262	227	205	579	546	486	394	328	284	256
	4,5		96	91	147	142	435	410	365	295	246	213	193	544	513	456	369	308	266	241
	6-9		82	77	125	120	316	298	265	215	179	155	140	395	373	331	269	224	194	175
10,001 - 15,000	1	5	130	125	201	195	610	575	512	414	345	299	270	763	719	640	518	431	374	338
	2,3		130	125	201	195	580	547	487	394	328	284	257	725	684	609	493	410	355	321
	4,5		130	125	201	195	541	510	454	367	306	265	240	676	638	568	459	383	331	300
	6-9		109	104	167	162	377	356	317	256	214	185	167	471	445	396	320	268	231	209
15,001 - 20,000	1	6	157	152	244	237	900	849	756	611	509	441	399	1125	1061	945	764	636	551	499
	2,3		157	152	244	237	851	803	715	578	482	418	377	1064	1004	894	723	603	523	471
	4,5		157	152	244	237	788	743	661	535	446	386	349	985	929	826	669	558	483	436
	6-9		130	125	202	196	522	492	438	354	295	256	231	653	615	548	443	369	320	289
20,001 - 25,000	1	7	169	164	264	256	1024	966	860	696	580	502	454	1280	1208	1075	870	725	628	568
	2,3		169	164	264	256	967	912	812	657	547	474	429	1209	1140	1015	821	684	593	536
	4,5		169	164	264	256	894	843	750	607	506	438	396	1118	1054	938	759	633	548	495
	6-9		139	134	216	210	583	550	490	396	330	286	259	729	688	613	495	413	358	324
25,001 - 40,000	1	8	187	182	294	285	1153	1088	968	783	653	566	511	1441	1360	1210	979	816	708	639
	2,3		187	182	294	285	1088	1026	913	739	616	534	482	1360	1283	1141	924	770	668	603
	4,5		187	182	294	285	1004	947	843	682	568	492	445	1255	1184	1054	853	710	615	556
	6-9		155	150	241	234	647	610	543	439	366	317	287	809	763	679	549	458	396	359
40,001 - 65,000	1	10	220	214	344	334	1467	1384	1232	996	830	720	650	1834	1730	1540	1245	1038	900	813
	2,3		220	214	344	334	1380	1302	1159	937	781	677	612	1725	1628	1449	1171	976	846	765
	4,5		220	214	344	334	1270	1198	1066	863	719	623	563	1588	1498	1333	1079	899	779	704
	6-9		179	174	280	272	801	756	673	544	454	393	355	1001	945	841	680	568	491	444
65,001 - 90,000	1	11	239	232	374	363	1596	1506	1340	1084	904	783	708	1995	1883	1675	1355	1130	979	885
	2,3		239	232	374	363	1501	1416	1260	1020	850	736	666	1876	1770	1575	1275	1063	920	833
	4,5		239	232	374	363	1379	1301	1158	937	781	677	611	1724	1626	1448	1171	976	846	764
	6-9		195	189	304	295	866	817	727	588	490	425	384	1083	1021	909	735	613	531	480
Charge per \$1000 over \$90,000	1	12	0.72	0.70	1.12	1.09	10.77	10.16	9.04	7.31	6.09	5.28	4.77	13.46	12.69	11.30	9.14	7.62	6.60	5.97
	2,3		0.72	0.70	1.12	1.09	10.77	10.16	9.04	7.31	6.09	5.28	4.77	13.46	12.69	11.30	9.14	7.62	6.60	5.97
	4,5		0.72	0.70	1.12	1.09	10.77	10.16	9.04	7.31	6.09	5.28	4.77	13.46	12.69	11.30	9.14	7.62	6.60	5.97
	6-9		0.72	0.70	1.12	1.09	10.77	10.16	9.04	7.31	6.09	5.28	4.77	13.46	12.69	11.30	9.14	7.62	6.60	5.97

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 13
\$ 500 Deductible	\$ 15
\$1000 Deductible	\$ 26
\$2000 Deductible	\$ 39
\$3000 Deductible	\$ 48
\$4000 Deductible	\$ 54
\$5000 Deductible	\$ 58

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$13
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	73	68	112	107	328	309	275	222	185	161	145	410	386	344	278	231	201	181
	2,3		73	68	112	107	316	298	265	215	179	155	140	395	373	331	269	224	194	175
	4,5		73	68	112	107	301	284	253	204	170	148	133	376	355	316	255	213	185	166
	6-9		65	60	98	93	237	224	199	161	134	116	105	296	280	249	201	168	145	131
4,501 - 6,000	1	2	73	68	112	107	333	314	279	226	188	163	148	416	393	349	283	235	204	185
	2,3		73	68	112	107	321	303	270	218	182	158	142	401	379	338	273	228	198	178
	4,5		73	68	112	107	305	288	256	207	173	150	135	381	360	320	259	216	188	169
	6-9		65	60	98	93	241	227	202	163	136	118	107	301	284	253	204	170	148	134
6,001 - 8,000	1	3	73	68	112	107	379	358	319	258	215	186	168	474	448	399	323	269	233	210
	2,3		73	68	112	107	364	343	305	247	206	178	161	455	429	381	309	258	223	201
	4,5		73	68	112	107	345	325	289	234	195	169	153	431	406	361	293	244	211	191
	6-9		65	60	98	93	263	248	221	179	149	129	117	329	310	276	224	186	161	146
8,001 - 10,000	1	4	98	93	151	146	522	492	438	354	295	256	231	653	615	548	443	369	320	289
	2,3		98	93	151	146	497	469	417	338	281	244	220	621	586	521	423	351	305	275
	4,5		98	93	151	146	465	439	391	316	263	228	206	581	549	489	395	329	285	258
	6-9		84	79	129	124	334	315	280	227	189	164	148	418	394	350	284	236	205	185
10,001 - 15,000	1	5	134	129	207	201	659	622	554	448	373	323	292	824	778	693	560	466	404	365
	2,3		134	129	207	201	626	591	526	426	355	307	278	783	739	658	533	444	384	348
	4,5		134	129	207	201	583	550	490	396	330	286	259	729	688	613	495	413	358	324
	6-9		112	107	172	167	402	379	337	273	227	197	178	503	474	421	341	284	246	223
15,001 - 20,000	1	6	162	157	252	245	981	925	823	666	555	481	435	1226	1156	1029	833	694	601	544
	2,3		162	157	252	245	926	874	778	629	524	454	411	1158	1093	973	786	655	568	514
	4,5		162	157	252	245	856	808	719	582	485	420	380	1070	1010	899	728	606	525	475
	6-9		134	129	208	202	561	529	471	381	317	275	249	701	661	589	476	396	344	311
20,001 - 25,000	1	7	174	169	272	264	1118	1055	939	760	633	549	496	1398	1319	1174	950	791	686	620
	2,3		174	169	272	264	1056	996	886	717	598	518	468	1320	1245	1108	896	748	648	585
	4,5		174	169	272	264	974	919	818	662	551	478	432	1218	1149	1023	828	689	598	540
	6-9		144	139	224	217	630	594	529	428	356	309	279	788	743	661	535	445	386	349
25,001 - 40,000	1	8	195	189	304	295	1262	1191	1060	858	715	619	560	1578	1489	1325	1073	894	774	700
	2,3		195	189	304	295	1189	1122	999	808	673	583	527	1486	1403	1249	1010	841	729	659
	4,5		195	189	304	295	1095	1033	919	744	620	537	486	1369	1291	1149	930	775	671	608
	6-9		159	154	248	241	700	660	587	475	396	343	310	875	825	734	594	495	429	388
40,001 - 65,000	1	10	228	221	355	345	1609	1518	1351	1093	911	789	713	2011	1898	1689	1366	1139	986	891
	2,3		228	221	355	345	1514	1428	1271	1028	857	743	671	1893	1785	1589	1285	1071	929	839
	4,5		228	221	355	345	1391	1312	1168	945	787	682	617	1739	1640	1460	1181	984	853	771
	6-9		185	180	289	281	872	823	732	593	494	428	387	1090	1029	915	741	618	535	484
65,001 - 90,000	1	11	248	241	387	376	1752	1653	1471	1190	992	860	777	2190	2066	1839	1488	1240	1075	971
	2,3		248	241	387	376	1647	1554	1383	1119	932	808	730	2059	1943	1729	1399	1165	1010	913
	4,5		248	241	387	376	1512	1426	1269	1027	856	742	670	1890	1783	1586	1284	1070	928	838
	6-9		201	195	314	305	942	889	791	640	533	462	418	1178	1111	989	800	666	578	523
Charge per \$1000 over \$90,000	1	12	0.75	0.72	1.17	1.13	11.93	11.25	10.01	8.10	6.75	5.85	5.29	14.91	14.06	12.52	10.13	8.44	7.31	6.61
	2,3		0.75	0.72	1.17	1.13	11.93	11.25	10.01	8.10	6.75	5.85	5.29	14.91	14.06	12.52	10.13	8.44	7.31	6.61
	4,5		0.75	0.72	1.17	1.13	11.93	11.25	10.01	8.10	6.75	5.85	5.29	14.91	14.06	12.52	10.13	8.44	7.31	6.61
	6-9		0.75	0.72	1.17	1.13	11.93	11.25	10.01	8.10	6.75	5.85	5.29	14.91	14.06	12.52	10.13	8.44	7.31	6.61

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

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

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	\$ 14
\$ 500 Deductible	\$ 17
\$1000 Deductible	\$ 28
\$2000 Deductible	\$ 43
\$3000 Deductible	\$ 53
\$4000 Deductible	\$ 60
\$5000 Deductible	\$ 65

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

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

Territories 17 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	75	70	114	109	330	311	277	224	187	162	146	413	389	346	280	234	203	183
	2,3		75	70	114	109	317	299	266	215	179	155	141	396	374	333	269	224	194	176
	4,5		75	70	114	109	302	285	254	205	171	148	134	378	356	318	256	214	185	168
	6-9		66	61	100	95	239	225	200	162	135	117	106	299	281	250	203	169	146	133
4,501 - 6,000	1	2	75	70	114	109	334	315	280	227	189	164	148	418	394	350	284	236	205	185
	2,3		75	70	114	109	322	304	271	219	182	158	143	403	380	339	274	228	198	179
	4,5		75	70	114	109	306	289	257	208	173	150	136	383	361	321	260	216	188	170
	6-9		66	61	100	95	241	227	202	163	136	118	107	301	284	253	204	170	148	134
6,001 - 8,000	1	3	75	70	114	109	381	359	320	258	215	187	169	476	449	400	323	269	234	211
	2,3		75	70	114	109	366	345	307	248	207	179	162	458	431	384	310	259	224	203
	4,5		75	70	114	109	347	327	291	235	196	170	154	434	409	364	294	245	213	193
	6-9		66	61	100	95	264	249	222	179	149	129	117	330	311	278	224	186	161	146
8,001 - 10,000	1	4	100	95	154	149	525	495	441	356	297	257	233	656	619	551	445	371	321	291
	2,3		100	95	154	149	500	472	420	340	283	245	222	625	590	525	425	354	306	278
	4,5		100	95	154	149	469	442	393	318	265	230	208	586	553	491	398	331	288	260
	6-9		86	81	131	126	335	316	281	228	190	164	149	419	395	351	285	238	205	186
10,001 - 15,000	1	5	137	132	212	206	664	626	557	451	376	326	294	830	783	696	564	470	408	368
	2,3		137	132	212	206	630	594	529	428	356	309	279	788	743	661	535	445	386	349
	4,5		137	132	212	206	586	553	492	398	332	288	260	733	691	615	498	415	360	325
	6-9		114	109	176	171	404	381	339	274	229	198	179	505	476	424	343	286	248	224
15,001 - 20,000	1	6	166	161	259	251	988	932	829	671	559	485	438	1235	1165	1036	839	699	606	548
	2,3		166	161	259	251	933	880	783	634	528	458	414	1166	1100	979	793	660	573	518
	4,5		166	161	259	251	862	813	724	585	488	423	382	1078	1016	905	731	610	529	478
	6-9		137	132	212	206	565	533	474	384	320	277	251	706	666	593	480	400	346	314
20,001 - 25,000	1	7	178	173	279	271	1127	1063	946	765	638	553	500	1409	1329	1183	956	798	691	625
	2,3		178	173	279	271	1063	1003	893	722	602	522	471	1329	1254	1116	903	753	653	589
	4,5		178	173	279	271	981	925	823	666	555	481	435	1226	1156	1029	833	694	601	544
	6-9		147	142	229	222	633	597	531	430	358	310	281	791	746	664	538	448	388	351
25,001 - 40,000	1	8	200	194	312	303	1271	1199	1067	863	719	623	564	1589	1499	1334	1079	899	779	705
	2,3		200	194	312	303	1198	1130	1006	814	678	588	531	1498	1413	1258	1018	848	735	664
	4,5		200	194	312	303	1103	1041	926	750	625	541	489	1379	1301	1158	938	781	676	611
	6-9		163	158	254	247	705	665	592	479	399	346	313	881	831	740	599	499	433	391
40,001 - 65,000	1	10	234	227	365	354	1621	1529	1361	1101	917	795	719	2026	1911	1701	1376	1146	994	899
	2,3		234	227	365	354	1524	1438	1280	1035	863	748	676	1905	1798	1600	1294	1079	935	845
	4,5		234	227	365	354	1401	1322	1177	952	793	687	621	1751	1653	1471	1190	991	859	776
	6-9		190	184	297	288	878	828	737	596	497	431	389	1098	1035	921	745	621	539	486
65,001 - 90,000	1	11	254	247	398	386	1765	1665	1482	1199	999	866	783	2206	2081	1853	1499	1249	1083	979
	2,3		254	247	398	386	1659	1565	1393	1127	939	814	736	2074	1956	1741	1409	1174	1018	920
	4,5		254	247	398	386	1523	1437	1279	1035	862	747	675	1904	1796	1599	1294	1078	934	844
	6-9		206	200	322	313	950	896	797	645	538	466	421	1188	1120	996	806	673	583	526
Charge per \$1000 over \$90,000	1	12	0.77	0.75	1.20	1.17	12.02	11.34	10.09	8.17	6.80	5.90	5.33	15.03	14.18	12.62	10.21	8.51	7.37	6.66
	2,3		0.77	0.75	1.20	1.17	12.02	11.34	10.09	8.17	6.80	5.90	5.33	15.03	14.18	12.62	10.21	8.51	7.37	6.66
	4,5		0.77	0.75	1.20	1.17	12.02	11.34	10.09	8.17	6.80	5.90	5.33	15.03	14.18	12.62	10.21	8.51	7.37	6.66
	6-9		0.77	0.75	1.20	1.17	12.02	11.34	10.09	8.17	6.80	5.90	5.33	15.03	14.18	12.62	10.21	8.51	7.37	6.66

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 17
\$1000 Deductible	\$ 29
\$2000 Deductible	\$ 43
\$3000 Deductible	\$ 54
\$4000 Deductible	\$ 60
\$5000 Deductible	\$ 65

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0% of Comparable Collision Rate (after primary and secondary rating factors), subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 18 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	79	74	120	115	336	317	282	228	190	165	149	420	396	353	285	238	206	186
	2,3		79	74	120	115	323	305	271	220	183	159	143	404	381	339	275	229	199	179
	4,5		79	74	120	115	308	291	259	210	175	151	137	385	364	324	263	219	189	171
	6-9		68	63	104	99	242	228	203	164	137	119	107	303	285	254	205	171	149	134
4,501 - 6,000	1	2	79	74	120	115	341	322	287	232	193	167	151	426	403	359	290	241	209	189
	2,3		79	74	120	115	329	310	276	223	186	161	146	411	388	345	279	233	201	183
	4,5		79	74	120	115	313	295	263	212	177	153	139	391	369	329	265	221	191	174
	6-9		68	63	104	99	245	231	206	166	139	120	109	306	289	258	208	174	150	136
6,001 - 8,000	1	3	79	74	120	115	389	367	327	264	220	191	172	486	459	409	330	275	239	215
	2,3		79	74	120	115	373	352	313	253	211	183	165	466	440	391	316	264	229	206
	4,5		79	74	120	115	354	334	297	240	200	174	157	443	418	371	300	250	218	196
	6-9		68	63	104	99	268	253	225	182	152	132	119	335	316	281	228	190	165	149
8,001 - 10,000	1	4	106	101	163	158	538	508	452	366	305	264	239	673	635	565	458	381	330	299
	2,3		106	101	163	158	513	484	431	348	290	252	227	641	605	539	435	363	315	284
	4,5		106	101	163	158	480	453	403	326	272	236	213	600	566	504	408	340	295	266
	6-9		90	85	138	133	342	323	287	233	194	168	152	428	404	359	291	243	210	190
10,001 - 15,000	1	5	145	140	226	219	683	644	573	464	386	335	303	854	805	716	580	483	419	379
	2,3		145	140	226	219	648	611	544	440	367	318	287	810	764	680	550	459	398	359
	4,5		145	140	226	219	603	569	506	410	341	296	267	754	711	633	513	426	370	334
	6-9		121	116	187	182	413	390	347	281	234	203	183	516	488	434	351	293	254	229
15,001 - 20,000	1	6	177	172	276	268	1020	962	856	693	577	500	452	1275	1203	1070	866	721	625	565
	2,3		177	172	276	268	962	908	808	654	545	472	427	1203	1135	1010	818	681	590	534
	4,5		177	172	276	268	889	839	747	604	503	436	394	1111	1049	934	755	629	545	493
	6-9		146	141	227	220	580	547	487	394	328	284	257	725	684	609	493	410	355	321
20,001 - 25,000	1	7	192	186	299	290	1164	1098	977	791	659	571	516	1455	1373	1221	989	824	714	645
	2,3		192	186	299	290	1097	1035	921	745	621	538	486	1371	1294	1151	931	776	673	608
	4,5		192	186	299	290	1011	954	849	687	572	496	448	1264	1193	1061	859	715	620	560
	6-9		157	152	244	237	652	615	547	443	369	320	289	815	769	684	554	461	400	361
25,001 - 40,000	1	8	213	207	334	324	1313	1239	1103	892	743	644	582	1641	1549	1379	1115	929	805	728
	2,3		213	207	334	324	1237	1167	1039	840	700	607	548	1546	1459	1299	1050	875	759	685
	4,5		213	207	334	324	1138	1074	956	773	644	558	505	1423	1343	1195	966	805	698	631
	6-9		174	169	272	264	725	684	609	492	410	356	321	906	855	761	615	513	445	401
40,001 - 65,000	1	10	250	243	391	380	1676	1581	1407	1138	949	822	743	2095	1976	1759	1423	1186	1028	929
	2,3		250	243	391	380	1576	1487	1323	1071	892	773	699	1970	1859	1654	1339	1115	966	874
	4,5		250	243	391	380	1448	1366	1216	984	820	710	642	1810	1708	1520	1230	1025	888	803
	6-9		203	197	317	308	905	854	760	615	512	444	401	1131	1068	950	769	640	555	501
65,001 - 90,000	1	11	273	265	426	414	1825	1722	1533	1240	1033	895	809	2281	2153	1916	1550	1291	1119	1011
	2,3		273	265	426	414	1716	1619	1441	1166	971	842	761	2145	2024	1801	1458	1214	1053	951
	4,5		273	265	426	414	1574	1485	1322	1069	891	772	698	1968	1856	1653	1336	1114	965	873
	6-9		220	214	345	335	979	924	822	665	554	480	434	1224	1155	1028	831	693	600	543
Charge per \$1000 over \$90,000	1	12	0.83	0.81	1.30	1.26	12.47	11.77	10.47	8.47	7.06	6.12	5.53	15.59	14.71	13.09	10.59	8.83	7.65	6.91
	2,3		0.83	0.81	1.30	1.26	12.47	11.77	10.47	8.47	7.06	6.12	5.53	15.59	14.71	13.09	10.59	8.83	7.65	6.91
	4,5		0.83	0.81	1.30	1.26	12.47	11.77	10.47	8.47	7.06	6.12	5.53	15.59	14.71	13.09	10.59	8.83	7.65	6.91
	6-9		0.83	0.81	1.30	1.26	12.47	11.77	10.47	8.47	7.06	6.12	5.53	15.59	14.71	13.09	10.59	8.83	7.65	6.91

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	\$ 15
\$ 500 Deductible	\$ 17
\$1000 Deductible	\$ 30
\$2000 Deductible	\$ 45
\$3000 Deductible	\$ 56
\$4000 Deductible	\$ 62
\$5000 Deductible	\$ 67

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$15
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	78	73	119	114	353	333	296	240	200	173	157	441	416	370	300	250	216	196
	2,3		78	73	119	114	339	320	285	230	192	166	150	424	400	356	288	240	208	188
	4,5		78	73	119	114	322	304	271	219	182	158	143	403	380	339	274	228	198	179
	6-9		68	63	104	99	250	236	210	170	142	123	111	313	295	263	213	178	154	139
4,501 - 6,000	1	2	78	73	119	114	358	338	301	243	203	176	159	448	423	376	304	254	220	199
	2,3		78	73	119	114	345	325	289	234	195	169	153	431	406	361	293	244	211	191
	4,5		78	73	119	114	328	309	275	222	185	161	145	410	386	344	278	231	201	181
	6-9		68	63	104	99	253	239	213	172	143	124	112	316	299	266	215	179	155	140
6,001 - 8,000	1	3	78	73	119	114	411	388	345	279	233	202	182	514	485	431	349	291	253	228
	2,3		78	73	119	114	394	372	331	268	223	193	175	493	465	414	335	279	241	219
	4,5		78	73	119	114	372	351	312	253	211	183	165	465	439	390	316	264	229	206
	6-9		68	63	104	99	279	263	234	189	158	137	124	349	329	293	236	198	171	155
8,001 - 10,000	1	4	105	100	162	157	573	541	481	390	325	281	254	716	676	601	488	406	351	318
	2,3		105	100	162	157	546	515	458	371	309	268	242	683	644	573	464	386	335	303
	4,5		105	100	162	157	510	481	428	346	289	250	226	638	601	535	433	361	313	283
	6-9		90	85	138	133	359	339	302	244	203	176	159	449	424	378	305	254	220	199
10,001 - 15,000	1	5	145	140	225	218	731	690	614	497	414	359	324	914	863	768	621	518	449	405
	2,3		145	140	225	218	693	654	582	471	392	340	307	866	818	728	589	490	425	384
	4,5		145	140	225	218	644	608	541	438	365	316	286	805	760	676	548	456	395	358
	6-9		121	116	186	181	438	413	368	297	248	215	194	548	516	460	371	310	269	243
15,001 - 20,000	1	6	175	170	274	266	1098	1036	922	746	622	539	487	1373	1295	1153	933	778	674	609
	2,3		175	170	274	266	1036	977	870	703	586	508	459	1295	1221	1088	879	733	635	574
	4,5		175	170	274	266	956	902	803	649	541	469	424	1195	1128	1004	811	676	586	530
	6-9		145	140	226	219	619	584	520	420	350	304	274	774	730	650	525	438	380	343
20,001 - 25,000	1	7	190	184	297	288	1255	1184	1054	852	710	616	556	1569	1480	1318	1065	888	770	695
	2,3		190	184	297	288	1183	1116	993	804	670	580	525	1479	1395	1241	1005	838	725	656
	4,5		190	184	297	288	1090	1028	915	740	617	535	483	1363	1285	1144	925	771	669	604
	6-9		156	151	243	236	696	657	585	473	394	342	309	870	821	731	591	493	428	386
25,001 - 40,000	1	8	212	206	332	322	1418	1338	1191	963	803	696	629	1773	1673	1489	1204	1004	870	786
	2,3		212	206	332	322	1336	1260	1121	907	756	655	592	1670	1575	1401	1134	945	819	740
	4,5		212	206	332	322	1229	1159	1032	834	695	603	545	1536	1449	1290	1043	869	754	681
	6-9		173	168	270	262	777	733	652	528	440	381	345	971	916	815	660	550	476	431
40,001 - 65,000	1	10	248	241	388	377	1814	1711	1523	1232	1027	890	804	2268	2139	1904	1540	1284	1113	1005
	2,3		248	241	388	377	1706	1609	1432	1158	965	837	756	2133	2011	1790	1448	1206	1046	945
	4,5		248	241	388	377	1566	1477	1315	1063	886	768	694	1958	1846	1644	1329	1108	960	868
	6-9		202	196	315	306	974	919	818	662	551	478	432	1218	1149	1023	828	689	598	540
65,001 - 90,000	1	11	271	263	423	411	1977	1865	1660	1343	1119	970	877	2471	2331	2075	1679	1399	1213	1096
	2,3		271	263	423	411	1857	1752	1559	1261	1051	911	823	2321	2190	1949	1576	1314	1139	1029
	4,5		271	263	423	411	1703	1607	1430	1157	964	836	755	2129	2009	1788	1446	1205	1045	944
	6-9		219	213	343	333	1055	995	886	716	597	517	468	1319	1244	1108	895	746	646	585
Charge per \$1000 over \$90,000	1	12	0.83	0.80	1.29	1.25	13.60	12.83	11.42	9.24	7.70	6.67	6.03	17.00	16.04	14.27	11.55	9.62	8.34	7.54
	2,3		0.83	0.80	1.29	1.25	13.60	12.83	11.42	9.24	7.70	6.67	6.03	17.00	16.04	14.27	11.55	9.62	8.34	7.54
	4,5		0.83	0.80	1.29	1.25	13.60	12.83	11.42	9.24	7.70	6.67	6.03	17.00	16.04	14.27	11.55	9.62	8.34	7.54
	6-9		0.83	0.80	1.29	1.25	13.60	12.83	11.42	9.24	7.70	6.67	6.03	17.00	16.04	14.27	11.55	9.62	8.34	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

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 19
\$1000 Deductible	\$ 32
\$2000 Deductible	\$ 49
\$3000 Deductible	\$ 61
\$4000 Deductible	\$ 68
\$5000 Deductible	\$ 74

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

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

TRUCKS, TRACTORS, TRAILERS

Physical Damage Coverages

Territory 20 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS					TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS								
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES					DEDUCTIBLES								
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	77	72	118	113	361	341	303	246	205	177	160	451	426	379	308	256	221	200
	2,3		77	72	118	113	348	328	292	236	197	171	154	435	410	365	295	246	214	193
	4,5		77	72	118	113	330	311	277	224	187	162	146	413	389	346	280	234	203	183
	6-9		68	63	103	98	254	240	214	173	144	125	113	318	300	268	216	180	156	141
4,501 - 6,000	1	2	77	72	118	113	368	347	309	250	208	180	163	460	434	386	313	260	225	204
	2,3		77	72	118	113	353	333	296	240	200	173	157	441	416	370	300	250	216	196
	4,5		77	72	118	113	335	316	281	228	190	164	149	419	395	351	285	238	205	186
	6-9		68	63	103	98	258	243	216	175	146	126	114	323	304	270	219	183	158	143
6,001 - 8,000	1	3	77	72	118	113	423	399	355	287	239	207	188	529	499	444	359	299	259	235
	2,3		77	72	118	113	404	381	339	274	229	198	179	505	476	424	343	286	248	224
	4,5		77	72	118	113	382	360	320	259	216	187	169	478	450	400	324	270	234	211
	6-9		68	63	103	98	285	269	239	194	161	140	126	356	336	299	243	201	175	158
8,001 - 10,000	1	4	105	100	161	156	593	559	498	402	335	291	263	741	699	623	503	419	364	329
	2,3		105	100	161	156	563	531	473	382	319	276	250	704	664	591	478	399	345	313
	4,5		105	100	161	156	526	496	441	357	298	258	233	658	620	551	446	373	323	291
	6-9		89	84	136	131	369	348	310	251	209	181	164	461	435	388	314	261	226	205
10,001 - 15,000	1	5	143	138	222	216	756	713	635	513	428	371	335	945	891	794	641	535	464	419
	2,3		143	138	222	216	717	676	602	487	406	352	318	896	845	753	609	508	440	398
	4,5		143	138	222	216	666	628	559	452	377	327	295	833	785	699	565	471	409	369
	6-9		120	115	184	179	449	424	377	305	254	220	199	561	530	471	381	318	275	249
15,001 - 20,000	1	6	173	168	271	263	1138	1074	956	773	644	558	505	1423	1343	1195	966	805	698	631
	2,3		173	168	271	263	1074	1013	902	729	608	527	476	1343	1266	1128	911	760	659	595
	4,5		173	168	271	263	990	934	831	672	560	486	439	1238	1168	1039	840	700	608	549
	6-9		143	138	222	216	639	603	537	434	362	314	283	799	754	671	543	453	393	354
20,001 - 25,000	1	7	187	182	294	285	1303	1229	1094	885	737	639	578	1629	1536	1368	1106	921	799	723
	2,3		187	182	294	285	1226	1157	1030	833	694	602	544	1533	1446	1288	1041	868	753	680
	4,5		187	182	294	285	1130	1066	949	768	640	554	501	1413	1333	1186	960	800	693	626
	6-9		154	149	240	233	721	680	605	490	408	354	320	901	850	756	613	510	443	400
25,001 - 40,000	1	8	210	204	328	318	1472	1389	1236	1000	833	722	653	1840	1736	1545	1250	1041	903	816
	2,3		210	204	328	318	1385	1307	1163	941	784	680	614	1731	1634	1454	1176	980	850	768
	4,5		210	204	328	318	1274	1202	1070	865	721	625	565	1593	1503	1338	1081	901	781	706
	6-9		171	166	267	259	805	759	676	546	455	395	357	1006	949	845	683	569	494	446
40,001 - 65,000	1	10	246	239	384	373	1885	1778	1582	1280	1067	925	836	2356	2223	1978	1600	1334	1156	1045
	2,3		246	239	384	373	1771	1671	1487	1203	1003	869	785	2214	2089	1859	1504	1254	1086	981
	4,5		246	239	384	373	1626	1534	1365	1104	920	798	721	2033	1918	1706	1380	1150	998	901
	6-9		200	194	312	303	1009	952	847	685	571	495	447	1261	1190	1059	856	714	619	559
65,001 - 90,000	1	11	268	260	418	406	2055	1939	1726	1396	1163	1008	911	2569	2424	2158	1745	1454	1260	1139
	2,3		268	260	418	406	1930	1821	1621	1311	1093	947	856	2413	2276	2026	1639	1366	1184	1070
	4,5		268	260	418	406	1770	1670	1486	1202	1002	868	785	2213	2088	1858	1503	1253	1085	981
	6-9		217	211	339	329	1093	1031	918	742	619	536	485	1366	1289	1148	928	774	670	606
Charge per \$1000 over \$90,000	1	12	0.81	0.79	1.27	1.23	14.18	13.38	11.91	9.63	8.03	6.96	6.29	17.73	16.72	14.88	12.04	10.03	8.70	7.86
	2,3		0.81	0.79	1.27	1.23	14.18	13.38	11.91	9.63	8.03	6.96	6.29	17.73	16.72	14.88	12.04	10.03	8.70	7.86
	4,5		0.81	0.79	1.27	1.23	14.18	13.38	11.91	9.63	8.03	6.96	6.29	17.73	16.72	14.88	12.04	10.03	8.70	7.86
	6-9		0.81	0.79	1.27	1.23	14.18	13.38	11.91	9.63	8.03	6.96	6.29	17.73	16.72	14.88	12.04	10.03	8.70	7.86

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	\$ 17
\$ 500 Deductible	\$ 20
\$1000 Deductible	\$ 34
\$2000 Deductible	\$ 51
\$3000 Deductible	\$ 64
\$4000 Deductible	\$ 71
\$5000 Deductible	\$ 77

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

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

LIMITED COLLISION

Any Deductible - Charge 10.0%
of Comparable Collision Rate
(after primary and secondary rating factors),
subject to a \$5 minimum.

No Deductible - Add \$17
to the \$300 Ded Limited Collision Rate.

Commercial Automobile Insurance Manual

ZONE RATING TABLES

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

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

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

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

Medical Payments –

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

Commercial Automobile Insurance Manual

LONG DISTANCE ZONE DEFINITIONS

REGIONAL ZONES

01	ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.
02	BALTIMORE—WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories, the entire District of Columbia, and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia territories.
03	BOSTON Zone includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.
04	BUFFALO Zone includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara Falls and Niagara Falls Suburban, New York territories.
05	CHARLOTTE Zone includes Charlotte and all of Mecklenburg County, North Carolina territories.
06	CHICAGO Zone includes all of Cook and DuPage County territories. Lake County (Balance), Waukegan-North Chicago and all Chicago, Illinois territories; and East Chicago, Indiana territory.
07	CINCINNATI Zone includes Cincinnati, Dayton and Hamilton-Middletown, Ohio; and Covington-Newport, Kentucky territories.
08	CLEVELAND Zone includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore), all Cleveland and Painesville, Ohio territories.
09	DALLAS—FORT WORTH Zone includes all of Dallas and Tarrant, Texas Counties.
10	DENVER Zone includes Denver and North Central, Colorado territories.
11	DETROIT Zone includes all Detroit, Dearborn and Pontiac, Michigan territories.
12	HARTFORD Zone includes all of Hartford and New Haven Counties, and Bridgeport and Fairfield-Stratford, Connecticut territories.
13	HOUSTON Zone includes all of Chambers, Galveston and Harris, Texas Counties.
14	INDIANAPOLIS Zone includes all of Marion County, Indiana territory.
15	JACKSONVILLE Zone includes all of Jacksonville, Florida territory.
16	KANSAS CITY Zone includes all of Kansas City, Kansas; and Independence and all Kansas City, Missouri territories.
17	LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.
18	LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riverside and San Bernardino, California territories.
19	LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.
20	MEMPHIS Zone includes all of Shelby County, Tennessee territory.
21	MIAMI Zone includes Miami and Miami Beach, Florida territories.
22	MILWAUKEE Zone includes Kenosha, Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.
23	MINNEAPOLIS—ST. PAUL Zone includes Minneapolis Metropolitan and Suburban, St. Paul Metropolitan and Suburban, Minnesota territories.
24	NASHVILLE Zone includes all of Davidson County, Tennessee territory.
25	NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.
26	NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties, all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories; and Darien-Greenwich and Stamford, Connecticut territories.
27	OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.

Commercial Automobile Insurance Manual

LONG DISTANCE ZONE DEFINITIONS

REGIONAL ZONES

(Continued)

28	OMAHA Zone includes all of Douglas and Sarpy, Nebraska Counties and Council Bluffs, Iowa territory.
29	PHOENIX Zone includes Mesa-Tempe and Phoenix, Arizona territories.
30	PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware 24 (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories, Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.
31	PITTSBURGH Zone includes all of Allegheny and Beaver Counties, Pennsylvania territories.
32	PORTLAND Zone includes all of Portland, Portland Semi-Suburban, Portland Suburban, Oregon and Vancouver, Washington territories.
33	RICHMOND Zone includes all of Richmond, Virginia territory.
34	ST. LOUIS Zone includes all of St. Louis County, Missouri, and East St. Louis, Illinois territories.
35	SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.
36	SAN FRANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.
37	TULSA Zone includes all of Tulsa, Oklahoma territory.
40	PACIFIC COAST Zone includes the States of California (excluding Los Angeles and San Francisco Zones), Oregon (excluding Portland Zone), and Washington (excluding Portland Zone).
41	MOUNTAIN Zone includes the States of Arizona (excluding Phoenix Zone), Colorado (excluding Denver Zone), Idaho, Montana, Nevada, New Mexico, Utah (excluding Salt Lake City Zone) and Wyoming.
42	MIDWEST Zone includes the States of Iowa (excluding Omaha Zone), Kansas (excluding Kansas City Zone), Missouri (excluding Kansas City and St. Louis Zones), Minnesota (excluding Minneapolis-St. Paul Zone), Nebraska (excluding Omaha Zone), North Dakota, South Dakota and Wisconsin (excluding Milwaukee Zone).
43	SOUTHWEST Zone includes the States of Arkansas (excluding Little Rock Zone), Oklahoma (excluding Oklahoma City and Tulsa Zones) and Texas (excluding Dallas-Fort Worth and Houston Zones).
44	NORTH CENTRAL Zone includes the States of Illinois (excluding Chicago and St. Louis Zones), Indiana (excluding Chicago, Indianapolis and Louisville Zones), Ohio (excluding Cincinnati and Cleveland Zones) and Michigan (excluding Detroit Zone).
45	MIDEAST Zone includes the States of Kentucky (excluding Cincinnati and Louisville Zones), Tennessee (excluding Memphis and Nashville Zones) and West Virginia.
46	GULF Zone includes the States of Alabama, Louisiana (excluding New Orleans Zone) and Mississippi.
47	SOUTHEAST Zone includes the States of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone), North Carolina (excluding Charlotte Zone), South Carolina and Virginia (excluding Baltimore/Washington and Richmond Zones).
48	EASTERN Zone includes the States of Delaware (excluding Philadelphia Zone), Maryland (excluding Baltimore/Washington Zone), New York (excluding Buffalo and New York City Zones), New Jersey (excluding New York City and Philadelphia Zones) and Pennsylvania (excluding Philadelphia and Pittsburgh Zones).
49	NEW ENGLAND Zone includes the States of Connecticut (excluding Hartford and New York City Zones), Maine, Massachusetts (excluding Boston Zone), New Hampshire, Rhode Island and Vermont.
50	ALASKA Zone includes all of the State of Alaska (refer to company).

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

ZONE RATING TABLE
Zone 03 (Boston) Combinations

Insert the state code of the state of principal garaging as the first two digits of the zone combinations code.

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01 Atlanta	1890	1.82	13 Houston	1545	2.75	25 New Orleans	1545	2.33	37 Tulsa	1545	2.11
	858	1.13		702	1.30		702	1.13		702	1.16
	4.00			3.75			3.38			3.39	
-- 201			-- 213			-- 225			-- 237		
02 Balt.- Wash	1890	2.45	14 Indian-apolis	1545	1.76	26 N.Y. City	1831	1.83	40 Pacific	1545	1.92
	858	0.95		702	1.01		829	0.98		702	0.97
	3.32			3.16			3.32			3.55	
-- 202			-- 214			-- 226			-- 240		
03 Boston	1545	1.60	15 Jackson-ville	1890	1.73	27 Okla. City	1545	2.11	41 Mountain	1545	2.08
	702	0.90		858	1.06		702	1.16		702	1.01
	3.32			3.90			3.39			3.38	
-- 203			-- 215			-- 227			-- 241		
04 Buffalo	1545	1.83	16 Kansas City	1431	2.14	28 Omaha	1545	1.89	42 Midwest	1545	2.03
	702	0.98		650	1.21		702	1.01		702	1.06
	3.32			3.16			3.16			3.16	
-- 204			-- 216			-- 228			-- 242		
05 Charlotte	1890	1.53	17 Little Rock	1431	2.51	29 Phoenix	1545	2.24	43 Southwest	1545	2.73
	858	0.93		650	1.03		702	0.97		702	1.27
	3.71			4.00			3.55			3.69	
-- 205			-- 217			-- 229			-- 243		
06 Chicago	1545	1.98	18 Los Angeles	1431	1.93	30 Phila-delphia	1890	1.60	44 North Central	1545	1.77
	702	1.08		650	1.08		858	0.95		702	1.01
	3.16			3.55			3.32			3.22	
-- 206			-- 218			-- 230			-- 244		
07 Cincinnati	1545	1.84	19 Louisville	1545	1.62	31 Pitts-burgh	1545	1.60	45 Mideast	1545	1.76
	702	0.99		702	0.99		702	0.95		702	1.11
	3.16			3.16			3.32			3.28	
-- 207			-- 219			-- 231			-- 245		
08 Cleveland	1545	1.84	20 Memphis	1431	1.95	32 Portland	1545	1.87	46 Gulf	1545	2.28
	702	0.99		650	1.25		702	0.92		702	1.08
	3.16			3.37			3.55			3.46	
-- 208			-- 220			-- 232			-- 246		
09 Dallas Fort Worth	1545	2.80	21 Miami	1890	1.73	33 Richmond	1890	1.81	47 South East	1890	1.72
	702	1.35		858	1.06		858	1.03		858	1.04
	3.80			3.90			3.17			3.75	
-- 209			-- 221			-- 233			-- 247		
10 Denver	1545	2.04	22 Milwau-kee	1545	1.63	34 St. Louis	1545	2.14	48 Eastern	1545	1.79
	702	1.09		702	0.98		702	1.22		702	0.97
	3.16			3.16			3.16			3.32	
-- 210			-- 222			-- 234			-- 248		
11 Detroit	1545	1.76	23 Minn-St. Paul	1545	1.89	35 Salt Lake City	1545	2.26	49 New England	1545	1.60
	702	1.01		702	0.99		702	0.91		702	0.90
	3.46			3.16			3.55			3.32	
-- 211			-- 223			-- 235			-- 249		
12 Hartford	1890	1.72	24 Nashville	1545	1.95	36 San. Fran	1890	1.93			
	858	0.99		702	1.25		858	0.98			
	3.32			3.37			3.55				
-- 212			-- 224			-- 236					

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COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

ZONE RATING TABLE
Zone 49 (Other than Boston) Combinations

Insert the state code of the state of principal garaging as the first two digits of the zone combinations code

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01 Atlanta	1890	1.61	13 Houston	1890	2.63	25 New Orleans	1377	2.13	37 Tulsa	1377	1.90
	858	1.05		858	1.23		621	1.05		621	1.08
	4.00			3.70			3.38			3.39	
-- 901			-- 913			-- 925			-- 937		
02 Balt.- Wash	1890	2.24	14 Indian-apolis	1377	1.56	26 N.Y. City	1831	1.63	40 Pacific	1377	1.72
	858	0.87		621	0.93		829	0.90		621	0.89
	3.32			3.16			3.32			3.55	
-- 902			-- 914			-- 926			-- 940		
03 Boston	1545	1.81	15 Jackson-ville	1890	1.53	27 Okla. City	1377	1.90	41 Mountain	1204	1.87
	702	0.98		858	0.98		621	1.08		544	0.93
	3.32			3.90			3.39			3.38	
-- 903			-- 915			-- 927			-- 941		
04 Buffalo	1377	1.63	16 Kansas City	1431	1.94	28 Omaha	1545	1.68	42 Midwest	1204	1.83
	621	0.90		650	1.14		702	0.93		544	0.98
	3.32			3.16			3.16			3.38	
-- 904			-- 916			-- 928			-- 942		
05 Charlotte	1890	1.33	17 Little Rock	1431	2.30	29 Phoenix	1377	2.04	43 Southwest	1204	2.53
	858	0.85		650	0.95		621	0.89		544	1.19
	3.71			4.00			3.55			3.69	
-- 905			-- 917			-- 929			-- 943		
06 Chicago	1377	1.78	18 Los Angeles	1431	1.73	30 Phila-delphia	1890	1.39	44 North Central	1431	1.56
	621	1.00		650	1.00		858	0.87		650	0.93
	3.16			3.55			3.32			3.22	
-- 906			-- 918			-- 930			-- 944		
07 Cincinnati	1377	1.63	19 Louisville	1545	1.41	31 Pitts-burgh	1377	1.39	45 Mideast	1377	1.56
	621	0.91		702	0.91		621	0.87		621	1.03
	3.16			3.16			3.55			3.28	
-- 907			-- 919			-- 931			-- 945		
08 Cleveland	1377	1.63	20 Memphis	1431	1.74	32 Portland	1377	1.66	46 Gulf	1545	2.07
	621	0.91		650	1.17		621	0.84		702	1.00
	3.16			3.37			3.55			3.46	
-- 908			-- 920			-- 932			-- 946		
09 Dallas Fort Worth	1377	2.63	21 Miami	1890	1.53	33 Richmond	1890	1.60	47 South East	1377	1.51
	621	1.23		858	0.98		858	0.95		621	0.96
	3.70			3.90			3.17			3.75	
-- 909			-- 921			-- 933			-- 947		
10 Denver	1545	1.83	22 Milwau-kee	1377	1.43	34 St. Louis	1377	1.94	48 Eastern	1545	1.59
	702	1.01		621	0.90		621	1.14		702	0.89
	3.16			3.16			3.16			3.32	
-- 910			-- 922			-- 934			-- 948		
11 Detroit	1545	1.56	23 Minn-St. Paul	1377	1.69	35 Salt Lake City	1545	2.05	49 New England	1377	1.60
	702	0.93		621	0.91		702	0.83		621	0.90
	3.46			3.16			3.55			3.32	
-- 911			-- 923			-- 935			-- 949		
12 Hartford	1890	1.51	24 Nashville	1377	1.74	36 San. Fran	1890	1.73			
	858	0.91		621	1.17		858	0.90			
	3.32			3.37			3.55				
-- 912			-- 924			-- 936					

Commercial Automobile Insurance Manual

LONG DISTANCE PHYSICAL DAMAGE PREMIUMS

Premium Development

Deductibles Other Than Shown On Rate Page

COLLISION

- (1) Determine the \$4,501-6,000 \$500 deductible Collision premium for the same age group as the automobile being rated.
- (2) Multiply that premium by the applicable factor for the deductible desired.
- (3) Subtract the result from the \$500 deductible Collision premium for the original cost new and age group that applies to the automobile being rated.

Deductible	
Amount	Factor
\$3,000	.835

COMPREHENSIVE

- (1) Determine the \$4,501-6,000 \$500 deductible Comprehensive rate for the same age group as the automobile being rated.
- (2) Multiply that rate by the applicable factor for the deductible desired.
- (3) For deductible above \$500, subtract the result from the \$500 deductible Comprehensive rate for the original cost new and age group that applies to the automobile being rated.

Deductible	
Amount	Factor
\$1,000	.120
\$2,000	.380
\$3,000	.570

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COMMONWEALTH AUTOMOBILE REINSURERS
 Massachusetts Commercial Automobile

LONG DISTANCE PHYSICAL DAMAGE BASE PREMIUMS

Original Cost New	Age Group	Other Than Collision		Collision Base Premiums							
		All Automobiles		Trucks, Trailers, and Semitrailers				Truck-Tractors & Automobiles Used in Dumping Operations			
		Deductibles		Deductibles				Deductibles			
		\$300	\$500	\$300	\$500	\$1,000	\$2,000	\$300	\$500	\$1,000	\$2,000
\$0 - 4,500	1,2,3	9	9	48	41	28	15	72	62	42	23
	4	9	8	41	34	24	14	62	51	36	21
	5	8	5	36	28	20	12	54	42	30	18
	6-9	5	4	29	24	17	9	44	36	26	14
\$4501 - 6,000	1,2,3	17	17	62	54	44	30	93	81	66	45
	4	16	15	53	48	38	27	80	72	57	41
	5	14	14	48	42	34	23	72	63	51	35
	6-9	12	10	42	36	28	20	63	54	42	30
\$6001 - 8,000	1,2,3	26	24	80	72	60	48	120	108	90	72
	4	21	20	66	61	51	42	99	92	77	63
	5	18	17	59	53	47	36	89	80	71	54
	6-9	17	16	51	48	41	30	77	72	62	45
\$8001 - 10,000	1,2,3	35	34	99	90	80	66	149	135	120	99
	4	28	28	85	78	66	56	128	117	99	84
	5	26	24	74	68	59	50	111	102	89	75
	6-9	21	21	62	59	51	44	93	89	77	66
\$10,001 - 15,000	1,2,3	50	49	131	124	113	100	197	186	170	150
	4	43	42	112	105	94	86	168	158	141	129
	5	40	36	99	92	86	74	149	138	129	111
	6-9	31	31	86	80	73	64	129	120	110	96
\$15,001 - 20,000	1,2,3	74	73	179	170	158	147	269	255	237	221
	4	62	60	152	146	136	124	228	219	204	186
	5	54	53	133	129	119	108	200	194	179	162
	6-9	48	47	116	110	104	94	174	165	156	141
\$20,001 - 25,000	1,2,3	94	93	224	217	205	193	336	326	308	290
	4	81	80	192	187	175	163	288	281	263	245
	5	70	70	168	162	155	145	252	243	233	218
	6-9	61	60	147	143	134	124	221	215	201	186
\$25,001 - 40,000	1,2,3	139	138	318	311	300	286	477	467	450	429
	4	119	117	269	263	255	244	404	395	383	366
	5	105	104	239	233	224	216	359	350	336	324
	6-9	90	90	206	202	195	187	309	303	293	281
\$40,001 - 65,000	1,2,3	228	227	506	500	488	474	759	750	732	711
	4	195	194	430	424	414	403	645	636	621	605
	5	172	170	379	373	366	356	569	560	549	534
	6-9	150	149	329	324	316	308	494	486	474	462
\$65,001 - 90,000	1,2,3	341	339	742	733	721	709	1113	1100	1082	1064
	4	291	288	629	621	614	605	944	932	921	908
	5	256	255	555	549	543	531	833	824	815	797
	6-9	221	221	479	476	468	461	719	714	702	692
Over 90,000	1,2,3	452	451	975	966	955	943	1463	1449	1433	1415
	4	386	385	827	822	813	802	1241	1233	1220	1203
	5	339	339	729	724	718	707	1094	1086	1077	1061
	6-9	294	293	633	629	620	613	950	944	930	920

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

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

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

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

**PRIVATE PASSENGER TYPES
Rating Procedures**

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

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

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

where

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

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

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

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

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

Commercial Automobile Insurance Manual

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

COLLISION

Collision Deductible: \$500
Refer to rate pages.

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

	Territory 1	Territory 2	Territory 3	Territory 4
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$124	\$124	\$124	\$124
\$300 Ded. - Non-Fleet	167	167	167	167
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$124	\$124	\$124	\$124
\$300 Ded. - Non-Fleet	167	167	167	167
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$124	\$124	\$35	\$43
\$300 Ded. - Non-Fleet	167	167	47	58
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$41	\$44	\$45	\$51
\$300 Ded. - Non-Fleet	55	59	61	69
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$59	\$69	\$75	\$82
\$300 Ded. - Non-Fleet	79	93	101	110

Collision Deductibles:

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

Collision Waiver of Deductible Charges—

	<u>Fleet</u>	<u>Non-Fleet</u>
\$ 300 Ded. -	\$14	\$18
\$ 500 Ded. -	18	25
\$1,000 Ded. -	31	42
\$2,000 Ded. -	50	68
\$3,000 Ded. -	61	83
\$4,000 Ded. -	70	94
\$5,000 Ded. -	76	103

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 \$14 for fleet, or \$18 for non-fleet, to the \$300 deductible rate.

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

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

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

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

Commercial Automobile Insurance Manual

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

COMPREHENSIVE

Comprehensive Deductible: \$500
Refer to rate pages.

Comprehensive Deductibles: \$300

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

	Territory 1	Territory 2	Territory 3	Territory 4
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 17	\$ 17	\$ 17	\$ 17
\$300 Ded. – Non-Fleet	24	24	24	24
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 17	\$ 17	\$ 17	\$ 17
\$300 Ded. – Non-Fleet	24	24	24	24
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 17	\$ 17	\$ 6	\$ 7
\$300 Ded. - Non-Fleet	24	24	9	10
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 6	\$ 7	\$ 7	\$ 7
\$300 Ded. – Non-Fleet	9	10	10	11
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 8	\$ 8	\$ 9	\$ 10
\$300 Ded. – Non-Fleet	11	11	12	14

Comprehensive Deductibles:

- \$1,000 Ded. - Charge 93% of \$500 Ded. premium.
- \$2,000 Ded. - Charge 86% of \$500 Ded. premium.
- \$3,000 Ded. - Charge 81% of \$500 Ded. premium.
- \$4,000 Ded. - Charge 78% of \$500 Ded. premium.
- \$5,000 Ded. - Charge 76% of \$500 Ded. premium.

For Comprehensive Stated Amount Rating—Refer to Rule 42.

Fire, Theft, C.A.C.:

- Fire – Charge 10% of the Comprehensive premium.
- Fire and Theft – Charge 70% of the Comprehensive premium.
- Fire, Theft and C.A.C. – Charge 85% of the Comprehensive premium.

\$100 Glass Deductible:

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

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 1

A-1
1106

A-2
182

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	138	100/300	1108	5000	850
20/50	188	250/500	1656	10000	1003
25/50	300	500/500	2104	25000	1080
35/80	499	500/1000	2128	50000	1097
50/100	698	1000/1000	2439	100000	1105
				500000	1131

<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		1609	1516	1516	1516	1410	1410	1359	1292	1120
4,501 - 6,000	02		1664	1568	1568	1568	1458	1458	1403	1335	1156
6,001 - 8,000	03		1738	1637	1637	1637	1522	1522	1463	1391	1204
8,001 - 10,000	04		1793	1688	1688	1688	1568	1568	1510	1434	1240
10,001 - 15,000	05		2031	1911	1911	1911	1774	1774	1705	1619	1396
15,001 - 20,000	06		2031	1911	1911	1911	1774	1774	1705	1619	1396
20,001 - 25,000	07		2067	1945	1945	1945	1805	1805	1736	1649	1420
25,001 - 40,000	08		2067	1945	1945	1945	1805	1805	1736	1649	1420
40,001 - 65,000	10		2251	2117	2117	2117	1963	1963	1887	1791	1540
65,001 - 90,000	11		3133	2941	2941	2941	2721	2721	2611	2474	2117
Charge Per \$1K > \$90K	12		17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		113	106	106	106	99	99	95	91	79
4,501 - 6,000	02		117	110	110	110	102	102	98	94	81
6,001 - 8,000	03		122	115	115	115	107	107	103	98	84
8,001 - 10,000	04		126	118	118	118	110	110	106	101	87
10,001 - 15,000	05		142	134	134	134	124	124	120	114	98
15,001 - 20,000	06		142	134	134	134	124	124	120	114	98
20,001 - 25,000	07		145	136	136	136	127	127	122	116	100
25,001 - 40,000	08		145	136	136	136	127	127	122	116	100
40,001 - 65,000	10		158	149	149	149	138	138	132	126	108
65,001 - 90,000	11		220	206	206	206	191	191	183	174	149
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		336	336	336	331	331	299	299	281	266
4,501 - 6,000	02		336	336	336	331	331	299	299	281	266
6,001 - 8,000	03		340	340	340	334	334	302	302	284	269
8,001 - 10,000	04		390	390	390	383	383	345	345	324	307
10,001 - 15,000	05		424	424	424	416	416	374	374	352	333
15,001 - 20,000	06		424	424	424	416	416	374	374	352	333
20,001 - 25,000	07		424	424	424	416	416	374	374	352	333
25,001 - 40,000	08		447	447	447	439	439	394	394	370	350
40,001 - 65,000	10		545	545	545	535	535	480	480	450	425
65,001 - 90,000	11		936	936	936	918	918	820	820	767	722
Charge Per \$1K > \$90K	12		7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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	138	100/300	1108	5000	850
20/50	188	250/500	1656	10000	1003
25/50	300	500/500	2104	25000	1080
35/80	499	500/1000	2128	50000	1097
50/100	698	1000/1000	2439	100000	1105
				500000	1131

<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		1609	1516	1516	1516	1410	1410	1359	1292	1120
4,501 - 6,000	02		1664	1568	1568	1568	1458	1458	1403	1335	1156
6,001 - 8,000	03		1738	1637	1637	1637	1522	1522	1463	1391	1204
8,001 - 10,000	04		1793	1688	1688	1688	1568	1568	1510	1434	1240
10,001 - 15,000	05		2031	1911	1911	1911	1774	1774	1705	1619	1396
15,001 - 20,000	06		2031	1911	1911	1911	1774	1774	1705	1619	1396
20,001 - 25,000	07		2067	1945	1945	1945	1805	1805	1736	1649	1420
25,001 - 40,000	08		2067	1945	1945	1945	1805	1805	1736	1649	1420
40,001 - 65,000	10		2251	2117	2117	2117	1963	1963	1887	1791	1540
65,001 - 90,000	11		3133	2941	2941	2941	2721	2721	2611	2474	2117
Charge Per \$1K > \$90K	12		17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		113	106	106	106	99	99	95	91	79
4,501 - 6,000	02		117	110	110	110	102	102	98	94	81
6,001 - 8,000	03		122	115	115	115	107	107	103	98	84
8,001 - 10,000	04		126	118	118	118	110	110	106	101	87
10,001 - 15,000	05		142	134	134	134	124	124	120	114	98
15,001 - 20,000	06		142	134	134	134	124	124	120	114	98
20,001 - 25,000	07		145	136	136	136	127	127	122	116	100
25,001 - 40,000	08		145	136	136	136	127	127	122	116	100
40,001 - 65,000	10		158	149	149	149	138	138	132	126	108
65,001 - 90,000	11		220	206	206	206	191	191	183	174	149
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		336	336	336	331	331	299	299	281	266
4,501 - 6,000	02		336	336	336	331	331	299	299	281	266
6,001 - 8,000	03		340	340	340	334	334	302	302	284	269
8,001 - 10,000	04		390	390	390	383	383	345	345	324	307
10,001 - 15,000	05		424	424	424	416	416	374	374	352	333
15,001 - 20,000	06		424	424	424	416	416	374	374	352	333
20,001 - 25,000	07		424	424	424	416	416	374	374	352	333
25,001 - 40,000	08		447	447	447	439	439	394	394	370	350
40,001 - 65,000	10		545	545	545	535	535	480	480	450	425
65,001 - 90,000	11		936	936	936	918	918	820	820	767	722
Charge Per \$1K > \$90K	12		7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	138	100/300	1108	5000	850
20/50	188	250/500	1656	10000	1003
25/50	300	500/500	2104	25000	1080
35/80	499	500/1000	2128	50000	1097
50/100	698	1000/1000	2439	100000	1105
				500000	1131

<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		1609	1516	1516	1516	1410	1410	1359	1292	1120
4,501 - 6,000	02		1664	1568	1568	1568	1458	1458	1403	1335	1156
6,001 - 8,000	03		1738	1637	1637	1637	1522	1522	1463	1391	1204
8,001 - 10,000	04		1793	1688	1688	1688	1568	1568	1510	1434	1240
10,001 - 15,000	05		2031	1911	1911	1911	1774	1774	1705	1619	1396
15,001 - 20,000	06		2031	1911	1911	1911	1774	1774	1705	1619	1396
20,001 - 25,000	07		2067	1945	1945	1945	1805	1805	1736	1649	1420
25,001 - 40,000	08		2067	1945	1945	1945	1805	1805	1736	1649	1420
40,001 - 65,000	10		2251	2117	2117	2117	1963	1963	1887	1791	1540
65,001 - 90,000	11		3133	2941	2941	2941	2721	2721	2611	2474	2117
Charge Per \$1K > \$90K	12		17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		113	106	106	106	99	99	95	91	79
4,501 - 6,000	02		117	110	110	110	102	102	98	94	81
6,001 - 8,000	03		122	115	115	115	107	107	103	98	84
8,001 - 10,000	04		126	118	118	118	110	110	106	101	87
10,001 - 15,000	05		142	134	134	134	124	124	120	114	98
15,001 - 20,000	06		142	134	134	134	124	124	120	114	98
20,001 - 25,000	07		145	136	136	136	127	127	122	116	100
25,001 - 40,000	08		145	136	136	136	127	127	122	116	100
40,001 - 65,000	10		158	149	149	149	138	138	132	126	108
65,001 - 90,000	11		220	206	206	206	191	191	183	174	149
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		336	336	336	331	331	299	299	281	266
4,501 - 6,000	02		336	336	336	331	331	299	299	281	266
6,001 - 8,000	03		340	340	340	334	334	302	302	284	269
8,001 - 10,000	04		390	390	390	383	383	345	345	324	307
10,001 - 15,000	05		424	424	424	416	416	374	374	352	333
15,001 - 20,000	06		424	424	424	416	416	374	374	352	333
20,001 - 25,000	07		424	424	424	416	416	374	374	352	333
25,001 - 40,000	08		447	447	447	439	439	394	394	370	350
40,001 - 65,000	10		545	545	545	535	535	480	480	450	425
65,001 - 90,000	11		936	936	936	918	918	820	820	767	722
Charge Per \$1K > \$90K	12		7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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 4

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	138	100/300	1108	5000	850
20/50	188	250/500	1656	10000	1003
25/50	300	500/500	2104	25000	1080
35/80	499	500/1000	2128	50000	1097
50/100	698	1000/1000	2439	100000	1105
				500000	1131

<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		1609	1516	1516	1516	1410	1410	1359	1292	1120
4,501 - 6,000	02		1664	1568	1568	1568	1458	1458	1403	1335	1156
6,001 - 8,000	03		1738	1637	1637	1637	1522	1522	1463	1391	1204
8,001 - 10,000	04		1793	1688	1688	1688	1568	1568	1510	1434	1240
10,001 - 15,000	05		2031	1911	1911	1911	1774	1774	1705	1619	1396
15,001 - 20,000	06		2031	1911	1911	1911	1774	1774	1705	1619	1396
20,001 - 25,000	07		2067	1945	1945	1945	1805	1805	1736	1649	1420
25,001 - 40,000	08		2067	1945	1945	1945	1805	1805	1736	1649	1420
40,001 - 65,000	10		2251	2117	2117	2117	1963	1963	1887	1791	1540
65,001 - 90,000	11		3133	2941	2941	2941	2721	2721	2611	2474	2117
Charge Per \$1K > \$90K	12		17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		113	106	106	106	99	99	95	91	79
4,501 - 6,000	02		117	110	110	110	102	102	98	94	81
6,001 - 8,000	03		122	115	115	115	107	107	103	98	84
8,001 - 10,000	04		126	118	118	118	110	110	106	101	87
10,001 - 15,000	05		142	134	134	134	124	124	120	114	98
15,001 - 20,000	06		142	134	134	134	124	124	120	114	98
20,001 - 25,000	07		145	136	136	136	127	127	122	116	100
25,001 - 40,000	08		145	136	136	136	127	127	122	116	100
40,001 - 65,000	10		158	149	149	149	138	138	132	126	108
65,001 - 90,000	11		220	206	206	206	191	191	183	174	149
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		336	336	336	331	331	299	299	281	266
4,501 - 6,000	02		336	336	336	331	331	299	299	281	266
6,001 - 8,000	03		340	340	340	334	334	302	302	284	269
8,001 - 10,000	04		390	390	390	383	383	345	345	324	307
10,001 - 15,000	05		424	424	424	416	416	374	374	352	333
15,001 - 20,000	06		424	424	424	416	416	374	374	352	333
20,001 - 25,000	07		424	424	424	416	416	374	374	352	333
25,001 - 40,000	08		447	447	447	439	439	394	394	370	350
40,001 - 65,000	10		545	545	545	535	535	480	480	450	425
65,001 - 90,000	11		936	936	936	918	918	820	820	767	722
Charge Per \$1K > \$90K	12		7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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 5

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B, Increased Limits

Property Damage Liability

20/40	138	100/300	1108	5000	850
20/50	188	250/500	1656	10000	1003
25/50	300	500/500	2104	25000	1080
35/80	499	500/1000	2128	50000	1097
50/100	698	1000/1000	2439	100000	1105
				500000	1131

Symbol COLLISION \$500 DEDUCTIBLE

<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1609	1516	1516	1516	1410	1410	1359	1292	1120
4,501 - 6,000	02		1664	1568	1568	1568	1458	1458	1403	1335	1156
6,001 - 8,000	03		1738	1637	1637	1637	1522	1522	1463	1391	1204
8,001 - 10,000	04		1793	1688	1688	1688	1568	1568	1510	1434	1240
10,001 - 15,000	05		2031	1911	1911	1911	1774	1774	1705	1619	1396
15,001 - 20,000	06		2031	1911	1911	1911	1774	1774	1705	1619	1396
20,001 - 25,000	07		2067	1945	1945	1945	1805	1805	1736	1649	1420
25,001 - 40,000	08		2067	1945	1945	1945	1805	1805	1736	1649	1420
40,001 - 65,000	10		2251	2117	2117	2117	1963	1963	1887	1791	1540
65,001 - 90,000	11		3133	2941	2941	2941	2721	2721	2611	2474	2117
Charge Per \$1K > \$90K	12		17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16

Symbol LIMITED COLLISION \$500 DEDUCTIBLE

<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		113	106	106	106	99	99	95	91	79
4,501 - 6,000	02		117	110	110	110	102	102	98	94	81
6,001 - 8,000	03		122	115	115	115	107	107	103	98	84
8,001 - 10,000	04		126	118	118	118	110	110	106	101	87
10,001 - 15,000	05		142	134	134	134	124	124	120	114	98
15,001 - 20,000	06		142	134	134	134	124	124	120	114	98
20,001 - 25,000	07		145	136	136	136	127	127	122	116	100
25,001 - 40,000	08		145	136	136	136	127	127	122	116	100
40,001 - 65,000	10		158	149	149	149	138	138	132	126	108
65,001 - 90,000	11		220	206	206	206	191	191	183	174	149
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

Symbol COMPREHENSIVE \$500 DEDUCTIBLE

<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		336	336	336	331	331	299	299	281	266
4,501 - 6,000	02		336	336	336	331	331	299	299	281	266
6,001 - 8,000	03		340	340	340	334	334	302	302	284	269
8,001 - 10,000	04		390	390	390	383	383	345	345	324	307
10,001 - 15,000	05		424	424	424	416	416	374	374	352	333
15,001 - 20,000	06		424	424	424	416	416	374	374	352	333
20,001 - 25,000	07		424	424	424	416	416	374	374	352	333
25,001 - 40,000	08		447	447	447	439	439	394	394	370	350
40,001 - 65,000	10		545	545	545	535	535	480	480	450	425
65,001 - 90,000	11		936	936	936	918	918	820	820	767	722
Charge Per \$1K > \$90K	12		7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59

Medical Payments

5000	19
10000	21
15000	23
20000	24
25000	26

U1, Uninsured

20/40	6
20/50	7
25/50	8
35/80	9
50/100	10
100/300	11
250/500	12
500/500	16

U2, Underinsured

20/40	0
20/50	0
25/50	2
35/80	6
50/100	11
100/300	29
250/500	105
500/500	267

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	138	100/300	1108	5000	850
20/50	188	250/500	1656	10000	1003
25/50	300	500/500	2104	25000	1080
35/80	499	500/1000	2128	50000	1097
50/100	698	1000/1000	2439	100000	1105
				500000	1131

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1609	1516	1516	1516	1410	1410	1359	1292	1120
4,501 - 6,000	02		1664	1568	1568	1568	1458	1458	1403	1335	1156
6,001 - 8,000	03		1738	1637	1637	1637	1522	1522	1463	1391	1204
8,001 - 10,000	04		1793	1688	1688	1688	1568	1568	1510	1434	1240
10,001 - 15,000	05		2031	1911	1911	1911	1774	1774	1705	1619	1396
15,001 - 20,000	06		2031	1911	1911	1911	1774	1774	1705	1619	1396
20,001 - 25,000	07		2067	1945	1945	1945	1805	1805	1736	1649	1420
25,001 - 40,000	08		2067	1945	1945	1945	1805	1805	1736	1649	1420
40,001 - 65,000	10		2251	2117	2117	2117	1963	1963	1887	1791	1540
65,001 - 90,000	11		3133	2941	2941	2941	2721	2721	2611	2474	2117
Charge Per \$1K > \$90K	12		17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		113	106	106	106	99	99	95	91	79
4,501 - 6,000	02		117	110	110	110	102	102	98	94	81
6,001 - 8,000	03		122	115	115	115	107	107	103	98	84
8,001 - 10,000	04		126	118	118	118	110	110	106	101	87
10,001 - 15,000	05		142	134	134	134	124	124	120	114	98
15,001 - 20,000	06		142	134	134	134	124	124	120	114	98
20,001 - 25,000	07		145	136	136	136	127	127	122	116	100
25,001 - 40,000	08		145	136	136	136	127	127	122	116	100
40,001 - 65,000	10		158	149	149	149	138	138	132	126	108
65,001 - 90,000	11		220	206	206	206	191	191	183	174	149
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		336	336	336	331	331	299	299	281	266
4,501 - 6,000	02		336	336	336	331	331	299	299	281	266
6,001 - 8,000	03		340	340	340	334	334	302	302	284	269
8,001 - 10,000	04		390	390	390	383	383	345	345	324	307
10,001 - 15,000	05		424	424	424	416	416	374	374	352	333
15,001 - 20,000	06		424	424	424	416	416	374	374	352	333
20,001 - 25,000	07		424	424	424	416	416	374	374	352	333
25,001 - 40,000	08		447	447	447	439	439	394	394	370	350
40,001 - 65,000	10		545	545	545	535	535	480	480	450	425
65,001 - 90,000	11		936	936	936	918	918	820	820	767	722
Charge Per \$1K > \$90K	12		7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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 7

A-1
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B, Increased Limits				Property Damage Liability	
20/40	138	100/300	1108	5000	850
20/50	188	250/500	1656	10000	1003
25/50	300	500/500	2104	25000	1080
35/80	499	500/1000	2128	50000	1097
50/100	698	1000/1000	2439	100000	1105
				500000	1131

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1609	1516	1516	1516	1410	1410	1359	1292	1120
4,501 - 6,000	02		1664	1568	1568	1568	1458	1458	1403	1335	1156
6,001 - 8,000	03		1738	1637	1637	1637	1522	1522	1463	1391	1204
8,001 - 10,000	04		1793	1688	1688	1688	1568	1568	1510	1434	1240
10,001 - 15,000	05		2031	1911	1911	1911	1774	1774	1705	1619	1396
15,001 - 20,000	06		2031	1911	1911	1911	1774	1774	1705	1619	1396
20,001 - 25,000	07		2067	1945	1945	1945	1805	1805	1736	1649	1420
25,001 - 40,000	08		2067	1945	1945	1945	1805	1805	1736	1649	1420
40,001 - 65,000	10		2251	2117	2117	2117	1963	1963	1887	1791	1540
65,001 - 90,000	11		3133	2941	2941	2941	2721	2721	2611	2474	2117
Charge Per \$1K > \$90K	12		17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		113	106	106	106	99	99	95	91	79
4,501 - 6,000	02		117	110	110	110	102	102	98	94	81
6,001 - 8,000	03		122	115	115	115	107	107	103	98	84
8,001 - 10,000	04		126	118	118	118	110	110	106	101	87
10,001 - 15,000	05		142	134	134	134	124	124	120	114	98
15,001 - 20,000	06		142	134	134	134	124	124	120	114	98
20,001 - 25,000	07		145	136	136	136	127	127	122	116	100
25,001 - 40,000	08		145	136	136	136	127	127	122	116	100
40,001 - 65,000	10		158	149	149	149	138	138	132	126	108
65,001 - 90,000	11		220	206	206	206	191	191	183	174	149
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		336	336	336	331	331	299	299	281	266
4,501 - 6,000	02		336	336	336	331	331	299	299	281	266
6,001 - 8,000	03		340	340	340	334	334	302	302	284	269
8,001 - 10,000	04		390	390	390	383	383	345	345	324	307
10,001 - 15,000	05		424	424	424	416	416	374	374	352	333
15,001 - 20,000	06		424	424	424	416	416	374	374	352	333
20,001 - 25,000	07		424	424	424	416	416	374	374	352	333
25,001 - 40,000	08		447	447	447	439	439	394	394	370	350
40,001 - 65,000	10		545	545	545	535	535	480	480	450	425
65,001 - 90,000	11		936	936	936	918	918	820	820	767	722
Charge Per \$1K > \$90K	12		7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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 8

A-1
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B, Increased Limits				Property Damage Liability	
20/40	138	100/300	1108	5000	850
20/50	188	250/500	1656	10000	1003
25/50	300	500/500	2104	25000	1080
35/80	499	500/1000	2128	50000	1097
50/100	698	1000/1000	2439	100000	1105
				500000	1131

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1609	1516	1516	1516	1410	1410	1359	1292	1120
4,501 - 6,000	02		1664	1568	1568	1568	1458	1458	1403	1335	1156
6,001 - 8,000	03		1738	1637	1637	1637	1522	1522	1463	1391	1204
8,001 - 10,000	04		1793	1688	1688	1688	1568	1568	1510	1434	1240
10,001 - 15,000	05		2031	1911	1911	1911	1774	1774	1705	1619	1396
15,001 - 20,000	06		2031	1911	1911	1911	1774	1774	1705	1619	1396
20,001 - 25,000	07		2067	1945	1945	1945	1805	1805	1736	1649	1420
25,001 - 40,000	08		2067	1945	1945	1945	1805	1805	1736	1649	1420
40,001 - 65,000	10		2251	2117	2117	2117	1963	1963	1887	1791	1540
65,001 - 90,000	11		3133	2941	2941	2941	2721	2721	2611	2474	2117
Charge Per \$1K > \$90K	12		17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		113	106	106	106	99	99	95	91	79
4,501 - 6,000	02		117	110	110	110	102	102	98	94	81
6,001 - 8,000	03		122	115	115	115	107	107	103	98	84
8,001 - 10,000	04		126	118	118	118	110	110	106	101	87
10,001 - 15,000	05		142	134	134	134	124	124	120	114	98
15,001 - 20,000	06		142	134	134	134	124	124	120	114	98
20,001 - 25,000	07		145	136	136	136	127	127	122	116	100
25,001 - 40,000	08		145	136	136	136	127	127	122	116	100
40,001 - 65,000	10		158	149	149	149	138	138	132	126	108
65,001 - 90,000	11		220	206	206	206	191	191	183	174	149
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		336	336	336	331	331	299	299	281	266
4,501 - 6,000	02		336	336	336	331	331	299	299	281	266
6,001 - 8,000	03		340	340	340	334	334	302	302	284	269
8,001 - 10,000	04		390	390	390	383	383	345	345	324	307
10,001 - 15,000	05		424	424	424	416	416	374	374	352	333
15,001 - 20,000	06		424	424	424	416	416	374	374	352	333
20,001 - 25,000	07		424	424	424	416	416	374	374	352	333
25,001 - 40,000	08		447	447	447	439	439	394	394	370	350
40,001 - 65,000	10		545	545	545	535	535	480	480	450	425
65,001 - 90,000	11		936	936	936	918	918	820	820	767	722
Charge Per \$1K > \$90K	12		7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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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1106

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B, Increased Limits				Property Damage Liability	
20/40	138	100/300	1108	5000	850
20/50	188	250/500	1656	10000	1003
25/50	300	500/500	2104	25000	1080
35/80	499	500/1000	2128	50000	1097
50/100	698	1000/1000	2439	100000	1105
				500000	1131

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1609	1516	1516	1516	1410	1410	1359	1292	1120
4,501 - 6,000	02		1664	1568	1568	1568	1458	1458	1403	1335	1156
6,001 - 8,000	03		1738	1637	1637	1637	1522	1522	1463	1391	1204
8,001 - 10,000	04		1793	1688	1688	1688	1568	1568	1510	1434	1240
10,001 - 15,000	05		2031	1911	1911	1911	1774	1774	1705	1619	1396
15,001 - 20,000	06		2031	1911	1911	1911	1774	1774	1705	1619	1396
20,001 - 25,000	07		2067	1945	1945	1945	1805	1805	1736	1649	1420
25,001 - 40,000	08		2067	1945	1945	1945	1805	1805	1736	1649	1420
40,001 - 65,000	10		2251	2117	2117	2117	1963	1963	1887	1791	1540
65,001 - 90,000	11		3133	2941	2941	2941	2721	2721	2611	2474	2117
Charge Per \$1K > \$90K	12		17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		113	106	106	106	99	99	95	91	79
4,501 - 6,000	02		117	110	110	110	102	102	98	94	81
6,001 - 8,000	03		122	115	115	115	107	107	103	98	84
8,001 - 10,000	04		126	118	118	118	110	110	106	101	87
10,001 - 15,000	05		142	134	134	134	124	124	120	114	98
15,001 - 20,000	06		142	134	134	134	124	124	120	114	98
20,001 - 25,000	07		145	136	136	136	127	127	122	116	100
25,001 - 40,000	08		145	136	136	136	127	127	122	116	100
40,001 - 65,000	10		158	149	149	149	138	138	132	126	108
65,001 - 90,000	11		220	206	206	206	191	191	183	174	149
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		336	336	336	331	331	299	299	281	266
4,501 - 6,000	02		336	336	336	331	331	299	299	281	266
6,001 - 8,000	03		340	340	340	334	334	302	302	284	269
8,001 - 10,000	04		390	390	390	383	383	345	345	324	307
10,001 - 15,000	05		424	424	424	416	416	374	374	352	333
15,001 - 20,000	06		424	424	424	416	416	374	374	352	333
20,001 - 25,000	07		424	424	424	416	416	374	374	352	333
25,001 - 40,000	08		447	447	447	439	439	394	394	370	350
40,001 - 65,000	10		545	545	545	535	535	480	480	450	425
65,001 - 90,000	11		936	936	936	918	918	820	820	767	722
Charge Per \$1K > \$90K	12		7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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

A-1
1106

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B, Increased Limits				Property Damage Liability	
20/40	138	100/300	1108	5000	850
20/50	188	250/500	1656	10000	1003
25/50	300	500/500	2104	25000	1080
35/80	499	500/1000	2128	50000	1097
50/100	698	1000/1000	2439	100000	1105
				500000	1131

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1609	1516	1516	1516	1410	1410	1359	1292	1120
4,501 - 6,000	02		1664	1568	1568	1568	1458	1458	1403	1335	1156
6,001 - 8,000	03		1738	1637	1637	1637	1522	1522	1463	1391	1204
8,001 - 10,000	04		1793	1688	1688	1688	1568	1568	1510	1434	1240
10,001 - 15,000	05		2031	1911	1911	1911	1774	1774	1705	1619	1396
15,001 - 20,000	06		2031	1911	1911	1911	1774	1774	1705	1619	1396
20,001 - 25,000	07		2067	1945	1945	1945	1805	1805	1736	1649	1420
25,001 - 40,000	08		2067	1945	1945	1945	1805	1805	1736	1649	1420
40,001 - 65,000	10		2251	2117	2117	2117	1963	1963	1887	1791	1540
65,001 - 90,000	11		3133	2941	2941	2941	2721	2721	2611	2474	2117
Charge Per \$1K > \$90K	12		17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16	17.16

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		113	106	106	106	99	99	95	91	79
4,501 - 6,000	02		117	110	110	110	102	102	98	94	81
6,001 - 8,000	03		122	115	115	115	107	107	103	98	84
8,001 - 10,000	04		126	118	118	118	110	110	106	101	87
10,001 - 15,000	05		142	134	134	134	124	124	120	114	98
15,001 - 20,000	06		142	134	134	134	124	124	120	114	98
20,001 - 25,000	07		145	136	136	136	127	127	122	116	100
25,001 - 40,000	08		145	136	136	136	127	127	122	116	100
40,001 - 65,000	10		158	149	149	149	138	138	132	126	108
65,001 - 90,000	11		220	206	206	206	191	191	183	174	149
Charge Per \$1K > \$90K	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		336	336	336	331	331	299	299	281	266
4,501 - 6,000	02		336	336	336	331	331	299	299	281	266
6,001 - 8,000	03		340	340	340	334	334	302	302	284	269
8,001 - 10,000	04		390	390	390	383	383	345	345	324	307
10,001 - 15,000	05		424	424	424	416	416	374	374	352	333
15,001 - 20,000	06		424	424	424	416	416	374	374	352	333
20,001 - 25,000	07		424	424	424	416	416	374	374	352	333
25,001 - 40,000	08		447	447	447	439	439	394	394	370	350
40,001 - 65,000	10		545	545	545	535	535	480	480	450	425
65,001 - 90,000	11		936	936	936	918	918	820	820	767	722
Charge Per \$1K > \$90K	12		7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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	39	100/300	310	5000	248
20/50	53	250/500	462	10000	293
25/50	84	500/500	587	25000	315
35/80	140	500/1000	594	50000	320
50/100	195	1000/1000	681	100000	322
				500000	330

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		596	570	570	570	539	539	525	506	457
4,501 - 6,000	02		611	584	584	584	553	553	538	518	467
6,001 - 8,000	03		632	604	604	604	571	571	555	534	481
8,001 - 10,000	04		648	618	618	618	584	584	568	546	491
10,001 - 15,000	05		716	682	682	682	643	643	623	599	536
15,001 - 20,000	06		716	682	682	682	643	643	623	599	536
20,001 - 25,000	07		726	691	691	691	651	651	632	607	542
25,001 - 40,000	08		726	691	691	691	651	651	632	607	542
40,001 - 65,000	10		778	740	740	740	696	696	675	647	576
65,001 - 90,000	11		1028	973	973	973	911	911	880	841	740
Charge Per \$1K > \$90K	12		4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		42	40	40	40	38	38	37	35	32
4,501 - 6,000	02		43	41	41	41	39	39	38	36	33
6,001 - 8,000	03		44	42	42	42	40	40	39	37	34
8,001 - 10,000	04		45	43	43	43	41	41	40	38	34
10,001 - 15,000	05		50	48	48	48	45	45	44	42	37
15,001 - 20,000	06		50	48	48	48	45	45	44	42	37
20,001 - 25,000	07		51	48	48	48	46	46	44	43	38
25,001 - 40,000	08		51	48	48	48	46	46	44	43	38
40,001 - 65,000	10		54	52	52	52	49	49	47	45	40
65,001 - 90,000	11		72	68	68	68	64	64	62	59	52
Charge Per \$1K > \$90K	12		0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		157	157	157	154	154	142	142	135	130
4,501 - 6,000	02		157	157	157	154	154	142	142	135	130
6,001 - 8,000	03		158	158	158	156	156	143	143	137	131
8,001 - 10,000	04		177	177	177	174	174	160	160	152	145
10,001 - 15,000	05		190	190	190	187	187	171	171	162	155
15,001 - 20,000	06		190	190	190	187	187	171	171	162	155
20,001 - 25,000	07		190	190	190	187	187	171	171	162	155
25,001 - 40,000	08		199	199	199	196	196	179	179	170	162
40,001 - 65,000	10		237	237	237	233	233	212	212	200	191
65,001 - 90,000	11		387	387	387	380	380	343	343	322	305
Charge Per \$1K > \$90K	12		2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
Towing & Labor (Rule 65)		250/500	12	250/500	105
\$25 per Disablement: 4		500/500	16	500/500	267
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 12

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B, Increased Limits				Property Damage Liability	
20/40	44	100/300	354	5000	282
20/50	60	250/500	530	10000	333
25/50	96	500/500	673	25000	358
35/80	159	500/1000	681	50000	364
50/100	223	1000/1000	780	100000	367
				500000	375

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		684	652	652	652	615	615	597	574	515
4,501 - 6,000	02		703	670	670	670	632	632	613	589	527
6,001 - 8,000	03		729	694	694	694	654	654	634	609	544
8,001 - 10,000	04		748	711	711	711	670	670	650	624	556
10,001 - 15,000	05		830	789	789	789	741	741	717	688	611
15,001 - 20,000	06		830	789	789	789	741	741	717	688	611
20,001 - 25,000	07		843	800	800	800	752	752	728	698	619
25,001 - 40,000	08		843	800	800	800	752	752	728	698	619
40,001 - 65,000	10		906	860	860	860	806	806	780	747	660
65,001 - 90,000	11		1211	1145	1145	1145	1069	1069	1031	983	860
Charge Per \$1K > \$90K	12		5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		48	45	45	45	43	43	42	40	36
4,501 - 6,000	02		49	47	47	47	44	44	43	41	37
6,001 - 8,000	03		51	48	48	48	46	46	44	42	38
8,001 - 10,000	04		52	50	50	50	47	47	45	44	39
10,001 - 15,000	05		58	55	55	55	52	52	50	48	43
15,001 - 20,000	06		58	55	55	55	52	52	50	48	43
20,001 - 25,000	07		59	56	56	56	52	52	51	49	43
25,001 - 40,000	08		59	56	56	56	52	52	51	49	43
40,001 - 65,000	10		63	60	60	60	56	56	54	52	46
65,001 - 90,000	11		84	80	80	80	75	75	72	69	60
Charge Per \$1K > \$90K	12		0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		165	165	165	163	163	149	149	142	136
4,501 - 6,000	02		165	165	165	163	163	149	149	142	136
6,001 - 8,000	03		167	167	167	164	164	151	151	143	137
8,001 - 10,000	04		187	187	187	184	184	169	169	160	153
10,001 - 15,000	05		201	201	201	198	198	181	181	171	164
15,001 - 20,000	06		201	201	201	198	198	181	181	171	164
20,001 - 25,000	07		201	201	201	198	198	181	181	171	164
25,001 - 40,000	08		211	211	211	207	207	189	189	179	171
40,001 - 65,000	10		251	251	251	247	247	224	224	212	202
65,001 - 90,000	11		413	413	413	406	406	365	365	343	324
Charge Per \$1K > \$90K	12		3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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	43	100/300	343	5000	273
20/50	58	250/500	513	10000	322
25/50	93	500/500	651	25000	347
35/80	155	500/1000	659	50000	352
50/100	216	1000/1000	755	100000	355
				500000	363

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		658	628	628	628	593	593	576	554	498
4,501 - 6,000	02		676	645	645	645	609	609	591	568	510
6,001 - 8,000	03		700	667	667	667	629	629	610	587	525
8,001 - 10,000	04		718	684	684	684	645	645	625	601	537
10,001 - 15,000	05		796	757	757	757	712	712	690	661	588
15,001 - 20,000	06		796	757	757	757	712	712	690	661	588
20,001 - 25,000	07		808	768	768	768	722	722	700	671	596
25,001 - 40,000	08		808	768	768	768	722	722	700	671	596
40,001 - 65,000	10		868	824	824	824	774	774	749	718	636
65,001 - 90,000	11		1157	1094	1094	1094	1022	1022	986	941	824
Charge Per \$1K > \$90K	12		5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		46	44	44	44	41	41	40	39	35
4,501 - 6,000	02		47	45	45	45	42	42	41	40	35
6,001 - 8,000	03		49	46	46	46	44	44	42	41	37
8,001 - 10,000	04		50	48	48	48	45	45	43	42	37
10,001 - 15,000	05		55	53	53	53	49	49	48	46	41
15,001 - 20,000	06		55	53	53	53	49	49	48	46	41
20,001 - 25,000	07		56	53	53	53	50	50	49	47	41
25,001 - 40,000	08		56	53	53	53	50	50	49	47	41
40,001 - 65,000	10		60	57	57	57	54	54	52	50	44
65,001 - 90,000	11		80	76	76	76	71	71	68	65	57
Charge Per \$1K > \$90K	12		0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		156	156	156	154	154	141	141	135	129
4,501 - 6,000	02		156	156	156	154	154	141	141	135	129
6,001 - 8,000	03		157	157	157	155	155	143	143	136	130
8,001 - 10,000	04		176	176	176	173	173	159	159	151	144
10,001 - 15,000	05		189	189	189	186	186	170	170	162	154
15,001 - 20,000	06		189	189	189	186	186	170	170	162	154
20,001 - 25,000	07		189	189	189	186	186	170	170	162	154
25,001 - 40,000	08		198	198	198	195	195	178	178	169	161
40,001 - 65,000	10		235	235	235	232	232	210	210	199	189
65,001 - 90,000	11		384	384	384	378	378	340	340	320	303
Charge Per \$1K > \$90K	12		2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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	44	100/300	353	5000	281
20/50	60	250/500	527	10000	332
25/50	95	500/500	670	25000	357
35/80	159	500/1000	678	50000	362
50/100	222	1000/1000	777	100000	365
				500000	374

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		696	663	663	663	626	626	607	584	523
4,501 - 6,000	02		716	682	682	682	643	643	623	599	536
6,001 - 8,000	03		742	706	706	706	665	665	644	619	553
8,001 - 10,000	04		761	724	724	724	682	682	661	634	565
10,001 - 15,000	05		846	803	803	803	755	755	730	700	621
15,001 - 20,000	06		846	803	803	803	755	755	730	700	621
20,001 - 25,000	07		859	815	815	815	765	765	741	710	629
25,001 - 40,000	08		859	815	815	815	765	765	741	710	629
40,001 - 65,000	10		924	876	876	876	821	821	795	761	672
65,001 - 90,000	11		1236	1168	1168	1168	1090	1090	1051	1003	876
Charge Per \$1K > \$90K	12		6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		49	46	46	46	44	44	43	41	37
4,501 - 6,000	02		50	48	48	48	45	45	44	42	37
6,001 - 8,000	03		52	49	49	49	47	47	45	43	39
8,001 - 10,000	04		53	51	51	51	48	48	46	44	40
10,001 - 15,000	05		59	56	56	56	53	53	51	49	43
15,001 - 20,000	06		59	56	56	56	53	53	51	49	43
20,001 - 25,000	07		60	57	57	57	54	54	52	50	44
25,001 - 40,000	08		60	57	57	57	54	54	52	50	44
40,001 - 65,000	10		65	61	61	61	58	58	56	53	47
65,001 - 90,000	11		87	82	82	82	76	76	74	70	61
Charge Per \$1K > \$90K	12		0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		173	173	173	170	170	156	156	148	142
4,501 - 6,000	02		173	173	173	170	170	156	156	148	142
6,001 - 8,000	03		174	174	174	172	172	157	157	150	143
8,001 - 10,000	04		196	196	196	193	193	176	176	167	160
10,001 - 15,000	05		211	211	211	208	208	189	189	179	171
15,001 - 20,000	06		211	211	211	208	208	189	189	179	171
20,001 - 25,000	07		211	211	211	208	208	189	189	179	171
25,001 - 40,000	08		221	221	221	217	217	198	198	187	179
40,001 - 65,000	10		264	264	264	260	260	236	236	222	211
65,001 - 90,000	11		436	436	436	428	428	385	385	362	342
Charge Per \$1K > \$90K	12		3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
Towing & Labor (Rule 65)		250/500	12	250/500	105
\$25 per Disablement: 4		500/500	16	500/500	267
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 15

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B, Increased Limits				Property Damage Liability	
20/40	47	100/300	374	5000	296
20/50	64	250/500	558	10000	349
25/50	101	500/500	709	25000	376
35/80	169	500/1000	717	50000	382
50/100	236	1000/1000	822	100000	385
				500000	394

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		710	676	676	676	638	638	619	595	532
4,501 - 6,000	02		730	695	695	695	655	655	635	610	545
6,001 - 8,000	03		757	720	720	720	678	678	657	631	563
8,001 - 10,000	04		777	739	739	739	695	695	674	646	576
10,001 - 15,000	05		864	820	820	820	770	770	745	714	633
15,001 - 20,000	06		864	820	820	820	770	770	745	714	633
20,001 - 25,000	07		877	833	833	833	781	781	756	725	641
25,001 - 40,000	08		877	833	833	833	781	781	756	725	641
40,001 - 65,000	10		944	895	895	895	839	839	811	776	685
65,001 - 90,000	11		1265	1195	1195	1195	1115	1115	1075	1025	895
Charge Per \$1K > \$90K	12		6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		50	47	47	47	45	45	43	42	37
4,501 - 6,000	02		51	49	49	49	46	46	44	43	38
6,001 - 8,000	03		53	50	50	50	48	48	46	44	39
8,001 - 10,000	04		54	52	52	52	49	49	47	45	40
10,001 - 15,000	05		61	57	57	57	54	54	52	50	44
15,001 - 20,000	06		61	57	57	57	54	54	52	50	44
20,001 - 25,000	07		61	58	58	58	55	55	53	51	45
25,001 - 40,000	08		61	58	58	58	55	55	53	51	45
40,001 - 65,000	10		66	63	63	63	59	59	57	54	48
65,001 - 90,000	11		89	84	84	84	78	78	75	72	63
Charge Per \$1K > \$90K	12		0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		164	164	164	162	162	149	149	141	135
4,501 - 6,000	02		164	164	164	162	162	149	149	141	135
6,001 - 8,000	03		166	166	166	163	163	150	150	143	137
8,001 - 10,000	04		186	186	186	183	183	168	168	159	152
10,001 - 15,000	05		200	200	200	197	197	180	180	170	163
15,001 - 20,000	06		200	200	200	197	197	180	180	170	163
20,001 - 25,000	07		200	200	200	197	197	180	180	170	163
25,001 - 40,000	08		209	209	209	206	206	188	188	178	170
40,001 - 65,000	10		250	250	250	246	246	223	223	211	200
65,001 - 90,000	11		410	410	410	403	403	363	363	341	322
Charge Per \$1K > \$90K	12		3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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
392

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B, Increased Limits				Property Damage Liability	
20/40	49	100/300	393	5000	311
20/50	67	250/500	587	10000	367
25/50	106	500/500	746	25000	395
35/80	177	500/1000	755	50000	401
50/100	247	1000/1000	865	100000	404
				500000	414

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		776	738	738	738	694	694	673	646	575
4,501 - 6,000	02		799	759	759	759	714	714	692	663	590
6,001 - 8,000	03		829	788	788	788	740	740	716	687	610
8,001 - 10,000	04		852	809	809	809	759	759	735	704	625
10,001 - 15,000	05		950	900	900	900	844	844	816	781	689
15,001 - 20,000	06		950	900	900	900	844	844	816	781	689
20,001 - 25,000	07		965	915	915	915	857	857	829	793	699
25,001 - 40,000	08		965	915	915	915	857	857	829	793	699
40,001 - 65,000	10		1040	985	985	985	922	922	891	851	748
65,001 - 90,000	11		1403	1324	1324	1324	1233	1233	1188	1132	985
Charge Per \$1K > \$90K	12		7.05	7.05	7.05	7.05	7.05	7.05	7.05	7.05	7.05

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		55	52	52	52	49	49	47	46	41
4,501 - 6,000	02		56	54	54	54	50	50	49	47	42
6,001 - 8,000	03		58	56	56	56	52	52	51	48	43
8,001 - 10,000	04		60	57	57	57	54	54	52	50	44
10,001 - 15,000	05		67	64	64	64	60	60	58	55	49
15,001 - 20,000	06		67	64	64	64	60	60	58	55	49
20,001 - 25,000	07		68	65	65	65	60	60	58	56	49
25,001 - 40,000	08		68	65	65	65	60	60	58	56	49
40,001 - 65,000	10		73	70	70	70	65	65	63	60	53
65,001 - 90,000	11		99	93	93	93	87	87	84	80	70
Charge Per \$1K > \$90K	12		0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		174	174	174	172	172	158	158	150	143
4,501 - 6,000	02		174	174	174	172	172	158	158	150	143
6,001 - 8,000	03		176	176	176	173	173	159	159	151	145
8,001 - 10,000	04		198	198	198	195	195	178	178	169	161
10,001 - 15,000	05		213	213	213	210	210	191	191	181	173
15,001 - 20,000	06		213	213	213	210	210	191	191	181	173
20,001 - 25,000	07		213	213	213	210	210	191	191	181	173
25,001 - 40,000	08		223	223	223	220	220	200	200	189	181
40,001 - 65,000	10		267	267	267	263	263	238	238	225	214
65,001 - 90,000	11		442	442	442	434	434	390	390	366	346
Charge Per \$1K > \$90K	12		3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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
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B, Increased Limits				Property Damage Liability	
20/40	57	100/300	459	5000	361
20/50	78	250/500	685	10000	426
25/50	124	500/500	871	25000	458
35/80	206	500/1000	881	50000	466
50/100	289	1000/1000	1010	100000	469
				500000	480

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		868	823	823	823	773	773	748	717	635
4,501 - 6,000	02		894	848	848	848	796	796	770	737	652
6,001 - 8,000	03		929	881	881	881	826	826	798	764	675
8,001 - 10,000	04		955	905	905	905	848	848	820	784	692
10,001 - 15,000	05		1068	1011	1011	1011	946	946	913	872	766
15,001 - 20,000	06		1068	1011	1011	1011	946	946	913	872	766
20,001 - 25,000	07		1085	1027	1027	1027	961	961	928	886	778
25,001 - 40,000	08		1085	1027	1027	1027	961	961	928	886	778
40,001 - 65,000	10		1173	1109	1109	1109	1036	1036	1000	954	835
65,001 - 90,000	11		1592	1501	1501	1501	1396	1396	1344	1279	1109
Charge Per \$1K > \$90K	12		8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		61	58	58	58	54	54	52	50	44
4,501 - 6,000	02		63	59	59	59	56	56	54	52	46
6,001 - 8,000	03		65	62	62	62	58	58	56	54	47
8,001 - 10,000	04		67	63	63	63	59	59	57	55	48
10,001 - 15,000	05		75	71	71	71	66	66	64	61	54
15,001 - 20,000	06		75	71	71	71	66	66	64	61	54
20,001 - 25,000	07		76	72	72	72	67	67	65	62	54
25,001 - 40,000	08		76	72	72	72	67	67	65	62	54
40,001 - 65,000	10		82	78	78	78	73	73	70	67	58
65,001 - 90,000	11		112	105	105	105	98	98	94	90	78
Charge Per \$1K > \$90K	12		0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		179	179	179	177	177	162	162	154	147
4,501 - 6,000	02		179	179	179	177	177	162	162	154	147
6,001 - 8,000	03		181	181	181	178	178	163	163	155	148
8,001 - 10,000	04		204	204	204	200	200	183	183	173	165
10,001 - 15,000	05		219	219	219	216	216	197	197	186	177
15,001 - 20,000	06		219	219	219	216	216	197	197	186	177
20,001 - 25,000	07		219	219	219	216	216	197	197	186	177
25,001 - 40,000	08		230	230	230	226	226	206	206	195	185
40,001 - 65,000	10		275	275	275	271	271	245	245	231	220
65,001 - 90,000	11		456	456	456	448	448	402	402	378	357
Charge Per \$1K > \$90K	12		3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
Towing & Labor (Rule 65)		250/500	12	250/500	105
\$25 per Disablement: 4		500/500	16	500/500	267
\$50 per Disablement: 8					
\$100 per Disablement: 16					

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 18

A-1
529

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B, Increased Limits				Property Damage Liability	
20/40	66	100/300	530	5000	414
20/50	90	250/500	792	10000	489
25/50	143	500/500	1006	25000	526
35/80	239	500/1000	1018	50000	534
50/100	334	1000/1000	1167	100000	538
				500000	551

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		983	931	931	931	872	872	843	806	710
4,501 - 6,000	02		1013	960	960	960	899	899	868	830	730
6,001 - 8,000	03		1054	998	998	998	934	934	902	861	757
8,001 - 10,000	04		1085	1027	1027	1027	960	960	927	885	777
10,001 - 15,000	05		1218	1151	1151	1151	1075	1075	1036	988	864
15,001 - 20,000	06		1218	1151	1151	1151	1075	1075	1036	988	864
20,001 - 25,000	07		1238	1170	1170	1170	1092	1092	1054	1005	878
25,001 - 40,000	08		1238	1170	1170	1170	1092	1092	1054	1005	878
40,001 - 65,000	10		1340	1266	1266	1266	1180	1180	1138	1084	945
65,001 - 90,000	11		1832	1725	1725	1725	1602	1602	1541	1465	1266
Charge Per \$1K > \$90K	12		9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		69	65	65	65	61	61	59	56	50
4,501 - 6,000	02		71	67	67	67	63	63	61	58	51
6,001 - 8,000	03		74	70	70	70	65	65	63	60	53
8,001 - 10,000	04		76	72	72	72	67	67	65	62	54
10,001 - 15,000	05		85	81	81	81	75	75	73	69	60
15,001 - 20,000	06		85	81	81	81	75	75	73	69	60
20,001 - 25,000	07		87	82	82	82	76	76	74	70	61
25,001 - 40,000	08		87	82	82	82	76	76	74	70	61
40,001 - 65,000	10		94	89	89	89	83	83	80	76	66
65,001 - 90,000	11		128	121	121	121	112	112	108	102	89
Charge Per \$1K > \$90K	12		0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		186	186	186	183	183	167	167	159	152
4,501 - 6,000	02		186	186	186	183	183	167	167	159	152
6,001 - 8,000	03		188	188	188	185	185	169	169	160	153
8,001 - 10,000	04		211	211	211	208	208	190	190	180	171
10,001 - 15,000	05		228	228	228	224	224	204	204	193	184
15,001 - 20,000	06		228	228	228	224	224	204	204	193	184
20,001 - 25,000	07		228	228	228	224	224	204	204	193	184
25,001 - 40,000	08		239	239	239	235	235	214	214	202	192
40,001 - 65,000	10		287	287	287	282	282	255	255	241	228
65,001 - 90,000	11		476	476	476	467	467	420	420	394	372
Charge Per \$1K > \$90K	12		3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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
615

A-2
105

B, Increased Limits				Property Damage Liability	
20/40	77	100/300	617	5000	479
20/50	105	250/500	921	10000	565
25/50	167	500/500	1170	25000	608
35/80	278	500/1000	1184	50000	618
50/100	388	1000/1000	1357	100000	623
				500000	637

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1050	994	994	994	930	930	898	858	754
4,501 - 6,000	02		1083	1025	1025	1025	959	959	925	884	776
6,001 - 8,000	03		1128	1067	1067	1067	997	997	962	918	805
8,001 - 10,000	04		1161	1098	1098	1098	1025	1025	990	944	827
10,001 - 15,000	05		1305	1232	1232	1232	1150	1150	1108	1056	921
15,001 - 20,000	06		1305	1232	1232	1232	1150	1150	1108	1056	921
20,001 - 25,000	07		1327	1253	1253	1253	1168	1168	1127	1074	936
25,001 - 40,000	08		1327	1253	1253	1253	1168	1168	1127	1074	936
40,001 - 65,000	10		1438	1357	1357	1357	1264	1264	1218	1160	1008
65,001 - 90,000	11		1971	1855	1855	1855	1722	1722	1656	1573	1357
Charge Per \$1K > \$90K	12		10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		74	70	70	70	65	65	63	60	53
4,501 - 6,000	02		76	72	72	72	67	67	65	62	55
6,001 - 8,000	03		79	75	75	75	70	70	68	65	57
8,001 - 10,000	04		82	77	77	77	72	72	70	66	58
10,001 - 15,000	05		92	87	87	87	81	81	78	74	65
15,001 - 20,000	06		92	87	87	87	81	81	78	74	65
20,001 - 25,000	07		93	88	88	88	82	82	79	75	66
25,001 - 40,000	08		93	88	88	88	82	82	79	75	66
40,001 - 65,000	10		101	95	95	95	89	89	86	82	71
65,001 - 90,000	11		139	130	130	130	121	121	116	111	95
Charge Per \$1K > \$90K	12		0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		194	194	194	191	191	175	175	166	158
4,501 - 6,000	02		194	194	194	191	191	175	175	166	158
6,001 - 8,000	03		196	196	196	193	193	176	176	167	160
8,001 - 10,000	04		221	221	221	218	218	198	198	188	179
10,001 - 15,000	05		239	239	239	235	235	214	214	202	192
15,001 - 20,000	06		239	239	239	235	235	214	214	202	192
20,001 - 25,000	07		239	239	239	235	235	214	214	202	192
25,001 - 40,000	08		251	251	251	246	246	224	224	211	201
40,001 - 65,000	10		301	301	301	296	296	268	268	252	239
65,001 - 90,000	11		502	502	502	492	492	442	442	415	392
Charge Per \$1K > \$90K	12		3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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

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707

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B, Increased Limits				Property Damage Liability	
20/40	88	100/300	708	5000	549
20/50	120	250/500	1058	10000	648
25/50	191	500/500	1344	25000	697
35/80	319	500/1000	1360	50000	708
50/100	446	1000/1000	1559	100000	714
				500000	730

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1127	1066	1066	1066	996	996	962	918	805
4,501 - 6,000	02		1163	1100	1100	1100	1028	1028	991	946	828
6,001 - 8,000	03		1212	1145	1145	1145	1069	1069	1031	983	860
8,001 - 10,000	04		1248	1179	1179	1179	1100	1100	1061	1012	884
10,001 - 15,000	05		1405	1326	1326	1326	1236	1236	1190	1134	987
15,001 - 20,000	06		1405	1326	1326	1326	1236	1236	1190	1134	987
20,001 - 25,000	07		1429	1349	1349	1349	1256	1256	1211	1153	1003
25,001 - 40,000	08		1429	1349	1349	1349	1256	1256	1211	1153	1003
40,001 - 65,000	10		1550	1462	1462	1462	1360	1360	1310	1247	1082
65,001 - 90,000	11		2132	2005	2005	2005	1860	1860	1788	1697	1462
Charge Per \$1K > \$90K	12		11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		79	75	75	75	70	70	67	64	56
4,501 - 6,000	02		81	77	77	77	72	72	69	66	58
6,001 - 8,000	03		85	80	80	80	75	75	72	69	60
8,001 - 10,000	04		87	82	82	82	77	77	74	71	62
10,001 - 15,000	05		98	93	93	93	86	86	83	79	69
15,001 - 20,000	06		98	93	93	93	86	86	83	79	69
20,001 - 25,000	07		100	94	94	94	88	88	85	81	70
25,001 - 40,000	08		100	94	94	94	88	88	85	81	70
40,001 - 65,000	10		108	102	102	102	95	95	92	87	76
65,001 - 90,000	11		149	140	140	140	130	130	125	119	102
Charge Per \$1K > \$90K	12		0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		213	213	213	210	210	191	191	181	172
4,501 - 6,000	02		213	213	213	210	210	191	191	181	172
6,001 - 8,000	03		215	215	215	212	212	193	193	183	174
8,001 - 10,000	04		243	243	243	240	240	218	218	206	196
10,001 - 15,000	05		263	263	263	259	259	235	235	222	211
15,001 - 20,000	06		263	263	263	259	259	235	235	222	211
20,001 - 25,000	07		263	263	263	259	259	235	235	222	211
25,001 - 40,000	08		276	276	276	272	272	246	246	232	221
40,001 - 65,000	10		333	333	333	328	328	296	296	278	264
65,001 - 90,000	11		559	559	559	548	548	492	492	461	435
Charge Per \$1K > \$90K	12		4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
Towing & Labor (Rule 65)		250/500	12	250/500	105
\$25 per Disablement: 4		500/500	16	500/500	267
\$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**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	143	100/300	1149	5000	950
20/50	195	250/500	1717	10000	1121
25/50	311	500/500	2181	25000	1207
35/80	517	500/1000	2207	50000	1226
50/100	724	1000/1000	2530	100000	1235
				500000	1264

<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		1850	1741	1741	1741	1617	1617	1556	1478	1277
4,501 - 6,000	02		1914	1801	1801	1801	1673	1673	1609	1528	1320
6,001 - 8,000	03		2000	1882	1882	1882	1747	1747	1679	1595	1376
8,001 - 10,000	04		2065	1942	1942	1942	1801	1801	1733	1645	1418
10,001 - 15,000	05		2344	2203	2203	2203	2042	2042	1962	1862	1601
15,001 - 20,000	06		2344	2203	2203	2203	2042	2042	1962	1862	1601
20,001 - 25,000	07		2386	2243	2243	2243	2079	2079	1998	1896	1629
25,001 - 40,000	08		2386	2243	2243	2243	2079	2079	1998	1896	1629
40,001 - 65,000	10		2601	2444	2444	2444	2263	2263	2175	2063	1769
65,001 - 90,000	11		3633	3408	3408	3408	3151	3151	3022	2862	2444
Charge Per \$1K > \$90K	12		20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08

<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		130	122	122	122	114	114	109	104	90
4,501 - 6,000	02		134	127	127	127	117	117	113	107	93
6,001 - 8,000	03		140	132	132	132	123	123	118	112	97
8,001 - 10,000	04		145	136	136	136	127	127	122	116	100
10,001 - 15,000	05		165	155	155	155	143	143	138	131	112
15,001 - 20,000	06		165	155	155	155	143	143	138	131	112
20,001 - 25,000	07		168	158	158	158	146	146	140	133	114
25,001 - 40,000	08		168	158	158	158	146	146	140	133	114
40,001 - 65,000	10		183	172	172	172	159	159	153	145	124
65,001 - 90,000	11		255	239	239	239	221	221	212	201	172
Charge Per \$1K > \$90K	12		1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41

<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		427	427	427	420	420	378	378	355	335
4,501 - 6,000	02		427	427	427	420	420	378	378	355	335
6,001 - 8,000	03		432	432	432	424	424	382	382	359	339
8,001 - 10,000	04		497	497	497	488	488	438	438	411	389
10,001 - 15,000	05		542	542	542	532	532	477	477	447	422
15,001 - 20,000	06		542	542	542	532	532	477	477	447	422
20,001 - 25,000	07		542	542	542	532	532	477	477	447	422
25,001 - 40,000	08		572	572	572	561	561	503	503	472	445
40,001 - 65,000	10		701	701	701	688	688	615	615	576	543
65,001 - 90,000	11		1213	1213	1213	1190	1190	1062	1062	991	933
Charge Per \$1K > \$90K	12		9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267

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**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	143	100/300	1149	5000	950
20/50	195	250/500	1717	10000	1121
25/50	311	500/500	2181	25000	1207
35/80	517	500/1000	2207	50000	1226
50/100	724	1000/1000	2530	100000	1235
				500000	1264

<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		1850	1741	1741	1741	1617	1617	1556	1478	1277
4,501 - 6,000	02		1914	1801	1801	1801	1673	1673	1609	1528	1320
6,001 - 8,000	03		2000	1882	1882	1882	1747	1747	1679	1595	1376
8,001 - 10,000	04		2065	1942	1942	1942	1801	1801	1733	1645	1418
10,001 - 15,000	05		2344	2203	2203	2203	2042	2042	1962	1862	1601
15,001 - 20,000	06		2344	2203	2203	2203	2042	2042	1962	1862	1601
20,001 - 25,000	07		2386	2243	2243	2243	2079	2079	1998	1896	1629
25,001 - 40,000	08		2386	2243	2243	2243	2079	2079	1998	1896	1629
40,001 - 65,000	10		2601	2444	2444	2444	2263	2263	2175	2063	1769
65,001 - 90,000	11		3633	3408	3408	3408	3151	3151	3022	2862	2444
Charge Per \$1K > \$90K	12		20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08

<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		130	122	122	122	114	114	109	104	90
4,501 - 6,000	02		134	127	127	127	117	117	113	107	93
6,001 - 8,000	03		140	132	132	132	123	123	118	112	97
8,001 - 10,000	04		145	136	136	136	127	127	122	116	100
10,001 - 15,000	05		165	155	155	155	143	143	138	131	112
15,001 - 20,000	06		165	155	155	155	143	143	138	131	112
20,001 - 25,000	07		168	158	158	158	146	146	140	133	114
25,001 - 40,000	08		168	158	158	158	146	146	140	133	114
40,001 - 65,000	10		183	172	172	172	159	159	153	145	124
65,001 - 90,000	11		255	239	239	239	221	221	212	201	172
Charge Per \$1K > \$90K	12		1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41

<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		427	427	427	420	420	378	378	355	335
4,501 - 6,000	02		427	427	427	420	420	378	378	355	335
6,001 - 8,000	03		432	432	432	424	424	382	382	359	339
8,001 - 10,000	04		497	497	497	488	488	438	438	411	389
10,001 - 15,000	05		542	542	542	532	532	477	477	447	422
15,001 - 20,000	06		542	542	542	532	532	477	477	447	422
20,001 - 25,000	07		542	542	542	532	532	477	477	447	422
25,001 - 40,000	08		572	572	572	561	561	503	503	472	445
40,001 - 65,000	10		701	701	701	688	688	615	615	576	543
65,001 - 90,000	11		1213	1213	1213	1190	1190	1062	1062	991	933
Charge Per \$1K > \$90K	12		9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29

<u>Towing & Labor (Rule 65)</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
\$25 per Disablement:	4	250/500	12	250/500	105
\$50 per Disablement:	8	500/500	16	500/500	267
\$100 per Disablement:	16				

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 3**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	143	100/300	1149	5000	950
20/50	195	250/500	1717	10000	1121
25/50	311	500/500	2181	25000	1207
35/80	517	500/1000	2207	50000	1226
50/100	724	1000/1000	2530	100000	1235
				500000	1264

<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		1850	1741	1741	1741	1617	1617	1556	1478	1277
4,501 - 6,000	02		1914	1801	1801	1801	1673	1673	1609	1528	1320
6,001 - 8,000	03		2000	1882	1882	1882	1747	1747	1679	1595	1376
8,001 - 10,000	04		2065	1942	1942	1942	1801	1801	1733	1645	1418
10,001 - 15,000	05		2344	2203	2203	2203	2042	2042	1962	1862	1601
15,001 - 20,000	06		2344	2203	2203	2203	2042	2042	1962	1862	1601
20,001 - 25,000	07		2386	2243	2243	2243	2079	2079	1998	1896	1629
25,001 - 40,000	08		2386	2243	2243	2243	2079	2079	1998	1896	1629
40,001 - 65,000	10		2601	2444	2444	2444	2263	2263	2175	2063	1769
65,001 - 90,000	11		3633	3408	3408	3408	3151	3151	3022	2862	2444
Charge Per \$1K > \$90K	12		20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08

<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		130	122	122	122	114	114	109	104	90
4,501 - 6,000	02		134	127	127	127	117	117	113	107	93
6,001 - 8,000	03		140	132	132	132	123	123	118	112	97
8,001 - 10,000	04		145	136	136	136	127	127	122	116	100
10,001 - 15,000	05		165	155	155	155	143	143	138	131	112
15,001 - 20,000	06		165	155	155	155	143	143	138	131	112
20,001 - 25,000	07		168	158	158	158	146	146	140	133	114
25,001 - 40,000	08		168	158	158	158	146	146	140	133	114
40,001 - 65,000	10		183	172	172	172	159	159	153	145	124
65,001 - 90,000	11		255	239	239	239	221	221	212	201	172
Charge Per \$1K > \$90K	12		1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41

<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		427	427	427	420	420	378	378	355	335
4,501 - 6,000	02		427	427	427	420	420	378	378	355	335
6,001 - 8,000	03		432	432	432	424	424	382	382	359	339
8,001 - 10,000	04		497	497	497	488	488	438	438	411	389
10,001 - 15,000	05		542	542	542	532	532	477	477	447	422
15,001 - 20,000	06		542	542	542	532	532	477	477	447	422
20,001 - 25,000	07		542	542	542	532	532	477	477	447	422
25,001 - 40,000	08		572	572	572	561	561	503	503	472	445
40,001 - 65,000	10		701	701	701	688	688	615	615	576	543
65,001 - 90,000	11		1213	1213	1213	1190	1190	1062	1062	991	933
Charge Per \$1K > \$90K	12		9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267

Towing & Labor (Rule 65)
 \$25 per Disablement: 4
 \$50 per Disablement: 8
 \$100 per Disablement: 16

**COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 4**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	143	100/300	1149	5000	950
20/50	195	250/500	1717	10000	1121
25/50	311	500/500	2181	25000	1207
35/80	517	500/1000	2207	50000	1226
50/100	724	1000/1000	2530	100000	1235
				500000	1264

<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		1850	1741	1741	1741	1617	1617	1556	1478	1277
4,501 - 6,000	02		1914	1801	1801	1801	1673	1673	1609	1528	1320
6,001 - 8,000	03		2000	1882	1882	1882	1747	1747	1679	1595	1376
8,001 - 10,000	04		2065	1942	1942	1942	1801	1801	1733	1645	1418
10,001 - 15,000	05		2344	2203	2203	2203	2042	2042	1962	1862	1601
15,001 - 20,000	06		2344	2203	2203	2203	2042	2042	1962	1862	1601
20,001 - 25,000	07		2386	2243	2243	2243	2079	2079	1998	1896	1629
25,001 - 40,000	08		2386	2243	2243	2243	2079	2079	1998	1896	1629
40,001 - 65,000	10		2601	2444	2444	2444	2263	2263	2175	2063	1769
65,001 - 90,000	11		3633	3408	3408	3408	3151	3151	3022	2862	2444
Charge Per \$1K > \$90K	12		20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08

<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		130	122	122	122	114	114	109	104	90
4,501 - 6,000	02		134	127	127	127	117	117	113	107	93
6,001 - 8,000	03		140	132	132	132	123	123	118	112	97
8,001 - 10,000	04		145	136	136	136	127	127	122	116	100
10,001 - 15,000	05		165	155	155	155	143	143	138	131	112
15,001 - 20,000	06		165	155	155	155	143	143	138	131	112
20,001 - 25,000	07		168	158	158	158	146	146	140	133	114
25,001 - 40,000	08		168	158	158	158	146	146	140	133	114
40,001 - 65,000	10		183	172	172	172	159	159	153	145	124
65,001 - 90,000	11		255	239	239	239	221	221	212	201	172
Charge Per \$1K > \$90K	12		1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41

<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		427	427	427	420	420	378	378	355	335
4,501 - 6,000	02		427	427	427	420	420	378	378	355	335
6,001 - 8,000	03		432	432	432	424	424	382	382	359	339
8,001 - 10,000	04		497	497	497	488	488	438	438	411	389
10,001 - 15,000	05		542	542	542	532	532	477	477	447	422
15,001 - 20,000	06		542	542	542	532	532	477	477	447	422
20,001 - 25,000	07		542	542	542	532	532	477	477	447	422
25,001 - 40,000	08		572	572	572	561	561	503	503	472	445
40,001 - 65,000	10		701	701	701	688	688	615	615	576	543
65,001 - 90,000	11		1213	1213	1213	1190	1190	1062	1062	991	933
Charge Per \$1K > \$90K	12		9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267

Towing & Labor (Rule 65)
 \$25 per Disablement: 4
 \$50 per Disablement: 8
 \$100 per Disablement: 16

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

A-1
1147

A-2
283

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	143	100/300	1149	5000	950
20/50	195	250/500	1717	10000	1121
25/50	311	500/500	2181	25000	1207
35/80	517	500/1000	2207	50000	1226
50/100	724	1000/1000	2530	100000	1235
				500000	1264

<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		1850	1741	1741	1741	1617	1617	1556	1478	1277
4,501 - 6,000	02		1914	1801	1801	1801	1673	1673	1609	1528	1320
6,001 - 8,000	03		2000	1882	1882	1882	1747	1747	1679	1595	1376
8,001 - 10,000	04		2065	1942	1942	1942	1801	1801	1733	1645	1418
10,001 - 15,000	05		2344	2203	2203	2203	2042	2042	1962	1862	1601
15,001 - 20,000	06		2344	2203	2203	2203	2042	2042	1962	1862	1601
20,001 - 25,000	07		2386	2243	2243	2243	2079	2079	1998	1896	1629
25,001 - 40,000	08		2386	2243	2243	2243	2079	2079	1998	1896	1629
40,001 - 65,000	10		2601	2444	2444	2444	2263	2263	2175	2063	1769
65,001 - 90,000	11		3633	3408	3408	3408	3151	3151	3022	2862	2444
Charge Per \$1K > \$90K	12		20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08

<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		130	122	122	122	114	114	109	104	90
4,501 - 6,000	02		134	127	127	127	117	117	113	107	93
6,001 - 8,000	03		140	132	132	132	123	123	118	112	97
8,001 - 10,000	04		145	136	136	136	127	127	122	116	100
10,001 - 15,000	05		165	155	155	155	143	143	138	131	112
15,001 - 20,000	06		165	155	155	155	143	143	138	131	112
20,001 - 25,000	07		168	158	158	158	146	146	140	133	114
25,001 - 40,000	08		168	158	158	158	146	146	140	133	114
40,001 - 65,000	10		183	172	172	172	159	159	153	145	124
65,001 - 90,000	11		255	239	239	239	221	221	212	201	172
Charge Per \$1K > \$90K	12		1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41

<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		427	427	427	420	420	378	378	355	335
4,501 - 6,000	02		427	427	427	420	420	378	378	355	335
6,001 - 8,000	03		432	432	432	424	424	382	382	359	339
8,001 - 10,000	04		497	497	497	488	488	438	438	411	389
10,001 - 15,000	05		542	542	542	532	532	477	477	447	422
15,001 - 20,000	06		542	542	542	532	532	477	477	447	422
20,001 - 25,000	07		542	542	542	532	532	477	477	447	422
25,001 - 40,000	08		572	572	572	561	561	503	503	472	445
40,001 - 65,000	10		701	701	701	688	688	615	615	576	543
65,001 - 90,000	11		1213	1213	1213	1190	1190	1062	1062	991	933
Charge Per \$1K > \$90K	12		9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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	143	100/300	1149	5000	950
20/50	195	250/500	1717	10000	1121
25/50	311	500/500	2181	25000	1207
35/80	517	500/1000	2207	50000	1226
50/100	724	1000/1000	2530	100000	1235
				500000	1264

<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		1850	1741	1741	1741	1617	1617	1556	1478	1277
4,501 - 6,000	02		1914	1801	1801	1801	1673	1673	1609	1528	1320
6,001 - 8,000	03		2000	1882	1882	1882	1747	1747	1679	1595	1376
8,001 - 10,000	04		2065	1942	1942	1942	1801	1801	1733	1645	1418
10,001 - 15,000	05		2344	2203	2203	2203	2042	2042	1962	1862	1601
15,001 - 20,000	06		2344	2203	2203	2203	2042	2042	1962	1862	1601
20,001 - 25,000	07		2386	2243	2243	2243	2079	2079	1998	1896	1629
25,001 - 40,000	08		2386	2243	2243	2243	2079	2079	1998	1896	1629
40,001 - 65,000	10		2601	2444	2444	2444	2263	2263	2175	2063	1769
65,001 - 90,000	11		3633	3408	3408	3408	3151	3151	3022	2862	2444
Charge Per \$1K > \$90K	12		20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08

<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		130	122	122	122	114	114	109	104	90
4,501 - 6,000	02		134	127	127	127	117	117	113	107	93
6,001 - 8,000	03		140	132	132	132	123	123	118	112	97
8,001 - 10,000	04		145	136	136	136	127	127	122	116	100
10,001 - 15,000	05		165	155	155	155	143	143	138	131	112
15,001 - 20,000	06		165	155	155	155	143	143	138	131	112
20,001 - 25,000	07		168	158	158	158	146	146	140	133	114
25,001 - 40,000	08		168	158	158	158	146	146	140	133	114
40,001 - 65,000	10		183	172	172	172	159	159	153	145	124
65,001 - 90,000	11		255	239	239	239	221	221	212	201	172
Charge Per \$1K > \$90K	12		1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41

<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		427	427	427	420	420	378	378	355	335
4,501 - 6,000	02		427	427	427	420	420	378	378	355	335
6,001 - 8,000	03		432	432	432	424	424	382	382	359	339
8,001 - 10,000	04		497	497	497	488	488	438	438	411	389
10,001 - 15,000	05		542	542	542	532	532	477	477	447	422
15,001 - 20,000	06		542	542	542	532	532	477	477	447	422
20,001 - 25,000	07		542	542	542	532	532	477	477	447	422
25,001 - 40,000	08		572	572	572	561	561	503	503	472	445
40,001 - 65,000	10		701	701	701	688	688	615	615	576	543
65,001 - 90,000	11		1213	1213	1213	1190	1190	1062	1062	991	933
Charge Per \$1K > \$90K	12		9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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	143	100/300	1149	5000	950
20/50	195	250/500	1717	10000	1121
25/50	311	500/500	2181	25000	1207
35/80	517	500/1000	2207	50000	1226
50/100	724	1000/1000	2530	100000	1235
				500000	1264

<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		1850	1741	1741	1741	1617	1617	1556	1478	1277
4,501 - 6,000	02		1914	1801	1801	1801	1673	1673	1609	1528	1320
6,001 - 8,000	03		2000	1882	1882	1882	1747	1747	1679	1595	1376
8,001 - 10,000	04		2065	1942	1942	1942	1801	1801	1733	1645	1418
10,001 - 15,000	05		2344	2203	2203	2203	2042	2042	1962	1862	1601
15,001 - 20,000	06		2344	2203	2203	2203	2042	2042	1962	1862	1601
20,001 - 25,000	07		2386	2243	2243	2243	2079	2079	1998	1896	1629
25,001 - 40,000	08		2386	2243	2243	2243	2079	2079	1998	1896	1629
40,001 - 65,000	10		2601	2444	2444	2444	2263	2263	2175	2063	1769
65,001 - 90,000	11		3633	3408	3408	3408	3151	3151	3022	2862	2444
Charge Per \$1K > \$90K	12		20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08

<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		130	122	122	122	114	114	109	104	90
4,501 - 6,000	02		134	127	127	127	117	117	113	107	93
6,001 - 8,000	03		140	132	132	132	123	123	118	112	97
8,001 - 10,000	04		145	136	136	136	127	127	122	116	100
10,001 - 15,000	05		165	155	155	155	143	143	138	131	112
15,001 - 20,000	06		165	155	155	155	143	143	138	131	112
20,001 - 25,000	07		168	158	158	158	146	146	140	133	114
25,001 - 40,000	08		168	158	158	158	146	146	140	133	114
40,001 - 65,000	10		183	172	172	172	159	159	153	145	124
65,001 - 90,000	11		255	239	239	239	221	221	212	201	172
Charge Per \$1K > \$90K	12		1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41

<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		427	427	427	420	420	378	378	355	335
4,501 - 6,000	02		427	427	427	420	420	378	378	355	335
6,001 - 8,000	03		432	432	432	424	424	382	382	359	339
8,001 - 10,000	04		497	497	497	488	488	438	438	411	389
10,001 - 15,000	05		542	542	542	532	532	477	477	447	422
15,001 - 20,000	06		542	542	542	532	532	477	477	447	422
20,001 - 25,000	07		542	542	542	532	532	477	477	447	422
25,001 - 40,000	08		572	572	572	561	561	503	503	472	445
40,001 - 65,000	10		701	701	701	688	688	615	615	576	543
65,001 - 90,000	11		1213	1213	1213	1190	1190	1062	1062	991	933
Charge Per \$1K > \$90K	12		9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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	143	100/300	1149	5000	950
20/50	195	250/500	1717	10000	1121
25/50	311	500/500	2181	25000	1207
35/80	517	500/1000	2207	50000	1226
50/100	724	1000/1000	2530	100000	1235
				500000	1264

<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		1850	1741	1741	1741	1617	1617	1556	1478	1277
4,501 - 6,000	02		1914	1801	1801	1801	1673	1673	1609	1528	1320
6,001 - 8,000	03		2000	1882	1882	1882	1747	1747	1679	1595	1376
8,001 - 10,000	04		2065	1942	1942	1942	1801	1801	1733	1645	1418
10,001 - 15,000	05		2344	2203	2203	2203	2042	2042	1962	1862	1601
15,001 - 20,000	06		2344	2203	2203	2203	2042	2042	1962	1862	1601
20,001 - 25,000	07		2386	2243	2243	2243	2079	2079	1998	1896	1629
25,001 - 40,000	08		2386	2243	2243	2243	2079	2079	1998	1896	1629
40,001 - 65,000	10		2601	2444	2444	2444	2263	2263	2175	2063	1769
65,001 - 90,000	11		3633	3408	3408	3408	3151	3151	3022	2862	2444
Charge Per \$1K > \$90K	12		20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08

<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		130	122	122	122	114	114	109	104	90
4,501 - 6,000	02		134	127	127	127	117	117	113	107	93
6,001 - 8,000	03		140	132	132	132	123	123	118	112	97
8,001 - 10,000	04		145	136	136	136	127	127	122	116	100
10,001 - 15,000	05		165	155	155	155	143	143	138	131	112
15,001 - 20,000	06		165	155	155	155	143	143	138	131	112
20,001 - 25,000	07		168	158	158	158	146	146	140	133	114
25,001 - 40,000	08		168	158	158	158	146	146	140	133	114
40,001 - 65,000	10		183	172	172	172	159	159	153	145	124
65,001 - 90,000	11		255	239	239	239	221	221	212	201	172
Charge Per \$1K > \$90K	12		1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41

<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		427	427	427	420	420	378	378	355	335
4,501 - 6,000	02		427	427	427	420	420	378	378	355	335
6,001 - 8,000	03		432	432	432	424	424	382	382	359	339
8,001 - 10,000	04		497	497	497	488	488	438	438	411	389
10,001 - 15,000	05		542	542	542	532	532	477	477	447	422
15,001 - 20,000	06		542	542	542	532	532	477	477	447	422
20,001 - 25,000	07		542	542	542	532	532	477	477	447	422
25,001 - 40,000	08		572	572	572	561	561	503	503	472	445
40,001 - 65,000	10		701	701	701	688	688	615	615	576	543
65,001 - 90,000	11		1213	1213	1213	1190	1190	1062	1062	991	933
Charge Per \$1K > \$90K	12		9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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	143	100/300	1149	5000	950
20/50	195	250/500	1717	10000	1121
25/50	311	500/500	2181	25000	1207
35/80	517	500/1000	2207	50000	1226
50/100	724	1000/1000	2530	100000	1235
				500000	1264

<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		1850	1741	1741	1741	1617	1617	1556	1478	1277
4,501 - 6,000	02		1914	1801	1801	1801	1673	1673	1609	1528	1320
6,001 - 8,000	03		2000	1882	1882	1882	1747	1747	1679	1595	1376
8,001 - 10,000	04		2065	1942	1942	1942	1801	1801	1733	1645	1418
10,001 - 15,000	05		2344	2203	2203	2203	2042	2042	1962	1862	1601
15,001 - 20,000	06		2344	2203	2203	2203	2042	2042	1962	1862	1601
20,001 - 25,000	07		2386	2243	2243	2243	2079	2079	1998	1896	1629
25,001 - 40,000	08		2386	2243	2243	2243	2079	2079	1998	1896	1629
40,001 - 65,000	10		2601	2444	2444	2444	2263	2263	2175	2063	1769
65,001 - 90,000	11		3633	3408	3408	3408	3151	3151	3022	2862	2444
Charge Per \$1K > \$90K	12		20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08

<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		130	122	122	122	114	114	109	104	90
4,501 - 6,000	02		134	127	127	127	117	117	113	107	93
6,001 - 8,000	03		140	132	132	132	123	123	118	112	97
8,001 - 10,000	04		145	136	136	136	127	127	122	116	100
10,001 - 15,000	05		165	155	155	155	143	143	138	131	112
15,001 - 20,000	06		165	155	155	155	143	143	138	131	112
20,001 - 25,000	07		168	158	158	158	146	146	140	133	114
25,001 - 40,000	08		168	158	158	158	146	146	140	133	114
40,001 - 65,000	10		183	172	172	172	159	159	153	145	124
65,001 - 90,000	11		255	239	239	239	221	221	212	201	172
Charge Per \$1K > \$90K	12		1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41

<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		427	427	427	420	420	378	378	355	335
4,501 - 6,000	02		427	427	427	420	420	378	378	355	335
6,001 - 8,000	03		432	432	432	424	424	382	382	359	339
8,001 - 10,000	04		497	497	497	488	488	438	438	411	389
10,001 - 15,000	05		542	542	542	532	532	477	477	447	422
15,001 - 20,000	06		542	542	542	532	532	477	477	447	422
20,001 - 25,000	07		542	542	542	532	532	477	477	447	422
25,001 - 40,000	08		572	572	572	561	561	503	503	472	445
40,001 - 65,000	10		701	701	701	688	688	615	615	576	543
65,001 - 90,000	11		1213	1213	1213	1190	1190	1062	1062	991	933
Charge Per \$1K > \$90K	12		9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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

A-1
1147

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283

<u>B. Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	143	100/300	1149	5000	950
20/50	195	250/500	1717	10000	1121
25/50	311	500/500	2181	25000	1207
35/80	517	500/1000	2207	50000	1226
50/100	724	1000/1000	2530	100000	1235
				500000	1264

<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		1850	1741	1741	1741	1617	1617	1556	1478	1277
4,501 - 6,000	02		1914	1801	1801	1801	1673	1673	1609	1528	1320
6,001 - 8,000	03		2000	1882	1882	1882	1747	1747	1679	1595	1376
8,001 - 10,000	04		2065	1942	1942	1942	1801	1801	1733	1645	1418
10,001 - 15,000	05		2344	2203	2203	2203	2042	2042	1962	1862	1601
15,001 - 20,000	06		2344	2203	2203	2203	2042	2042	1962	1862	1601
20,001 - 25,000	07		2386	2243	2243	2243	2079	2079	1998	1896	1629
25,001 - 40,000	08		2386	2243	2243	2243	2079	2079	1998	1896	1629
40,001 - 65,000	10		2601	2444	2444	2444	2263	2263	2175	2063	1769
65,001 - 90,000	11		3633	3408	3408	3408	3151	3151	3022	2862	2444
Charge Per \$1K > \$90K	12		20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08	20.08

<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		130	122	122	122	114	114	109	104	90
4,501 - 6,000	02		134	127	127	127	117	117	113	107	93
6,001 - 8,000	03		140	132	132	132	123	123	118	112	97
8,001 - 10,000	04		145	136	136	136	127	127	122	116	100
10,001 - 15,000	05		165	155	155	155	143	143	138	131	112
15,001 - 20,000	06		165	155	155	155	143	143	138	131	112
20,001 - 25,000	07		168	158	158	158	146	146	140	133	114
25,001 - 40,000	08		168	158	158	158	146	146	140	133	114
40,001 - 65,000	10		183	172	172	172	159	159	153	145	124
65,001 - 90,000	11		255	239	239	239	221	221	212	201	172
Charge Per \$1K > \$90K	12		1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41

<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		427	427	427	420	420	378	378	355	335
4,501 - 6,000	02		427	427	427	420	420	378	378	355	335
6,001 - 8,000	03		432	432	432	424	424	382	382	359	339
8,001 - 10,000	04		497	497	497	488	488	438	438	411	389
10,001 - 15,000	05		542	542	542	532	532	477	477	447	422
15,001 - 20,000	06		542	542	542	532	532	477	477	447	422
20,001 - 25,000	07		542	542	542	532	532	477	477	447	422
25,001 - 40,000	08		572	572	572	561	561	503	503	472	445
40,001 - 65,000	10		701	701	701	688	688	615	615	576	543
65,001 - 90,000	11		1213	1213	1213	1190	1190	1062	1062	991	933
Charge Per \$1K > \$90K	12		9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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	40	100/300	319	5000	271
20/50	54	250/500	477	10000	320
25/50	87	500/500	606	25000	344
35/80	144	500/1000	613	50000	350
50/100	201	1000/1000	702	100000	352
				500000	360

<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		664	633	633	633	598	598	581	559	502
4,501 - 6,000	02		682	650	650	650	614	614	596	573	514
6,001 - 8,000	03		707	673	673	673	635	635	616	592	530
8,001 - 10,000	04		725	690	690	690	650	650	631	606	542
10,001 - 15,000	05		804	764	764	764	719	719	696	667	593
15,001 - 20,000	06		804	764	764	764	719	719	696	667	593
20,001 - 25,000	07		816	776	776	776	729	729	706	677	601
25,001 - 40,000	08		816	776	776	776	729	729	706	677	601
40,001 - 65,000	10		877	833	833	833	781	781	756	724	641
65,001 - 90,000	11		1170	1106	1106	1106	1033	1033	996	951	833
Charge Per \$1K > \$90K	12		5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		47	45	45	45	42	42	41	39	35
4,501 - 6,000	02		48	46	46	46	43	43	42	40	36
6,001 - 8,000	03		50	47	47	47	45	45	43	42	37
8,001 - 10,000	04		51	49	49	49	46	46	44	43	38
10,001 - 15,000	05		57	54	54	54	51	51	49	47	42
15,001 - 20,000	06		57	54	54	54	51	51	49	47	42
20,001 - 25,000	07		57	55	55	55	51	51	50	48	42
25,001 - 40,000	08		57	55	55	55	51	51	50	48	42
40,001 - 65,000	10		62	59	59	59	55	55	53	51	45
65,001 - 90,000	11		82	78	78	78	73	73	70	67	59
Charge Per \$1K > \$90K	12		0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		191	191	191	188	188	172	172	163	156
4,501 - 6,000	02		191	191	191	188	188	172	172	163	156
6,001 - 8,000	03		193	193	193	190	190	174	174	165	158
8,001 - 10,000	04		218	218	218	215	215	196	196	185	176
10,001 - 15,000	05		235	235	235	231	231	210	210	199	189
15,001 - 20,000	06		235	235	235	231	231	210	210	199	189
20,001 - 25,000	07		235	235	235	231	231	210	210	199	189
25,001 - 40,000	08		247	247	247	243	243	220	220	208	198
40,001 - 65,000	10		296	296	296	291	291	263	263	248	236
65,001 - 90,000	11		493	493	493	484	484	435	435	408	385
Charge Per \$1K > \$90K	12		3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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**

A-1
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	46	100/300	367	5000	309
20/50	62	250/500	547	10000	365
25/50	99	500/500	695	25000	392
35/80	165	500/1000	704	50000	399
50/100	231	1000/1000	806	100000	402
				500000	411

<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		767	730	730	730	687	687	666	639	569
4,501 - 6,000	02		790	751	751	751	706	706	684	656	584
6,001 - 8,000	03		819	778	778	778	732	732	708	679	603
8,001 - 10,000	04		842	799	799	799	751	751	727	696	618
10,001 - 15,000	05		938	890	890	890	834	834	806	771	681
15,001 - 20,000	06		938	890	890	890	834	834	806	771	681
20,001 - 25,000	07		953	903	903	903	846	846	819	783	691
25,001 - 40,000	08		953	903	903	903	846	846	819	783	691
40,001 - 65,000	10		1027	973	973	973	910	910	880	841	740
65,001 - 90,000	11		1384	1306	1306	1306	1217	1217	1173	1117	973
Charge Per \$1K > \$90K	12		6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		54	51	51	51	48	48	47	45	40
4,501 - 6,000	02		55	53	53	53	49	49	48	46	41
6,001 - 8,000	03		57	55	55	55	51	51	50	48	42
8,001 - 10,000	04		59	56	56	56	53	53	51	49	43
10,001 - 15,000	05		66	62	62	62	58	58	56	54	48
15,001 - 20,000	06		66	62	62	62	58	58	56	54	48
20,001 - 25,000	07		67	63	63	63	59	59	57	55	48
25,001 - 40,000	08		67	63	63	63	59	59	57	55	48
40,001 - 65,000	10		72	68	68	68	64	64	62	59	52
65,001 - 90,000	11		97	91	91	91	85	85	82	78	68
Charge Per \$1K > \$90K	12		0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49

<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		203	203	203	199	199	182	182	173	165
4,501 - 6,000	02		203	203	203	199	199	182	182	173	165
6,001 - 8,000	03		205	205	205	201	201	184	184	174	166
8,001 - 10,000	04		231	231	231	228	228	207	207	196	187
10,001 - 15,000	05		250	250	250	246	246	223	223	211	200
15,001 - 20,000	06		250	250	250	246	246	223	223	211	200
20,001 - 25,000	07		250	250	250	246	246	223	223	211	200
25,001 - 40,000	08		262	262	262	258	258	234	234	221	210
40,001 - 65,000	10		316	316	316	310	310	280	280	264	250
65,001 - 90,000	11		527	527	527	518	518	465	465	436	411
Charge Per \$1K > \$90K	12		4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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**

A-1
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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	44	100/300	354	5000	299
20/50	60	250/500	528	10000	353
25/50	96	500/500	671	25000	380
35/80	159	500/1000	679	50000	386
50/100	223	1000/1000	778	100000	389
				500000	398

<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		736	701	701	701	660	660	640	615	549
4,501 - 6,000	02		757	720	720	720	678	678	657	631	563
6,001 - 8,000	03		785	747	747	747	703	703	680	653	581
8,001 - 10,000	04		806	766	766	766	720	720	698	669	595
10,001 - 15,000	05		898	852	852	852	799	799	773	740	655
15,001 - 20,000	06		898	852	852	852	799	799	773	740	655
20,001 - 25,000	07		912	865	865	865	811	811	785	751	664
25,001 - 40,000	08		912	865	865	865	811	811	785	751	664
40,001 - 65,000	10		982	931	931	931	872	872	843	806	710
65,001 - 90,000	11		1319	1246	1246	1246	1162	1162	1120	1067	931
Charge Per \$1K > \$90K	12		6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57

<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		52	49	49	49	46	46	45	43	39
4,501 - 6,000	02		53	51	51	51	48	48	46	44	40
6,001 - 8,000	03		55	52	52	52	49	49	48	46	41
8,001 - 10,000	04		57	54	54	54	51	51	49	47	42
10,001 - 15,000	05		63	60	60	60	56	56	54	52	46
15,001 - 20,000	06		63	60	60	60	56	56	54	52	46
20,001 - 25,000	07		64	61	61	61	57	57	55	53	47
25,001 - 40,000	08		64	61	61	61	57	57	55	53	47
40,001 - 65,000	10		69	65	65	65	61	61	59	57	50
65,001 - 90,000	11		93	88	88	88	82	82	79	75	65
Charge Per \$1K > \$90K	12		0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		190	190	190	188	188	171	171	163	155
4,501 - 6,000	02		190	190	190	188	188	171	171	163	155
6,001 - 8,000	03		192	192	192	189	189	173	173	164	157
8,001 - 10,000	04		217	217	217	214	214	195	195	184	176
10,001 - 15,000	05		234	234	234	230	230	209	209	198	188
15,001 - 20,000	06		234	234	234	230	230	209	209	198	188
20,001 - 25,000	07		234	234	234	230	230	209	209	198	188
25,001 - 40,000	08		245	245	245	241	241	219	219	207	197
40,001 - 65,000	10		295	295	295	290	290	262	262	247	235
65,001 - 90,000	11		490	490	490	481	481	432	432	406	383
Charge Per \$1K > \$90K	12		3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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**

A-1
363

A-2
91

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	45	100/300	363	5000	308
20/50	61	250/500	543	10000	363
25/50	98	500/500	690	25000	391
35/80	163	500/1000	698	50000	397
50/100	229	1000/1000	800	100000	400
				500000	410

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		780	742	742	742	698	698	677	649	578
4,501 - 6,000	02		803	763	763	763	718	718	695	667	593
6,001 - 8,000	03		834	792	792	792	744	744	720	690	613
8,001 - 10,000	04		856	813	813	813	763	763	739	708	628
10,001 - 15,000	05		955	905	905	905	849	849	820	785	692
15,001 - 20,000	06		955	905	905	905	849	849	820	785	692
20,001 - 25,000	07		970	920	920	920	861	861	833	797	702
25,001 - 40,000	08		970	920	920	920	861	861	833	797	702
40,001 - 65,000	10		1046	991	991	991	927	927	895	856	752
65,001 - 90,000	11		1411	1332	1332	1332	1241	1241	1195	1138	991
Charge Per \$1K > \$90K	12		7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		55	52	52	52	49	49	47	46	41
4,501 - 6,000	02		56	54	54	54	50	50	49	47	42
6,001 - 8,000	03		58	56	56	56	52	52	51	48	43
8,001 - 10,000	04		60	57	57	57	54	54	52	50	44
10,001 - 15,000	05		67	64	64	64	60	60	58	55	49
15,001 - 20,000	06		67	64	64	64	60	60	58	55	49
20,001 - 25,000	07		68	65	65	65	60	60	58	56	49
25,001 - 40,000	08		68	65	65	65	60	60	58	56	49
40,001 - 65,000	10		73	70	70	70	65	65	63	60	53
65,001 - 90,000	11		99	93	93	93	87	87	84	80	70
Charge Per \$1K > \$90K	12		0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		212	212	212	209	209	190	190	180	172
4,501 - 6,000	02		212	212	212	209	209	190	190	180	172
6,001 - 8,000	03		214	214	214	211	211	192	192	182	173
8,001 - 10,000	04		242	242	242	238	238	217	217	205	195
10,001 - 15,000	05		262	262	262	258	258	234	234	221	210
15,001 - 20,000	06		262	262	262	258	258	234	234	221	210
20,001 - 25,000	07		262	262	262	258	258	234	234	221	210
25,001 - 40,000	08		275	275	275	270	270	245	245	231	220
40,001 - 65,000	10		332	332	332	326	326	294	294	277	263
65,001 - 90,000	11		556	556	556	546	546	489	489	459	433
Charge Per \$1K > \$90K	12		4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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**

A-1
385

A-2
96

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	48	100/300	386	5000	325
20/50	65	250/500	576	10000	384
25/50	104	500/500	732	25000	413
35/80	174	500/1000	741	50000	419
50/100	243	1000/1000	849	100000	423
				500000	432

<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		797	758	758	758	713	713	691	662	589
4,501 - 6,000	02		821	780	780	780	733	733	710	680	604
6,001 - 8,000	03		852	809	809	809	760	760	735	705	625
8,001 - 10,000	04		876	831	831	831	780	780	755	723	640
10,001 - 15,000	05		977	926	926	926	868	868	838	802	707
15,001 - 20,000	06		977	926	926	926	868	868	838	802	707
20,001 - 25,000	07		993	941	941	941	881	881	851	814	717
25,001 - 40,000	08		993	941	941	941	881	881	851	814	717
40,001 - 65,000	10		1071	1014	1014	1014	948	948	916	875	768
65,001 - 90,000	11		1446	1365	1365	1365	1271	1271	1224	1166	1014
Charge Per \$1K > \$90K	12		7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		56	53	53	53	50	50	48	46	41
4,501 - 6,000	02		57	55	55	55	51	51	50	48	42
6,001 - 8,000	03		60	57	57	57	53	53	51	49	44
8,001 - 10,000	04		61	58	58	58	55	55	53	51	45
10,001 - 15,000	05		68	65	65	65	61	61	59	56	49
15,001 - 20,000	06		68	65	65	65	61	61	59	56	49
20,001 - 25,000	07		69	66	66	66	62	62	60	57	50
25,001 - 40,000	08		69	66	66	66	62	62	60	57	50
40,001 - 65,000	10		75	71	71	71	66	66	64	61	54
65,001 - 90,000	11		101	95	95	95	89	89	86	81	71
Charge Per \$1K > \$90K	12		0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		202	202	202	199	199	181	181	172	164
4,501 - 6,000	02		202	202	202	199	199	181	181	172	164
6,001 - 8,000	03		204	204	204	200	200	183	183	173	165
8,001 - 10,000	04		230	230	230	227	227	206	206	195	186
10,001 - 15,000	05		249	249	249	245	245	222	222	210	200
15,001 - 20,000	06		249	249	249	245	245	222	222	210	200
20,001 - 25,000	07		249	249	249	245	245	222	222	210	200
25,001 - 40,000	08		261	261	261	257	257	233	233	220	209
40,001 - 65,000	10		314	314	314	309	309	279	279	263	249
65,001 - 90,000	11		524	524	524	515	515	462	462	433	409
Charge Per \$1K > \$90K	12		4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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**

A-1
404

A-2
101

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	51	100/300	406	5000	342
20/50	69	250/500	606	10000	404
25/50	110	500/500	770	25000	434
35/80	183	500/1000	779	50000	441
50/100	256	1000/1000	893	100000	445
				500000	455

<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		876	831	831	831	780	780	755	723	640
4,501 - 6,000	02		902	856	856	856	803	803	776	743	658
6,001 - 8,000	03		937	889	889	889	833	833	805	771	681
8,001 - 10,000	04		964	914	914	914	856	856	828	791	698
10,001 - 15,000	05		1079	1021	1021	1021	955	955	922	880	773
15,001 - 20,000	06		1079	1021	1021	1021	955	955	922	880	773
20,001 - 25,000	07		1096	1037	1037	1037	970	970	937	895	785
25,001 - 40,000	08		1096	1037	1037	1037	970	970	937	895	785
40,001 - 65,000	10		1184	1120	1120	1120	1046	1046	1009	963	842
65,001 - 90,000	11		1609	1516	1516	1516	1411	1411	1358	1292	1120
Charge Per \$1K > \$90K	12		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		62	59	59	59	55	55	53	51	45
4,501 - 6,000	02		64	60	60	60	57	57	55	52	46
6,001 - 8,000	03		66	63	63	63	59	59	57	54	48
8,001 - 10,000	04		68	64	64	64	60	60	58	56	49
10,001 - 15,000	05		76	72	72	72	67	67	65	62	55
15,001 - 20,000	06		76	72	72	72	67	67	65	62	55
20,001 - 25,000	07		77	73	73	73	68	68	66	63	55
25,001 - 40,000	08		77	73	73	73	68	68	66	63	55
40,001 - 65,000	10		84	79	79	79	74	74	71	68	59
65,001 - 90,000	11		114	107	107	107	100	100	96	91	79
Charge Per \$1K > \$90K	12		0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58

<u>Cost New</u>	<u>Symbol Code</u>	<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		216	216	216	212	212	193	193	183	174
4,501 - 6,000	02		216	216	216	212	212	193	193	183	174
6,001 - 8,000	03		218	218	218	214	214	195	195	185	176
8,001 - 10,000	04		247	247	247	243	243	221	221	208	198
10,001 - 15,000	05		267	267	267	262	262	238	238	225	213
15,001 - 20,000	06		267	267	267	262	262	238	238	225	213
20,001 - 25,000	07		267	267	267	262	262	238	238	225	213
25,001 - 40,000	08		280	280	280	276	276	249	249	235	224
40,001 - 65,000	10		338	338	338	332	332	300	300	282	268
65,001 - 90,000	11		567	567	567	557	557	499	499	468	442
Charge Per \$1K > \$90K	12		4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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
474

A-2
118

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	59	100/300	475	5000	398
20/50	80	250/500	709	10000	470
25/50	128	500/500	901	25000	505
35/80	214	500/1000	912	50000	513
50/100	299	1000/1000	1045	100000	517
				500000	529

<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		982	930	930	930	871	871	842	805	710
4,501 - 6,000	02		1012	959	959	959	898	898	867	829	730
6,001 - 8,000	03		1053	997	997	997	933	933	901	861	756
8,001 - 10,000	04		1084	1026	1026	1026	959	959	926	884	776
10,001 - 15,000	05		1217	1150	1150	1150	1073	1073	1035	987	863
15,001 - 20,000	06		1217	1150	1150	1150	1073	1073	1035	987	863
20,001 - 25,000	07		1237	1169	1169	1169	1091	1091	1052	1004	877
25,001 - 40,000	08		1237	1169	1169	1169	1091	1091	1052	1004	877
40,001 - 65,000	10		1339	1264	1264	1264	1178	1178	1136	1083	944
65,001 - 90,000	11		1830	1723	1723	1723	1600	1600	1539	1463	1264
Charge Per \$1K > \$90K	12		9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55

<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		69	65	65	65	61	61	59	56	50
4,501 - 6,000	02		71	67	67	67	63	63	61	58	51
6,001 - 8,000	03		74	70	70	70	65	65	63	60	53
8,001 - 10,000	04		76	72	72	72	67	67	65	62	54
10,001 - 15,000	05		85	81	81	81	75	75	73	69	60
15,001 - 20,000	06		85	81	81	81	75	75	73	69	60
20,001 - 25,000	07		87	82	82	82	76	76	74	70	61
25,001 - 40,000	08		87	82	82	82	76	76	74	70	61
40,001 - 65,000	10		94	89	89	89	83	83	80	76	66
65,001 - 90,000	11		128	121	121	121	112	112	108	102	89
Charge Per \$1K > \$90K	12		0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		222	222	222	219	219	199	199	188	179
4,501 - 6,000	02		222	222	222	219	219	199	199	188	179
6,001 - 8,000	03		225	225	225	221	221	201	201	190	181
8,001 - 10,000	04		255	255	255	250	250	227	227	215	204
10,001 - 15,000	05		275	275	275	271	271	245	245	231	220
15,001 - 20,000	06		275	275	275	271	271	245	245	231	220
20,001 - 25,000	07		275	275	275	271	271	245	245	231	220
25,001 - 40,000	08		289	289	289	284	284	257	257	243	231
40,001 - 65,000	10		349	349	349	343	343	310	310	291	276
65,001 - 90,000	11		587	587	587	576	576	517	517	484	457
Charge Per \$1K > \$90K	12		4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	68	100/300	548	5000	458
20/50	93	250/500	818	10000	540
25/50	148	500/500	1040	25000	582
35/80	246	500/1000	1052	50000	591
50/100	345	1000/1000	1206	100000	595
				500000	609

<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		1116	1056	1056	1056	986	986	953	909	797
4,501 - 6,000	02		1152	1089	1089	1089	1018	1018	982	937	821
6,001 - 8,000	03		1200	1134	1134	1134	1059	1059	1021	974	852
8,001 - 10,000	04		1236	1167	1167	1167	1089	1089	1051	1002	876
10,001 - 15,000	05		1391	1313	1313	1313	1223	1223	1179	1123	977
15,001 - 20,000	06		1391	1313	1313	1313	1223	1223	1179	1123	977
20,001 - 25,000	07		1414	1335	1335	1335	1243	1243	1199	1142	993
25,001 - 40,000	08		1414	1335	1335	1335	1243	1243	1199	1142	993
40,001 - 65,000	10		1534	1447	1447	1447	1346	1346	1297	1235	1071
65,001 - 90,000	11		2109	1983	1983	1983	1840	1840	1769	1679	1447
Charge Per \$1K > \$90K	12		11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18

<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		78	74	74	74	69	69	66	63	56
4,501 - 6,000	02		80	76	76	76	71	71	68	65	57
6,001 - 8,000	03		84	79	79	79	74	74	71	68	59
8,001 - 10,000	04		86	81	81	81	76	76	73	70	61
10,001 - 15,000	05		97	91	91	91	85	85	82	78	68
15,001 - 20,000	06		97	91	91	91	85	85	82	78	68
20,001 - 25,000	07		99	93	93	93	87	87	84	80	69
25,001 - 40,000	08		99	93	93	93	87	87	84	80	69
40,001 - 65,000	10		107	101	101	101	94	94	90	86	75
65,001 - 90,000	11		147	138	138	138	128	128	123	117	101
Charge Per \$1K > \$90K	12		0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		230	230	230	226	226	206	206	195	185
4,501 - 6,000	02		230	230	230	226	226	206	206	195	185
6,001 - 8,000	03		232	232	232	228	228	208	208	196	187
8,001 - 10,000	04		263	263	263	259	259	235	235	222	211
10,001 - 15,000	05		285	285	285	280	280	254	254	239	227
15,001 - 20,000	06		285	285	285	280	280	254	254	239	227
20,001 - 25,000	07		285	285	285	280	280	254	254	239	227
25,001 - 40,000	08		300	300	300	294	294	266	266	251	238
40,001 - 65,000	10		362	362	362	356	356	321	321	302	286
65,001 - 90,000	11		610	610	610	599	599	537	537	503	474
Charge Per \$1K > \$90K	12		4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	79	100/300	637	5000	532
20/50	108	250/500	953	10000	628
25/50	172	500/500	1210	25000	676
35/80	287	500/1000	1225	50000	686
50/100	401	1000/1000	1404	100000	692
				500000	708

<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		1195	1130	1130	1130	1054	1054	1018	971	849
4,501 - 6,000	02		1234	1166	1166	1166	1088	1088	1050	1001	875
6,001 - 8,000	03		1286	1215	1215	1215	1133	1133	1092	1041	909
8,001 - 10,000	04		1325	1251	1251	1251	1166	1166	1125	1071	934
10,001 - 15,000	05		1494	1409	1409	1409	1312	1312	1263	1203	1045
15,001 - 20,000	06		1494	1409	1409	1409	1312	1312	1263	1203	1045
20,001 - 25,000	07		1519	1433	1433	1433	1334	1334	1285	1223	1062
25,001 - 40,000	08		1519	1433	1433	1433	1334	1334	1285	1223	1062
40,001 - 65,000	10		1649	1555	1555	1555	1445	1445	1392	1324	1147
65,001 - 90,000	11		2273	2137	2137	2137	1982	1982	1904	1807	1555
Charge Per \$1K > \$90K	12		12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		84	79	79	79	74	74	71	68	60
4,501 - 6,000	02		87	82	82	82	76	76	74	70	61
6,001 - 8,000	03		90	85	85	85	79	79	77	73	64
8,001 - 10,000	04		93	88	88	88	82	82	79	75	66
10,001 - 15,000	05		105	99	99	99	92	92	89	84	73
15,001 - 20,000	06		105	99	99	99	92	92	89	84	73
20,001 - 25,000	07		107	100	100	100	94	94	90	86	74
25,001 - 40,000	08		107	100	100	100	94	94	90	86	74
40,001 - 65,000	10		116	109	109	109	101	101	98	93	80
65,001 - 90,000	11		159	150	150	150	139	139	134	127	109
Charge Per \$1K > \$90K	12		0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85

<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		241	241	241	237	237	215	215	204	194
4,501 - 6,000	02		241	241	241	237	237	215	215	204	194
6,001 - 8,000	03		243	243	243	239	239	218	218	206	196
8,001 - 10,000	04		277	277	277	272	272	247	247	233	221
10,001 - 15,000	05		300	300	300	295	295	266	266	251	238
15,001 - 20,000	06		300	300	300	295	295	266	266	251	238
20,001 - 25,000	07		300	300	300	295	295	266	266	251	238
25,001 - 40,000	08		315	315	315	310	310	280	280	264	250
40,001 - 65,000	10		381	381	381	375	375	337	337	317	300
65,001 - 90,000	11		644	644	644	632	632	567	567	531	500
Charge Per \$1K > \$90K	12		5.11	5.11	5.11	5.11	5.11	5.11	5.11	5.11	5.11

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<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**

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<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
20/40	91	100/300	733	5000	610
20/50	124	250/500	1095	10000	720
25/50	198	500/500	1391	25000	775
35/80	330	500/1000	1408	50000	787
50/100	461	1000/1000	1614	100000	793
				500000	811

<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		1285	1214	1214	1214	1132	1132	1092	1041	908
4,501 - 6,000	02		1328	1254	1254	1254	1169	1169	1127	1074	936
6,001 - 8,000	03		1385	1307	1307	1307	1218	1218	1173	1117	973
8,001 - 10,000	04		1427	1346	1346	1346	1254	1254	1209	1150	1001
10,001 - 15,000	05		1611	1518	1518	1518	1412	1412	1360	1293	1121
15,001 - 20,000	06		1611	1518	1518	1518	1412	1412	1360	1293	1121
20,001 - 25,000	07		1639	1545	1545	1545	1436	1436	1383	1316	1140
25,001 - 40,000	08		1639	1545	1545	1545	1436	1436	1383	1316	1140
40,001 - 65,000	10		1780	1677	1677	1677	1558	1558	1500	1426	1232
65,001 - 90,000	11		2460	2312	2312	2312	2143	2143	2058	1952	1677
Charge Per \$1K > \$90K	12		13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23

<u>Cost New</u>	<u>Symbol Code</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		90	85	85	85	79	79	76	73	63
4,501 - 6,000	02		93	88	88	88	82	82	79	75	65
6,001 - 8,000	03		97	91	91	91	85	85	82	78	68
8,001 - 10,000	04		100	94	94	94	88	88	84	80	70
10,001 - 15,000	05		113	106	106	106	99	99	95	90	78
15,001 - 20,000	06		113	106	106	106	99	99	95	90	78
20,001 - 25,000	07		115	108	108	108	100	100	97	92	80
25,001 - 40,000	08		115	108	108	108	100	100	97	92	80
40,001 - 65,000	10		124	117	117	117	109	109	105	100	86
65,001 - 90,000	11		172	162	162	162	150	150	144	136	117
Charge Per \$1K > \$90K	12		0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

<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		266	266	266	262	262	237	237	224	213
4,501 - 6,000	02		266	266	266	262	262	237	237	224	213
6,001 - 8,000	03		269	269	269	264	264	240	240	226	215
8,001 - 10,000	04		307	307	307	301	301	273	273	257	244
10,001 - 15,000	05		333	333	333	327	327	295	295	278	263
15,001 - 20,000	06		333	333	333	327	327	295	295	278	263
20,001 - 25,000	07		333	333	333	327	327	295	295	278	263
25,001 - 40,000	08		350	350	350	344	344	310	310	292	277
40,001 - 65,000	10		425	425	425	417	417	375	375	352	333
65,001 - 90,000	11		722	722	722	708	708	634	634	593	559
Charge Per \$1K > \$90K	12		5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	19	20/40	6	20/40	0
10000	21	20/50	7	20/50	0
15000	23	25/50	8	25/50	2
20000	24	35/80	9	35/80	6
25000	26	50/100	10	50/100	11
		100/300	11	100/300	29
		250/500	12	250/500	105
		500/500	16	500/500	267
<u>Towing & Labor (Rule 65)</u>					
\$25 per Disablement:	4				
\$50 per Disablement:	8				
\$100 per Disablement:	16				

Commercial Automobile Insurance Manual

**PUBLIC VEHICLES
Rating Procedures**

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

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

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

where

B, incr denotes the Optional Bodily Injury Liability rate,

A-1 denotes the Compulsory Bodily Injury rate,

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

ILF denotes the appropriate Increased Limits Factor.

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

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

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

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

Commercial Automobile Insurance Manual

**PUBLIC VEHICLES
Rating Procedures
(Continued)**

Collision, Limited Collision, Comprehensive

VAN POOLS

Refer to rate pages.

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

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

\$5,000 Ded. Collision - charge 65% of the \$2,000 Ded. Collision rate.

OTHER PUBLIC VEHICLES—BUSES

Multiply the Trucks, Tractors and Semitrailers Not Used In Dumping Operations base premium by 1.25, then apply primary and secondary rating factors as outlined in the Rating Rules and reflected in the Classification Table found in the Rate Section.

TAXIS

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

Comprehensive - charge six times the Private Passenger Type rate.

LIMOUSINES/CAR SERVICE

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

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

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

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

PUBLIC
 TRANSPORTATION
 FLEET CLASSIFICATIONS
 RATING FACTORS AND STATISTICAL CODES

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

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

Commercial Automobile Insurance Manual

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

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

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

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

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

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

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

Commercial Automobile Insurance Manual

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

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

Commercial Automobile Insurance Manual

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

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

Fourth Digit of Classification Code

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

SEATING CAPACITY

FOURTH DIGIT
CODE

1 TO 8

1

9 TO 20

2

21 TO 60

3

OVER 60

4

ALL OTHER (NOT SECONDARY RATED)

9

**COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
PUBLIC AUTOMOBILES - TAXIS - 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	3738	1136	112	266	574	1152	1691	2769	4309	1706	1996	2167	2201
2	3738	1136	112	266	574	1152	1691	2769	4309	1706	1996	2167	2201
3	3738	1136	112	266	574	1152	1691	2769	4309	1706	1996	2167	2201
4	3738	1136	112	266	574	1152	1691	2769	4309	1706	1996	2167	2201
5	3738	1136	112	266	574	1152	1691	2769	4309	1706	1996	2167	2201
6	3738	1136	112	266	574	1152	1691	2769	4309	1706	1996	2167	2201
7	3738	1136	112	266	574	1152	1691	2769	4309	1706	1996	2167	2201
8	3738	1136	112	266	574	1152	1691	2769	4309	1706	1996	2167	2201
9	3738	1136	112	266	574	1152	1691	2769	4309	1706	1996	2167	2201
10	3738	1136	112	266	574	1152	1691	2769	4309	1706	1996	2167	2201
11	2353	709	70	167	361	724	1063	1742	2711	1057	1237	1342	1364
12	2353	709	70	167	361	724	1063	1742	2711	1057	1237	1342	1364
13	3569	1084	107	254	548	1100	1614	2643	4114	1627	1904	2066	2099
14	3087	935	92	219	473	950	1395	2286	3557	1401	1639	1779	1807
15	2483	749	74	176	381	764	1122	1838	2861	1118	1308	1420	1442
16	3764	1144	112	267	577	1159	1701	2786	4337	1718	2010	2182	2216
17	2664	805	80	190	409	821	1205	1973	3071	1203	1408	1528	1552
18	4073	1239	122	290	625	1255	1842	3017	4695	1863	2180	2366	2403
19	4523	1378	135	321	694	1393	2045	3349	5212	2074	2427	2634	2675
20	4933	1505	147	350	757	1519	2230	3652	5684	2266	2651	2878	2923

All Territories				
Medical Payments		Limit	U-1	U-2
			Uninsured	Underinsured
5000	\$19	20/40	38	0
		20/50	39	0
		25/50	41	2
		35/80	46	6
		50/100	50	11
		100/300	59	29
		250/500	67	105

**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	1282	419	38	91	196	394	579	949	1477	1860	1873	2163	838	980	1064	1081	1089	1115
2	1282	419	38	91	196	394	579	949	1477	1860	1873	2163	838	980	1064	1081	1089	1115
3	1282	419	38	91	196	394	579	949	1477	1860	1873	2163	838	980	1064	1081	1089	1115
4	1282	419	38	91	196	394	579	949	1477	1860	1873	2163	838	980	1064	1081	1089	1115
5	1282	419	38	91	196	394	579	949	1477	1860	1873	2163	838	980	1064	1081	1089	1115
6	1282	419	38	91	196	394	579	949	1477	1860	1873	2163	838	980	1064	1081	1089	1115
7	1282	419	38	91	196	394	579	949	1477	1860	1873	2163	838	980	1064	1081	1089	1115
8	1282	419	38	91	196	394	579	949	1477	1860	1873	2163	838	980	1064	1081	1089	1115
9	1282	419	38	91	196	394	579	949	1477	1860	1873	2163	838	980	1064	1081	1089	1115
10	1282	419	38	91	196	394	579	949	1477	1860	1873	2163	838	980	1064	1081	1089	1115
11	494	180	15	35	76	152	224	366	570	717	723	834	334	391	424	431	434	444
12	614	216	18	43	94	189	277	454	707	890	896	1036	410	480	521	529	533	545
13	519	188	16	37	80	160	235	385	599	754	760	877	350	410	445	452	455	466
14	465	171	14	33	71	143	210	345	536	675	680	785	315	369	400	406	410	419
15	519	188	16	37	80	160	235	385	599	754	760	877	350	410	445	452	455	466
16	676	235	20	48	104	208	305	500	779	980	987	1141	450	527	572	581	585	599
17	753	259	23	54	116	233	341	558	869	1094	1102	1272	499	584	634	644	649	664
18	1006	335	30	71	154	310	455	745	1159	1460	1470	1698	662	775	841	854	861	880
19	892	301	27	64	137	275	404	661	1029	1295	1304	1507	589	689	748	760	766	783
20	976	326	29	69	150	300	441	722	1124	1416	1426	1647	642	751	815	828	835	854

All Territories				
Medical Payments	Limit	U-1		U-2
		Uninsured	Underinsured	
5000	\$19	20/40	6	0
		20/50	7	0
		25/50	8	2
		35/80	9	6
		50/100	10	11
		100/300	11	29
		250/500	12	105
		500/500	16	267

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	2177	741	65	155	334	670	984	1612	2509	3159	3181	3675	1316	1540	1671	1698	1711	1750
2	2177	741	65	155	334	670	984	1612	2509	3159	3181	3675	1316	1540	1671	1698	1711	1750
3	2177	741	65	155	334	670	984	1612	2509	3159	3181	3675	1316	1540	1671	1698	1711	1750
4	2177	741	65	155	334	670	984	1612	2509	3159	3181	3675	1316	1540	1671	1698	1711	1750
5	2177	741	65	155	334	670	984	1612	2509	3159	3181	3675	1316	1540	1671	1698	1711	1750
6	2177	741	65	155	334	670	984	1612	2509	3159	3181	3675	1316	1540	1671	1698	1711	1750
7	2177	741	65	155	334	670	984	1612	2509	3159	3181	3675	1316	1540	1671	1698	1711	1750
8	2177	741	65	155	334	670	984	1612	2509	3159	3181	3675	1316	1540	1671	1698	1711	1750
9	2177	741	65	155	334	670	984	1612	2509	3159	3181	3675	1316	1540	1671	1698	1711	1750
10	2177	741	65	155	334	670	984	1612	2509	3159	3181	3675	1316	1540	1671	1698	1711	1750
11	870	295	26	62	134	268	393	644	1003	1262	1271	1469	512	599	650	660	666	681
12	1067	363	32	76	164	329	483	790	1230	1549	1560	1801	633	741	804	817	823	842
13	912	310	27	65	140	281	412	675	1051	1323	1332	1539	538	629	683	694	699	716
14	820	278	25	59	126	253	371	608	946	1191	1200	1385	481	563	611	620	625	640
15	912	310	27	65	140	281	412	675	1051	1323	1332	1539	538	629	683	694	699	716
16	1170	398	35	83	180	360	529	866	1348	1698	1710	1975	697	815	885	899	906	927
17	1299	442	39	93	200	400	588	962	1497	1885	1899	2193	776	908	986	1001	1009	1032
18	1720	585	51	122	264	529	777	1273	1981	2495	2513	2902	1035	1211	1314	1335	1346	1377
19	1530	520	46	109	235	472	692	1133	1764	2221	2237	2583	918	1074	1166	1184	1193	1221
20	1669	568	50	119	256	514	755	1236	1924	2422	2439	2818	1003	1174	1274	1294	1304	1334

All Territories				
		U-1	U-2	
Medical Payments	Limit	Uninsured	Underinsured	
5000	\$19	20/40	6	0
		20/50	7	0
		25/50	8	2
		35/80	9	6
		50/100	10	11
		100/300	11	29
		250/500	12	105
		500/500	16	267

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	1154	292	138	190	306	513	719	1146	1714	2179	2205	2528	931	1089	1182	1201	1210	1229
2	1154	292	138	190	306	513	719	1146	1714	2179	2205	2528	931	1089	1182	1201	1210	1229
3	1154	292	138	190	306	513	719	1146	1714	2179	2205	2528	931	1089	1182	1201	1210	1229
4	1154	292	138	190	306	513	719	1146	1714	2179	2205	2528	931	1089	1182	1201	1210	1229
5	1154	292	138	190	306	513	719	1146	1714	2179	2205	2528	931	1089	1182	1201	1210	1229
6	1154	292	138	190	306	513	719	1146	1714	2179	2205	2528	931	1089	1182	1201	1210	1229
7	1154	292	138	190	306	513	719	1146	1714	2179	2205	2528	931	1089	1182	1201	1210	1229
8	1154	292	138	190	306	513	719	1146	1714	2179	2205	2528	931	1089	1182	1201	1210	1229
9	1154	292	138	190	306	513	719	1146	1714	2179	2205	2528	931	1089	1182	1201	1210	1229
10	1154	292	138	190	306	513	719	1146	1714	2179	2205	2528	931	1089	1182	1201	1210	1229
11	380	87	45	62	100	168	236	377	564	717	725	831	327	383	415	422	425	432
12	324	72	39	54	86	144	202	322	482	613	620	711	284	332	361	366	369	375
13	380	87	45	62	100	168	236	377	564	717	725	831	327	383	415	422	425	432
14	413	95	49	67	109	183	257	409	613	779	788	904	353	413	448	455	459	466
15	334	75	40	55	89	148	208	332	496	631	638	732	292	342	371	377	380	385
16	380	87	45	62	100	168	236	377	564	717	725	831	327	383	415	422	425	432
17	486	115	58	80	129	216	303	482	722	918	928	1064	410	480	521	529	533	541
18	525	125	63	87	139	234	328	522	780	992	1004	1151	440	515	559	568	572	581
19	570	137	68	94	151	253	355	566	846	1076	1089	1248	475	556	603	613	618	627
20	650	158	78	107	173	289	406	646	966	1228	1243	1425	538	629	683	694	699	710

All Territories			
Medical Payments		Limit	U-1
			Uninsured
			U-2
			Underinsured
\$5,000	19	20/40	6
		20/50	7
		25/50	8
		35/80	9
		50/100	10
		100/300	11
		250/500	12
		500/500	16
			0
			0
			2
			6
			11
			29
			105
			267

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	3503	1235	420	577	930	1558	2185	3480	5206	6618	6697	7678	1937	2266	2460	2499	2518	2557
2	3503	1235	420	577	930	1558	2185	3480	5206	6618	6697	7678	1937	2266	2460	2499	2518	2557
3	3503	1235	420	577	930	1558	2185	3480	5206	6618	6697	7678	1937	2266	2460	2499	2518	2557
4	3503	1235	420	577	930	1558	2185	3480	5206	6618	6697	7678	1937	2266	2460	2499	2518	2557
5	3503	1235	420	577	930	1558	2185	3480	5206	6618	6697	7678	1937	2266	2460	2499	2518	2557
6	3503	1235	420	577	930	1558	2185	3480	5206	6618	6697	7678	1937	2266	2460	2499	2518	2557
7	3503	1235	420	577	930	1558	2185	3480	5206	6618	6697	7678	1937	2266	2460	2499	2518	2557
8	3503	1235	420	577	930	1558	2185	3480	5206	6618	6697	7678	1937	2266	2460	2499	2518	2557
9	3503	1235	420	577	930	1558	2185	3480	5206	6618	6697	7678	1937	2266	2460	2499	2518	2557
10	3503	1235	420	577	930	1558	2185	3480	5206	6618	6697	7678	1937	2266	2460	2499	2518	2557
11	1039	351	125	172	276	463	649	1033	1545	1964	1987	2278	610	714	775	787	793	805
12	864	289	104	143	230	385	540	859	1285	1633	1653	1895	515	603	654	664	670	680
13	1039	351	125	172	276	463	649	1033	1545	1964	1987	2278	610	714	775	787	793	805
14	1145	389	137	188	304	509	714	1137	1701	2163	2188	2509	666	779	846	859	866	879
15	896	300	107	147	237	398	558	889	1331	1692	1712	1963	532	622	676	686	692	702
16	1039	351	125	172	276	463	649	1033	1545	1964	1987	2278	610	714	775	787	793	805
17	1378	473	165	227	366	612	859	1369	2047	2603	2634	3020	792	927	1006	1022	1030	1045
18	1503	517	180	247	399	668	937	1493	2233	2839	2873	3294	859	1005	1091	1108	1117	1134
19	1646	569	197	271	437	731	1026	1635	2445	3109	3146	3607	936	1095	1189	1207	1217	1236
20	1900	660	228	313	505	845	1186	1888	2824	3590	3633	4165	1073	1255	1363	1384	1395	1416

All Territories				
Medical Payments		Limit	U-1	U-2
			Uninsured	nderinsured
\$5,000	19	20/40	6	0
		20/50	7	0
		25/50	8	2
		35/80	9	6
		50/100	10	11
		100/300	11	29
		250/500	12	105
		500/500	16	267

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	1959	759	235	323	520	871	1222	1946	2912	3702	3745	4294	1305	1527	1657	1683	1697	1723
2	1959	759	235	323	520	871	1222	1946	2912	3702	3745	4294	1305	1527	1657	1683	1697	1723
3	1959	759	235	323	520	871	1222	1946	2912	3702	3745	4294	1305	1527	1657	1683	1697	1723
4	1959	759	235	323	520	871	1222	1946	2912	3702	3745	4294	1305	1527	1657	1683	1697	1723
5	1959	759	235	323	520	871	1222	1946	2912	3702	3745	4294	1305	1527	1657	1683	1697	1723
6	1959	759	235	323	520	871	1222	1946	2912	3702	3745	4294	1305	1527	1657	1683	1697	1723
7	1959	759	235	323	520	871	1222	1946	2912	3702	3745	4294	1305	1527	1657	1683	1697	1723
8	1959	759	235	323	520	871	1222	1946	2912	3702	3745	4294	1305	1527	1657	1683	1697	1723
9	1959	759	235	323	520	871	1222	1946	2912	3702	3745	4294	1305	1527	1657	1683	1697	1723
10	1959	759	235	323	520	871	1222	1946	2912	3702	3745	4294	1305	1527	1657	1683	1697	1723
11	606	218	73	100	161	270	379	603	901	1146	1159	1329	432	505	549	557	562	570
12	510	179	61	84	135	227	318	506	758	963	975	1117	370	433	470	477	481	488
13	606	218	73	100	161	270	379	603	901	1146	1159	1329	432	505	549	557	562	570
14	663	241	80	110	177	295	414	660	986	1254	1269	1455	469	549	596	605	610	619
15	527	186	63	87	140	234	329	523	783	995	1007	1155	381	446	484	491	495	503
16	606	218	73	100	161	270	379	603	901	1146	1159	1329	432	505	549	557	562	570
17	791	292	95	130	210	352	494	786	1176	1495	1513	1734	552	646	701	712	718	729
18	860	320	103	142	228	382	536	854	1278	1625	1644	1885	596	697	757	769	775	787
19	939	351	112	154	249	417	585	932	1394	1773	1794	2056	647	757	822	835	841	854
20	1079	407	129	177	286	479	673	1071	1603	2038	2062	2364	737	862	936	951	958	973

All Territories			
Medical Payments	Limit	U-1	U-2
		Uninsured	Underinsured
\$5,000	20/40	6	0
	20/50	7	0
	25/50	8	2
	35/80	9	6
	50/100	10	11
	100/300	11	29
	250/500	12	105
	500/500	16	267

**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	1913	213	229	315	507	529	850	1,193	1,900	2,842	3,613	3,656	4,192	1045	1223	1327	1348	1359	1379
2	1913	213	229	315	507	529	850	1,193	1,900	2,842	3,613	3,656	4,192	1045	1223	1327	1348	1359	1379
3	1913	213	229	315	507	529	850	1,193	1,900	2,842	3,613	3,656	4,192	1045	1223	1327	1348	1359	1379
4	1913	213	229	315	507	529	850	1,193	1,900	2,842	3,613	3,656	4,192	1045	1223	1327	1348	1359	1379
5	1913	213	229	315	507	529	850	1,193	1,900	2,842	3,613	3,656	4,192	1045	1223	1327	1348	1359	1379
6	1913	213	229	315	507	529	850	1,193	1,900	2,842	3,613	3,656	4,192	1045	1223	1327	1348	1359	1379
7	1913	213	229	315	507	529	850	1,193	1,900	2,842	3,613	3,656	4,192	1045	1223	1327	1348	1359	1379
8	1913	213	229	315	507	529	850	1,193	1,900	2,842	3,613	3,656	4,192	1045	1223	1327	1348	1359	1379
9	1913	213	229	315	507	529	850	1,193	1,900	2,842	3,613	3,656	4,192	1045	1223	1327	1348	1359	1379
10	1913	213	229	315	507	529	850	1,193	1,900	2,842	3,613	3,656	4,192	1045	1223	1327	1348	1359	1379
11	702	63	84	115	186	194	312	438	697	1,043	1,326	1,342	1,538	380	445	483	490	494	502
12	616	52	74	102	164	171	274	385	612	916	1,164	1,178	1,351	333	390	423	430	433	440
13	702	63	84	115	186	194	312	438	697	1,043	1,326	1,342	1,538	380	445	483	490	494	502
14	754	69	90	124	200	208	335	470	748	1,120	1,424	1,440	1,651	409	479	519	528	532	540
15	631	54	76	104	168	175	281	394	627	939	1,193	1,207	1,384	342	400	434	441	445	451
16	702	63	84	115	186	194	312	438	697	1,043	1,326	1,342	1,538	380	445	483	490	494	502
17	868	83	104	143	230	240	386	541	862	1,290	1,640	1,659	1,902	472	552	599	609	614	623
18	930	91	111	153	246	257	413	579	923	1,381	1,756	1,777	2,037	505	591	641	651	657	667
19	1000	100	120	165	266	277	445	624	994	1,486	1,890	1,912	2,192	544	636	691	702	707	718
20	1125	115	135	185	299	311	500	702	1,118	1,672	2,126	2,151	2,466	613	717	779	791	797	809

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
5000	19			
10000	21			
		20/40	6	0
		20/50	7	0
		25/50	8	2
		35/80	9	6
		50/100	10	11
		100/300	11	29
		250/500	12	105
		500/500	16	267

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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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

For Fire only - Charge 40% of Fire, Theft & 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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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

For Fire only - Charge 40% of Fire, Theft & 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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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

For Fire only - Charge 40% of Fire, Theft & 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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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

For Fire only - Charge 40% of Fire, Theft & 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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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

For Fire only - Charge 40% of Fire, Theft & 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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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

For Fire only - Charge 40% of Fire, Theft & 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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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

For Fire only - Charge 40% of Fire, Theft & 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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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

For Fire only - Charge 40% of Fire, Theft & 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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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

For Fire only - Charge 40% of Fire, Theft & 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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 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	107	102	164	159	363	342	304	246
	2,3		107	102	164	159	350	330	294	238
	4,5		107	102	164	159	334	315	280	227
	6-9		94	89	144	139	266	251	223	181
4,501- 6,000	1	2	107	102	164	159	368	347	309	250
	2,3		107	102	164	159	355	335	298	241
	4,5		107	102	164	159	338	319	284	230
	6-9		94	89	144	139	269	254	226	183
6,001- 8,000	1	3	107	102	164	159	417	393	350	283
	2,3		107	102	164	159	401	378	336	272
	4,5		107	102	164	159	381	359	320	258
	6-9		94	89	144	139	294	277	247	199
8,001-10,000	1	4	141	136	219	213	568	536	477	386
	2,3		141	136	219	213	543	512	456	369
	4,5		141	136	219	213	509	480	427	346
	6-9		121	116	187	182	369	348	310	251
10,001-15,000	1	5	192	186	299	290	716	675	601	486
	2,3		192	186	299	290	679	641	570	462
	4,5		192	186	299	290	634	598	532	431
	6-9		161	156	250	243	441	416	370	300
15,001-20,000	1	6	232	225	363	352	1057	997	887	718
	2,3		232	225	363	352	1000	943	839	679
	4,5		232	225	363	352	924	872	776	628
	6-9		192	186	300	291	611	576	513	415
20,001-25,000	1	7	250	243	390	379	1204	1136	1011	818
	2,3		250	243	390	379	1136	1072	954	772
	4,5		250	243	390	379	1049	990	881	713
	6-9		206	200	322	313	683	644	573	464
25,001-40,000	1	8	278	270	435	422	1356	1279	1138	921
	2,3		278	270	435	422	1278	1206	1073	868
	4,5		278	270	435	422	1179	1112	990	801
	6-9		229	222	357	347	758	715	636	515
40,001-65,000	1	10	324	315	507	492	1725	1627	1448	1171
	2,3		324	315	507	492	1624	1532	1363	1103
	4,5		324	315	507	492	1494	1409	1254	1014
	6-9		265	257	414	402	941	888	790	639
65,001-90,000	1	11	352	342	551	535	1877	1771	1576	1275
	2,3		352	342	551	535	1766	1666	1483	1200
	4,5		352	342	551	535	1622	1530	1362	1102
	6-9		287	279	449	436	1017	959	854	690
Charge per \$1000 over \$90,000	1	12	1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	2,3		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	4,5		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62
	6-9		1.05	1.02	1.63	1.59	12.69	11.97	10.65	8.62

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

For Fire only - Charge 40% of Fire, Theft & 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	\$ 17
\$500 Ded	\$ 20
\$1000 Ded	\$ 33
\$2000 Ded	\$ 51
\$3000 Ded	\$ 63
\$4000 Ded	\$ 70
\$5000 Ded	\$ 76

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$17 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	75	70	115	110	243	229	204	165
	2,3		75	70	115	110	237	224	199	161
	4,5		75	70	115	110	232	219	195	158
	6-9		69	64	105	100	207	195	174	140
4,501- 6,000	1	2	75	70	115	110	244	230	205	166
	2,3		75	70	115	110	240	226	201	163
	4,5		75	70	115	110	233	220	196	158
	6-9		69	64	105	100	208	196	174	141
6,001- 8,000	1	3	75	70	115	110	263	248	221	179
	2,3		75	70	115	110	257	242	215	174
	4,5		75	70	115	110	249	235	209	169
	6-9		69	64	105	100	217	205	182	148
8,001-10,000	1	4	93	88	142	137	319	301	268	217
	2,3		93	88	142	137	308	291	259	210
	4,5		93	88	142	137	297	280	249	202
	6-9		82	77	126	121	245	231	206	166
10,001-15,000	1	5	116	111	179	174	373	352	313	253
	2,3		116	111	179	174	359	339	302	244
	4,5		116	111	179	174	342	323	287	233
	6-9		102	97	156	151	271	256	228	184
15,001-20,000	1	6	136	131	210	204	499	471	419	339
	2,3		136	131	210	204	478	451	401	325
	4,5		136	131	210	204	451	425	378	306
	6-9		116	111	179	174	334	315	280	227
20,001-25,000	1	7	144	139	224	217	553	522	465	376
	2,3		144	139	224	217	528	498	443	359
	4,5		144	139	224	217	496	468	417	337
	6-9		123	118	191	185	360	340	303	245
25,001-40,000	1	8	157	152	245	238	610	575	512	414
	2,3		157	152	245	238	581	548	488	395
	4,5		157	152	245	238	544	513	457	369
	6-9		134	129	208	202	389	367	327	264
40,001-65,000	1	10	179	174	280	272	746	704	627	507
	2,3		179	174	280	272	708	668	595	481
	4,5		179	174	280	272	660	623	554	449
	6-9		152	147	236	229	457	431	384	310
65,001-90,000	1	11	194	188	302	293	802	757	674	545
	2,3		194	188	302	293	761	718	639	517
	4,5		194	188	302	293	708	668	595	481
	6-9		162	157	252	245	484	457	407	329
Charge per \$1000 over \$90,000	1	12	0.51	0.49	0.80	0.77	4.69	4.42	3.94	3.18
	2,3		0.51	0.49	0.80	0.77	4.69	4.42	3.94	3.18
	4,5		0.51	0.49	0.80	0.77	4.69	4.42	3.94	3.18
	6-9		0.51	0.49	0.80	0.77	4.69	4.42	3.94	3.18

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	\$ 6
\$500 Ded	\$ 7
\$1000 Ded	\$ 12
\$2000 Ded	\$ 19
\$3000 Ded	\$ 23
\$4000 Ded	\$ 26
\$5000 Ded	\$ 28

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$6 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	81	76	123	118	253	239	213	172
	2,3		81	76	123	118	248	234	208	168
	4,5		81	76	123	118	242	228	203	164
	6-9		73	68	111	106	212	200	178	144
4,501- 6,000	1	2	81	76	123	118	255	241	214	174
	2,3		81	76	123	118	250	236	210	170
	4,5		81	76	123	118	244	230	205	166
	6-9		73	68	111	106	213	201	179	145
6,001- 8,000	1	3	81	76	123	118	277	261	232	188
	2,3		81	76	123	118	270	255	227	184
	4,5		81	76	123	118	261	246	219	177
	6-9		73	68	111	106	224	211	188	152
8,001-10,000	1	4	100	95	153	148	341	322	287	232
	2,3		100	95	153	148	331	312	278	225
	4,5		100	95	153	148	316	298	265	215
	6-9		89	84	136	131	257	242	215	174
10,001-15,000	1	5	128	123	198	192	405	382	340	275
	2,3		128	123	198	192	389	367	327	264
	4,5		128	123	198	192	370	349	311	251
	6-9		111	106	170	165	287	271	241	195
15,001-20,000	1	6	150	145	233	226	551	520	463	374
	2,3		150	145	233	226	526	496	441	357
	4,5		150	145	233	226	494	466	415	336
	6-9		128	123	198	192	359	339	302	244
20,001-25,000	1	7	160	155	249	242	614	579	515	417
	2,3		160	155	249	242	585	552	491	397
	4,5		160	155	249	242	548	517	460	372
	6-9		136	131	210	204	391	369	328	266
25,001-40,000	1	8	175	170	274	266	679	641	570	462
	2,3		175	170	274	266	646	609	542	438
	4,5		175	170	274	266	603	569	506	410
	6-9		148	143	231	224	423	399	355	287
40,001-65,000	1	10	202	196	315	306	837	790	703	569
	2,3		202	196	315	306	794	749	667	539
	4,5		202	196	315	306	738	696	619	501
	6-9		168	163	263	255	501	473	421	341
65,001-90,000	1	11	217	211	340	330	902	851	757	613
	2,3		217	211	340	330	854	806	717	580
	4,5		217	211	340	330	793	748	666	539
	6-9		180	175	282	274	533	503	448	362
Charge per \$1000 over \$90,000	1	12	0.59	0.57	0.92	0.90	5.43	5.12	4.56	3.69
	2,3		0.59	0.57	0.92	0.90	5.43	5.12	4.56	3.69
	4,5		0.59	0.57	0.92	0.90	5.43	5.12	4.56	3.69
	6-9		0.59	0.57	0.92	0.90	5.43	5.12	4.56	3.69

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 7
\$500 Ded	\$ 8
\$1000 Ded	\$ 14
\$2000 Ded	\$ 22
\$3000 Ded	\$ 27
\$4000 Ded	\$ 30
\$5000 Ded	\$ 32

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$7 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 13

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	77	72	118	113	248	234	208	168
	2,3		77	72	118	113	244	230	205	166
	4,5		77	72	118	113	237	224	199	161
	6-9		70	65	107	102	210	198	176	143
4,501- 6,000	1	2	77	72	118	113	250	236	210	170
	2,3		77	72	118	113	246	232	206	167
	4,5		77	72	118	113	239	225	200	162
	6-9		70	65	107	102	211	199	177	143
6,001- 8,000	1	3	77	72	118	113	270	255	227	184
	2,3		77	72	118	113	264	249	222	179
	4,5		77	72	118	113	255	241	214	174
	6-9		70	65	107	102	220	208	185	150
8,001-10,000	1	4	95	90	146	141	332	313	279	225
	2,3		95	90	146	141	321	303	270	218
	4,5		95	90	146	141	307	290	258	209
	6-9		84	79	129	124	251	237	211	171
10,001-15,000	1	5	120	115	185	180	390	368	328	265
	2,3		120	115	185	180	376	355	316	256
	4,5		120	115	185	180	357	337	300	243
	6-9		105	100	161	156	280	264	235	190
15,001-20,000	1	6	140	135	217	211	528	498	443	359
	2,3		140	135	217	211	505	476	424	343
	4,5		140	135	217	211	475	448	399	323
	6-9		120	115	185	180	349	329	293	237
20,001-25,000	1	7	149	144	232	225	586	553	492	398
	2,3		149	144	232	225	560	528	470	380
	4,5		149	144	232	225	525	495	441	356
	6-9		127	122	197	191	377	356	317	256
25,001-40,000	1	8	164	159	255	248	648	611	544	440
	2,3		164	159	255	248	617	582	518	419
	4,5		164	159	255	248	577	544	484	392
	6-9		139	134	215	209	408	385	343	277
40,001-65,000	1	10	187	182	293	284	796	751	668	541
	2,3		187	182	293	284	755	712	634	513
	4,5		187	182	293	284	703	663	590	477
	6-9		157	152	244	237	481	454	404	327
65,001-90,000	1	11	202	196	315	306	858	809	720	582
	2,3		202	196	315	306	812	766	682	552
	4,5		202	196	315	306	755	712	634	513
	6-9		168	163	263	255	511	482	429	347
Charge per \$1000 over \$90,000	1	12	0.54	0.52	0.84	0.81	5.10	4.81	4.28	3.46
	2,3		0.54	0.52	0.84	0.81	5.10	4.81	4.28	3.46
	4,5		0.54	0.52	0.84	0.81	5.10	4.81	4.28	3.46
	6-9		0.54	0.52	0.84	0.81	5.10	4.81	4.28	3.46

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 7
\$500 Ded	\$ 8
\$1000 Ded	\$ 13
\$2000 Ded	\$ 20
\$3000 Ded	\$ 25
\$4000 Ded	\$ 28
\$5000 Ded	\$ 30

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$7 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 14

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	77	72	117	112	251	237	211	171
	2,3		77	72	117	112	246	232	206	167
	4,5		77	72	117	112	239	225	200	162
	6-9		70	65	107	102	211	199	177	143
4,501- 6,000	1	2	77	72	117	112	253	239	213	172
	2,3		77	72	117	112	248	234	208	168
	4,5		77	72	117	112	241	227	202	163
	6-9		70	65	107	102	212	200	178	144
6,001- 8,000	1	3	77	72	117	112	273	258	230	186
	2,3		77	72	117	112	266	251	223	181
	4,5		77	72	117	112	259	244	217	176
	6-9		70	65	107	102	223	210	187	151
8,001-10,000	1	4	94	89	144	139	336	317	282	228
	2,3		94	89	144	139	325	307	273	221
	4,5		94	89	144	139	312	294	262	212
	6-9		84	79	128	123	253	239	213	172
10,001-15,000	1	5	119	114	183	178	396	374	333	269
	2,3		119	114	183	178	382	360	320	259
	4,5		119	114	183	178	364	343	305	247
	6-9		104	99	159	154	283	267	238	192
15,001-20,000	1	6	139	134	215	209	538	508	452	366
	2,3		139	134	215	209	514	485	432	349
	4,5		139	134	215	209	483	456	406	328
	6-9		119	114	183	178	353	333	296	240
20,001-25,000	1	7	148	143	230	223	599	565	503	407
	2,3		148	143	230	223	571	539	480	388
	4,5		148	143	230	223	535	505	449	364
	6-9		126	121	195	189	384	362	322	261
25,001-40,000	1	8	161	156	251	244	661	624	555	449
	2,3		161	156	251	244	630	594	529	428
	4,5		161	156	251	244	588	555	494	400
	6-9		137	132	212	206	414	391	348	282
40,001-65,000	1	10	184	179	288	280	814	768	684	553
	2,3		184	179	288	280	773	729	649	525
	4,5		184	179	288	280	719	678	603	488
	6-9		155	150	241	234	490	462	411	333
65,001-90,000	1	11	199	193	311	302	878	828	737	596
	2,3		199	193	311	302	831	784	698	564
	4,5		199	193	311	302	772	728	648	524
	6-9		166	161	260	252	522	492	438	354
Charge per \$1000 over \$90,000	1	12	0.53	0.51	0.82	0.80	5.25	4.95	4.41	3.56
	2,3		0.53	0.51	0.82	0.80	5.25	4.95	4.41	3.56
	4,5		0.53	0.51	0.82	0.80	5.25	4.95	4.41	3.56
	6-9		0.53	0.51	0.82	0.80	5.25	4.95	4.41	3.56

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 7

\$500 Ded \$ 8

\$1000 Ded \$ 14

\$2000 Ded \$ 21

\$3000 Ded \$ 26

\$4000 Ded \$ 29

\$5000 Ded \$ 31

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

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

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

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

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

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

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$7 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 15

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	77	72	117	112	269	254	226	183
	2,3		77	72	117	112	263	248	221	179
	4,5		77	72	117	112	255	241	214	174
	6-9		70	65	107	102	220	208	185	150
4,501- 6,000	1	2	77	72	117	112	272	257	229	185
	2,3		77	72	117	112	266	251	223	181
	4,5		77	72	117	112	258	243	216	175
	6-9		70	65	107	102	222	209	186	150
6,001- 8,000	1	3	77	72	117	112	298	281	250	202
	2,3		77	72	117	112	289	273	243	197
	4,5		77	72	117	112	279	263	234	189
	6-9		70	65	107	102	234	221	197	159
8,001-10,000	1	4	94	89	144	139	375	354	315	255
	2,3		94	89	144	139	363	342	304	246
	4,5		94	89	144	139	345	325	289	234
	6-9		84	79	128	123	272	257	229	185
10,001-15,000	1	5	119	114	183	178	451	425	378	306
	2,3		119	114	183	178	432	408	363	294
	4,5		119	114	183	178	409	386	344	278
	6-9		104	99	159	154	311	293	261	211
15,001-20,000	1	6	139	134	215	209	626	591	526	426
	2,3		139	134	215	209	597	563	501	405
	4,5		139	134	215	209	559	527	469	379
	6-9		119	114	183	178	398	375	334	270
20,001-25,000	1	7	148	143	230	223	702	662	589	477
	2,3		148	143	230	223	667	629	560	453
	4,5		148	143	230	223	622	587	522	423
	6-9		126	121	195	189	435	410	365	295
25,001-40,000	1	8	161	156	251	244	780	736	655	530
	2,3		161	156	251	244	740	698	621	503
	4,5		161	156	251	244	689	650	579	468
	6-9		137	132	212	206	473	446	397	321
40,001-65,000	1	10	184	179	288	280	969	914	813	658
	2,3		184	179	288	280	917	865	770	623
	4,5		184	179	288	280	850	802	714	577
	6-9		155	150	241	234	567	535	476	385
65,001-90,000	1	11	199	193	311	302	1047	988	879	711
	2,3		199	193	311	302	990	934	831	672
	4,5		199	193	311	302	916	864	769	622
	6-9		166	161	260	252	605	571	508	411
Charge per \$1000 over \$90,000	1	12	0.53	0.51	0.82	0.80	6.51	6.14	5.47	4.42
	2,3		0.53	0.51	0.82	0.80	6.51	6.14	5.47	4.42
	4,5		0.53	0.51	0.82	0.80	6.51	6.14	5.47	4.42
	6-9		0.53	0.51	0.82	0.80	6.51	6.14	5.47	4.42

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 9
\$500 Ded	\$ 10
\$1000 Ded	\$ 17
\$2000 Ded	\$ 26
\$3000 Ded	\$ 32
\$4000 Ded	\$ 36
\$5000 Ded	\$ 39

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 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	77	72	117	112	257	242	215	174
	2,3		77	72	117	112	251	237	211	171
	4,5		77	72	117	112	244	230	205	166
	6-9		70	65	107	102	214	202	180	145
4,501- 6,000	1	2	77	72	117	112	259	244	217	176
	2,3		77	72	117	112	253	239	213	172
	4,5		77	72	117	112	246	232	206	167
	6-9		70	65	107	102	215	203	181	146
6,001- 8,000	1	3	77	72	117	112	281	265	236	191
	2,3		77	72	117	112	273	258	230	186
	4,5		77	72	117	112	264	249	222	179
	6-9		70	65	107	102	226	213	190	153
8,001-10,000	1	4	94	89	144	139	348	328	292	236
	2,3		94	89	144	139	336	317	282	228
	4,5		94	89	144	139	321	303	270	218
	6-9		84	79	128	123	259	244	217	176
10,001-15,000	1	5	119	114	183	178	412	389	346	280
	2,3		119	114	183	178	396	374	333	269
	4,5		119	114	183	178	376	355	316	256
	6-9		104	99	159	154	292	275	245	198
15,001-20,000	1	6	139	134	215	209	564	532	473	383
	2,3		139	134	215	209	538	508	452	366
	4,5		139	134	215	209	506	477	425	343
	6-9		119	114	183	178	367	346	308	249
20,001-25,000	1	7	148	143	230	223	629	593	528	427
	2,3		148	143	230	223	599	565	503	407
	4,5		148	143	230	223	561	529	471	381
	6-9		126	121	195	189	399	376	335	271
25,001-40,000	1	8	161	156	251	244	696	657	585	473
	2,3		161	156	251	244	663	625	556	450
	4,5		161	156	251	244	618	583	519	420
	6-9		137	132	212	206	431	407	362	293
40,001-65,000	1	10	184	179	288	280	860	811	722	584
	2,3		184	179	288	280	815	769	684	554
	4,5		184	179	288	280	757	714	635	514
	6-9		155	150	241	234	513	484	431	348
65,001-90,000	1	11	199	193	311	302	928	875	779	630
	2,3		199	193	311	302	878	828	737	596
	4,5		199	193	311	302	814	768	684	553
	6-9		166	161	260	252	546	515	458	371
Charge per \$1000 over \$90,000	1	12	0.53	0.51	0.82	0.80	5.62	5.30	4.72	3.82
	2,3		0.53	0.51	0.82	0.80	5.62	5.30	4.72	3.82
	4,5		0.53	0.51	0.82	0.80	5.62	5.30	4.72	3.82
	6-9		0.53	0.51	0.82	0.80	5.62	5.30	4.72	3.82

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 7
\$500 Ded	\$ 9
\$1000 Ded	\$ 15
\$2000 Ded	\$ 22
\$3000 Ded	\$ 28
\$4000 Ded	\$ 31
\$5000 Ded	\$ 34

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$7 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 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	81	76	124	119	277	261	232	188
	2,3		81	76	124	119	269	254	226	183
	4,5		81	76	124	119	261	246	219	177
	6-9		74	69	113	108	224	211	188	152
4,501- 6,000	1	2	81	76	124	119	279	263	234	189
	2,3		81	76	124	119	272	257	229	185
	4,5		81	76	124	119	263	248	221	179
	6-9		74	69	113	108	225	212	189	153
6,001- 8,000	1	3	81	76	124	119	306	289	257	208
	2,3		81	76	124	119	297	280	249	202
	4,5		81	76	124	119	286	270	240	194
	6-9		74	69	113	108	239	225	200	162
8,001-10,000	1	4	102	97	156	151	389	367	327	264
	2,3		102	97	156	151	375	354	315	255
	4,5		102	97	156	151	357	337	300	243
	6-9		90	85	138	133	280	264	235	190
10,001-15,000	1	5	130	125	202	196	470	443	394	319
	2,3		130	125	202	196	451	425	378	306
	4,5		130	125	202	196	425	401	357	289
	6-9		113	108	173	168	320	302	269	217
15,001-20,000	1	6	153	148	238	231	657	620	552	446
	2,3		153	148	238	231	625	590	525	425
	4,5		153	148	238	231	585	552	491	397
	6-9		130	125	202	196	412	389	346	280
20,001-25,000	1	7	163	158	254	247	738	696	619	501
	2,3		163	158	254	247	701	661	588	476
	4,5		163	158	254	247	653	616	548	444
	6-9		139	134	215	209	453	427	380	307
25,001-40,000	1	8	179	174	280	272	822	775	690	558
	2,3		179	174	280	272	779	735	654	529
	4,5		179	174	280	272	724	683	608	492
	6-9		152	147	236	229	494	466	415	336
40,001-65,000	1	10	206	200	322	313	1024	966	860	696
	2,3		206	200	322	313	968	913	813	657
	4,5		206	200	322	313	897	846	753	609
	6-9		172	167	269	261	594	560	498	403
65,001-90,000	1	11	222	216	348	338	1108	1045	930	752
	2,3		222	216	348	338	1046	987	878	711
	4,5		222	216	348	338	967	912	812	657
	6-9		185	180	289	281	635	599	533	431
Charge per \$1000 over \$90,000	1	12	0.61	0.59	0.95	0.92	6.96	6.56	5.84	4.73
	2,3		0.61	0.59	0.95	0.92	6.96	6.56	5.84	4.73
	4,5		0.61	0.59	0.95	0.92	6.96	6.56	5.84	4.73
	6-9		0.61	0.59	0.95	0.92	6.96	6.56	5.84	4.73

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 9
\$500 Ded	\$ 11
\$1000 Ded	\$ 18
\$2000 Ded	\$ 28
\$3000 Ded	\$ 34
\$4000 Ded	\$ 38
\$5000 Ded	\$ 42

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 18

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	75	70	115	110	272	257	229	185
	2,3		75	70	115	110	265	250	223	180
	4,5		75	70	115	110	258	243	216	175
	6-9		69	64	105	100	222	209	186	150
4,501- 6,000	1	2	75	70	115	110	275	259	231	186
	2,3		75	70	115	110	268	253	225	182
	4,5		75	70	115	110	260	245	218	176
	6-9		69	64	105	100	223	210	187	151
6,001- 8,000	1	3	75	70	115	110	300	283	252	204
	2,3		75	70	115	110	292	275	245	198
	4,5		75	70	115	110	281	265	236	191
	6-9		69	64	105	100	235	222	198	160
8,001-10,000	1	4	93	88	142	137	381	359	320	258
	2,3		93	88	142	137	367	346	308	249
	4,5		93	88	142	137	349	329	293	237
	6-9		82	77	126	121	276	260	231	187
10,001-15,000	1	5	116	111	179	174	457	431	384	310
	2,3		116	111	179	174	439	414	368	298
	4,5		116	111	179	174	414	391	348	282
	6-9		102	97	156	151	314	296	263	213
15,001-20,000	1	6	136	131	210	204	637	601	535	433
	2,3		136	131	210	204	606	572	509	412
	4,5		136	131	210	204	567	535	476	385
	6-9		116	111	179	174	402	379	337	273
20,001-25,000	1	7	144	139	224	217	713	673	599	485
	2,3		144	139	224	217	678	640	570	461
	4,5		144	139	224	217	633	597	531	430
	6-9		123	118	191	185	440	415	369	299
25,001-40,000	1	8	157	152	245	238	794	749	667	539
	2,3		157	152	245	238	753	710	632	511
	4,5		157	152	245	238	701	661	588	476
	6-9		134	129	208	202	480	453	403	326
40,001-65,000	1	10	179	174	280	272	987	931	829	670
	2,3		179	174	280	272	934	881	784	634
	4,5		179	174	280	272	866	817	727	588
	6-9		152	147	236	229	576	543	483	391
65,001-90,000	1	11	194	188	302	293	1067	1007	896	725
	2,3		194	188	302	293	1009	952	847	685
	4,5		194	188	302	293	933	880	783	634
	6-9		162	157	252	245	616	581	517	418
Charge per \$1000 over \$90,000	1	12	0.51	0.49	0.80	0.77	6.66	6.28	5.59	4.52
	2,3		0.51	0.49	0.80	0.77	6.66	6.28	5.59	4.52
	4,5		0.51	0.49	0.80	0.77	6.66	6.28	5.59	4.52
	6-9		0.51	0.49	0.80	0.77	6.66	6.28	5.59	4.52

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 9
\$500 Ded	\$ 10
\$1000 Ded	\$ 17
\$2000 Ded	\$ 27
\$3000 Ded	\$ 33
\$4000 Ded	\$ 37
\$5000 Ded	\$ 40

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 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	81	76	123	118	270	255	227	184
	2,3		81	76	123	118	264	249	222	179
	4,5		81	76	123	118	255	241	214	174
	6-9		73	68	112	107	220	208	185	150
4,501- 6,000	1	2	81	76	123	118	272	257	229	185
	2,3		81	76	123	118	266	251	223	181
	4,5		81	76	123	118	258	243	216	175
	6-9		73	68	112	107	223	210	187	151
6,001- 8,000	1	3	81	76	123	118	298	281	250	202
	2,3		81	76	123	118	290	274	244	197
	4,5		81	76	123	118	280	264	235	190
	6-9		73	68	112	107	234	221	197	159
8,001-10,000	1	4	101	96	155	150	376	355	316	256
	2,3		101	96	155	150	364	343	305	247
	4,5		101	96	155	150	346	326	290	235
	6-9		89	84	137	132	273	258	230	186
10,001-15,000	1	5	129	124	200	194	453	427	380	307
	2,3		129	124	200	194	434	409	364	294
	4,5		129	124	200	194	410	387	344	279
	6-9		112	107	172	167	311	293	261	211
15,001-20,000	1	6	152	147	236	229	629	593	528	427
	2,3		152	147	236	229	599	565	503	407
	4,5		152	147	236	229	561	529	471	381
	6-9		129	124	200	194	399	376	335	271
20,001-25,000	1	7	162	157	252	245	705	665	592	479
	2,3		162	157	252	245	670	632	562	455
	4,5		162	157	252	245	625	590	525	425
	6-9		137	132	213	207	436	411	366	296
25,001-40,000	1	8	177	172	277	269	783	739	658	532
	2,3		177	172	277	269	743	701	624	505
	4,5		177	172	277	269	692	653	581	470
	6-9		150	145	233	226	475	448	399	323
40,001-65,000	1	10	204	198	319	310	974	919	818	662
	2,3		204	198	319	310	921	869	773	626
	4,5		204	198	319	310	854	806	717	580
	6-9		170	165	266	258	569	537	478	387
65,001-90,000	1	11	220	214	344	334	1053	993	884	715
	2,3		220	214	344	334	994	938	835	675
	4,5		220	214	344	334	920	868	773	625
	6-9		183	178	286	278	608	574	511	413
Charge per \$1000 over \$90,000	1	12	0.60	0.58	0.94	0.91	6.55	6.18	5.50	4.45
	2,3		0.60	0.58	0.94	0.91	6.55	6.18	5.50	4.45
	4,5		0.60	0.58	0.94	0.91	6.55	6.18	5.50	4.45
	6-9		0.60	0.58	0.94	0.91	6.55	6.18	5.50	4.45

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 9
\$500 Ded	\$ 10
\$1000 Ded	\$ 17
\$2000 Ded	\$ 26
\$3000 Ded	\$ 32
\$4000 Ded	\$ 36
\$5000 Ded	\$ 39

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

\$1,000 Ded - Charge this % of \$500 Ded. Premium	95%
\$2,000 Ded - Charge this % of \$500 Ded. Premium	90%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	86%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	84%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	82%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$9 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 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	77	72	118	113	262	247	220	178
	2,3		77	72	118	113	255	241	214	174
	4,5		77	72	118	113	248	234	208	168
	6-9		71	66	108	103	216	204	182	147
4,501- 6,000	1	2	77	72	118	113	264	249	222	179
	2,3		77	72	118	113	258	243	216	175
	4,5		77	72	118	113	250	236	210	170
	6-9		71	66	108	103	217	205	182	148
6,001- 8,000	1	3	77	72	118	113	287	271	241	195
	2,3		77	72	118	113	279	263	234	189
	4,5		77	72	118	113	269	254	226	183
	6-9		71	66	108	103	229	216	192	156
8,001-10,000	1	4	96	91	147	142	358	338	301	243
	2,3		96	91	147	142	346	326	290	235
	4,5		96	91	147	142	331	312	278	225
	6-9		85	80	130	125	264	249	222	179
10,001-15,000	1	5	121	116	187	182	427	403	359	290
	2,3		121	116	187	182	410	387	344	279
	4,5		121	116	187	182	389	367	327	264
	6-9		105	100	162	157	298	281	250	202
15,001-20,000	1	6	142	137	220	214	587	554	493	399
	2,3		142	137	220	214	561	529	471	381
	4,5		142	137	220	214	526	496	441	357
	6-9		121	116	187	182	377	356	317	256
20,001-25,000	1	7	151	146	235	228	656	619	551	446
	2,3		151	146	235	228	624	589	524	424
	4,5		151	146	235	228	584	551	490	397
	6-9		129	124	200	194	412	389	346	280
25,001-40,000	1	8	166	161	259	251	727	686	611	494
	2,3		166	161	259	251	691	652	580	469
	4,5		166	161	259	251	644	608	541	438
	6-9		140	135	217	211	447	422	376	304
40,001-65,000	1	10	190	184	296	287	901	850	757	612
	2,3		190	184	296	287	853	805	716	580
	4,5		190	184	296	287	792	747	665	538
	6-9		159	154	247	240	533	503	448	362
65,001-90,000	1	11	204	198	319	310	972	917	816	660
	2,3		204	198	319	310	920	868	773	625
	4,5		204	198	319	310	852	804	716	579
	6-9		170	165	266	258	568	536	477	386
Charge per \$1000 over \$90,000	1	12	0.55	0.53	0.85	0.83	5.95	5.62	5.00	4.04
	2,3		0.55	0.53	0.85	0.83	5.95	5.62	5.00	4.04
	4,5		0.55	0.53	0.85	0.83	5.95	5.62	5.00	4.04
	6-9		0.55	0.53	0.85	0.83	5.95	5.62	5.00	4.04

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 8

\$500 Ded \$ 9

\$1000 Ded \$ 16

\$2000 Ded \$ 24

\$3000 Ded \$ 30

\$4000 Ded \$ 33

\$5000 Ded \$ 36

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

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

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

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

\$4,000 Ded - Charge this % of \$500 Ded. Premium 84%

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

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$5 minimum. For no deductible, add \$8 to the \$300 deductible limited collision premium.

Commercial Automobile Insurance Manual

**GARAGES
Rating Procedures**

Liability Coverages for Garages Subject to the Massachusetts Compulsory Law

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

For increased limits, apply the following formula:

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

where

B, incr denotes the Optional Bodily Injury Liability rate,

A-1 denotes the Compulsory Bodily Injury rate,

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

ILF denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED (Coverage U1) AND UNDERINSURED (Coverage U2) MOTORISTS

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

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

Deductible Coverage

Refer to Manual rules.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

Commercial Automobile Insurance Manual

**GARAGES
Rating Procedures**

Liability Coverages for Garages—Dealer or Repair Plate Not Issued

LIABILITY

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

Increased Limits

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

DEALERS PHYSICAL DAMAGE COVERAGE

Refer to rate and rule pages.

GARAGEKEEPERS INSURANCE

Refer to rate pages.

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

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

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

GARAGES

GARAGES SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW

	Territories																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
RATES PER PLATE																				
Coverage A-1	1092	1092	1092	1092	1092	1092	1092	1092	1092	1092	292	355	334	444	382	418	532	544	648	599
Coverage A-2	131	131	131	131	131	131	131	131	131	131	44	51	49	61	54	58	70	71	83	77
Coverage PDL	1109	1109	1109	1109	1109	1109	1109	1109	1109	1109	294	359	337	450	387	422	539	550	657	607
Coverage B	148	148	148	148	148	148	148	148	148	148	39	48	45	60	52	56	72	73	88	81

GARAGES MEDICAL PAYMENT TABLES

Bodily Injury Liability Limits	Garage Automobile Medical Payments			Garage Automobile and Other Than Covered Autos		
	Limit per Person			Limit per Person		
	1,000	2,000	5,000	1,000	2,000	5,000
20/40	5.1%	5.9%	7.1%	7.2%	8.4%	10.0%
25/50	4.5%	5.2%	6.3%	6.4%	7.4%	8.8%
35/80	4.0%	4.6%	5.5%	5.6%	6.4%	7.7%
50/100	3.5%	4.1%	4.9%	5.0%	5.8%	6.9%
100/300	2.9%	3.3%	4.0%	4.1%	4.7%	5.6%
250/500	2.3%	2.6%	3.2%	3.2%	3.8%	4.5%
500/500	2.0%	2.3%	2.8%	2.8%	3.3%	3.9%
500/1000	2.0%	2.3%	2.8%	2.8%	3.3%	3.9%
1000/1000	1.8%	2.0%	2.4%	2.5%	2.9%	3.4%

ALL TERRITORIES

Limits	U-1	U-2
	Uninsured	Underinsured
20/40	6	0
20/50	7	0
25/50	8	2
35/80	9	6
50/100	10	11
100/300	11	29
250/500	12	105
500/500	16	267

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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 C.A.R.
 6/1/2016

Commercial Automobile Rates
Garages Subject to the Massachusetts Compulsory Law

Garage Operations - Other Than Covered Autos

Liability Rates

		Combined Single Limit of Liability (in 000's) - Rate is per \$100 of Payroll						
		50	100	200	250	300	500	1000
All Territories		0.417	0.503	0.598	0.628	0.653	0.720	0.816
Minimum Premium per Location		28	34	40	42	44	48	55

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

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

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

Increased Limit Factors

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

The Aggregate Limit is three times the Accident Limit.

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COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

Garagekeepers Premiums - Other Than Collision

Limit of Maximum Liability	*Specified Causes of Loss		*Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
	Coverage Codes		Coverage Codes	
	(214)	(215)	(211)	(212)
\$6,000	\$ 132	\$ 201	\$ 161	\$ 244
7,500	159	240	187	282
9,000	179	271	215	321
12,000	224	333	271	407
15,000	265	381	311	469
18,000	288	436	351	529
22,500	357	535	421	634
30,000	449	666	534	800
37,500	522	785	631	947
45,000	597	896	715	1,071
60,000	735	1,106	882	1,323
75,000	868	1,302	1,045	1,565
90,000	997	1,496	1,196	1,793
120,000	1,231	1,847	1,472	2,209
150,000	1,442	2,161	1,732	2,598
180,000	1,657	2,487	1,994	2,987
225,000	1,995	2,990	2,395	3,589
300,000	2,523	3,788	3,027	4,540
375,000	3,060	4,594	3,670	5,508
450,000	3,583	5,376	4,300	6,453
600,000	4,591	6,887	5,505	8,255
750,000	5,565	8,345	6,671	10,010
900,000	6,510	9,769	7,810	11,716
1,000,000	7,406	11,113	8,885	13,328
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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C.A.R.
6/1/2016

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	60	87	56	82	46	69
7,500	67	103	62	96	54	81
9,000	82	123	76	115	64	96
12,000	99	146	90	137	75	115
15,000	123	184	115	170	96	143
18,000	141	211	131	195	110	161
22,500	167	251	155	231	131	195
30,000	211	316	195	296	161	245
37,500	251	378	231	350	195	293
45,000	287	431	268	399	225	337
60,000	357	535	331	495	277	416
75,000	425	641	393	592	333	498
90,000	492	737	454	680	382	574
120,000	615	920	569	850	476	716
150,000	732	1,097	676	1,014	570	851
180,000	845	1,271	782	1,174	658	988
225,000	1,006	1,507	931	1,397	780	1,172
300,000	1,283	1,926	1,187	1,783	997	1,497
375,000	1,554	2,332	1,438	2,159	1,205	1,814
450,000	1,821	2,734	1,683	2,526	1,415	2,122
600,000	2,357	3,532	2,180	3,267	1,831	2,746
750,000	2,871	4,305	2,659	3,983	2,233	3,346
900,000	3,364	5,044	3,111	4,667	2,614	3,919
1,000,000	3,822	5,732	3,533	5,303	2,970	4,455
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 \$0.37 per \$100

\$ 500 Ded. - Charge \$0.35 per \$100

\$1,000 Ded. - Charge \$0.32 per \$100

(RULE 104) DEALERS COLLISION COVERAGE

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

Commercial Automobile Insurance Manual

**GARAGES
Rating Procedures**

(RULE 98) —

For Non-Franchised Dealers multiply the rates displayed on this page by 1.10.

**COMPREHENSIVE RATES
per \$100 of value**

Deductible	Buildings	Standard Open Lots	Non-Standard Open Lots	Miscellaneous Types Listed in Rule 102
\$ 300	\$1.91	\$2.16	\$2.29	\$2.09
500	1.79	2.00	2.15	1.94
1,000	1.55	1.76	1.84	1.67

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	\$2.25	\$0.86	\$0.34
\$ 500	1.95	0.76	0.28
\$1,000	1.51	0.62	0.23

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 8.0% of the comparable Collision premium subject to a minimum of \$5.00.
 No Deductible - charge 50% of the \$500 deductible Collision premium subject to a minimum of \$7.00.

Commercial Automobile Insurance Manual

**GARAGES
Rating Procedures**

(RULE 105) 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		Blanket Coverage	
		Deductibles		Deductibles	
		\$300	\$500	\$300	\$500
\$ 0 - \$ 2,500	less than 500	7.33	6.20	3.66	3.09
	501 - 1,000	12.20	10.37	6.13	5.21
	1,001 - 1,500	16.21	13.81	8.18	6.91
	Over 1,500	20.36	17.33	10.16	8.68
\$ 2,501 - \$ 7,500	less than 500	9.59	8.18	4.94	4.23
	501 - 1,000	15.37	13.04	7.90	6.69
	1,001 - 1,500	21.36	18.19	10.86	9.22
	Over 1,500	26.65	22.70	13.68	11.70
\$ 7,501 - \$15,000	less than 500	13.88	11.75	6.97	5.98
	501 - 1,000	22.99	19.51	11.64	9.88
	1,001 - 1,500	30.57	26.08	15.37	13.04
	Over 1,500	38.31	32.58	19.33	16.41
\$15,001 - \$25,000	less than 500	19.33	16.41	9.59	8.18
	501 - 1,000	32.01	27.22	15.98	13.60
	1,001 - 1,500	42.70	36.30	21.30	18.11
	Over 1,500	53.49	45.52	26.65	22.62
\$25,001 - \$40,000	less than 500	23.39	19.87	11.75	10.01
	501 - 1,000	38.75	32.97	19.51	16.57
	1,001 - 1,500	51.72	43.98	26.01	22.13
	Over 1,500	64.77	55.07	32.58	27.70
\$40,001 - \$65,000	less than 500	26.87	22.82	13.53	11.50
	501 - 1,000	44.53	37.89	22.42	19.04
	1,001 - 1,500	59.45	50.55	29.89	25.43
	Over 1,500	74.41	63.27	37.43	31.83
Over \$65,000	less than 500	28.27	24.02	14.24	12.07
	501 - 1,000	46.86	39.87	23.60	20.03
	1,001 - 1,500	62.54	53.17	31.43	26.75
	Over 1,500	78.30	66.56	39.39	33.51

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 112) AMBULANCE SERVICES

Premium Computation

1. Ambulance (Class Code 79130)

a. Liability and No-Fault Coverages

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

b. Physical Damage

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

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

Other Than Collision	Collision
.87	1.23

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

a. Liability and No-Fault Coverages

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

b. Physical Damage

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

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

Other Than Collision	Collision
.87	1.23

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 116) DRIVER TRAINING PROGRAMS

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

Premium Computation

1. Liability and No-Fault Coverages

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

2. Collision Coverage

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

3. All Other Coverages

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

B. Commercial Driving Schools (Class Code 79270)

a. Owned Private Passenger Automobiles

(1) Liability and No-Fault Coverages

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

(2) Collision Coverage

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

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 116) DRIVER TRAINING PROGRAMS (Continued)

- (3) All Other Coverages

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

- b. All Other Types of Owned Automobiles

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

(RULE 117) FIRE DEPARTMENT

Premium Computation

- 1. Private Passenger Automobiles (Class Code 79080)

- a. Liability and No-Fault Coverages

Charge Private Passenger Type fleet or non-fleet rates.

- b. Physical Damage

Multiply the Private Passenger Type rates by .75.

- 2. Trailer Types

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

- 3. All Other Types (Class Code 79090)

- a. Liability and No-Fault Coverages

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

- b. Physical Damage

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

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

Other Than Collision	Collision
.64	.51

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 118) FUNERAL DIRECTORS

Premium Computation

1. Limousines (Class Code 79150)

a. Liability and No-Fault Coverages

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

b. Physical Damage

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

2. Hearses and Flower Cars (Class Code 79220)

a. Liability, Medical Payments and No-Fault Coverages

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

b. Physical Damage

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

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

Other Than Collision	Collision
.50	.50

3. Combination Hearses and Ambulances

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

4. Automobiles Used for Other Purposes

Classify and rate the automobile according to its regular use.

(RULE 119) LAW ENFORCEMENT AGENCIES

Premium Computation

1. Private Passenger Automobiles (Class Code 79110)

a. Liability and No-Fault Coverages

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

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 119) LAW ENFORCEMENT AGENCIES (Continued)

b. Physical Damage Coverages

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

2. Motorcycles (Class Code 79420)

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

3. Trailer Types

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

4. All Other Types (Class Code 79120)

a. Liability and No-Fault Coverages

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

b. Physical Damage

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

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

Other Than Collision	Collision
1.28	1.23

(RULE 120) LEASING OR RENTAL CONCERNS

Premium Computation

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

1. Specified Car Basis

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

(1) Full Coverage for Owner and Lessee

(a) If coverage is provided by the lessor:

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

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

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

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

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 120) LEASING OR RENTAL CONCERNS (Continued)

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

(1) Commercial Automobiles

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

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

(2) Private Passenger Automobiles (Class Code 72140)

Liability

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

Physical Damage

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

Collision	4.50
O.T.C	2.25

(3) Special Types (Class Code 72160)

(a) Motorcycles, Motorbikes and Other Similar Motor Vehicles

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

Liability	4.00
Physical Damage	4.00

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

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

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 120) LEASING OR RENTAL CONCERNS (Continued)

(5) Motor Homes (Class Code 72150)

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

Liability	4.00
Physical Damage	4.00

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

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

2. Gross Receipts Basis

Refer to the Composite Rating Rule.

3. Conversion, Embezzlement or Secretion Coverage

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

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

(RULE 121) MOBILE HOMES

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

a. Liability

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

b. Medical Payments

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

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 121) MOBILE HOMES (Continued)

c. Physical Damage

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

Other Than Collision	Collision
.52	.52

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

a. Liability

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

b. Medical Payments

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

c. Physical Damage

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

Other Than Collision	Collision
1.00	1.00

3. Motor Homes

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

a. Liability

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

b. Medical Payments

Use the TTT Medical Payments Table.

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 121) MOBILE HOMES (Continued)

c. Physical Damage

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

Other Than Collision	Collision
1 .03	1.03

(RULE 122) MOTORCYCLES AND SIMILAR VEHICLES

Premium Computation

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

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

Premium Computation

1. Farmers Special Plates (Class Code 79530)

a. Liability

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

b. Physical Damage

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

2. Boat Trailers (Class Code 04560)

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

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

Commercial Automobile Insurance Manual

**SPECIAL TYPES
Rating Procedures**

(RULE 125) SPECIAL OR MOBILE EQUIPMENT

Premium Computation

A. Subject to the Compulsory Law

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

a. Liability

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

b. Physical Damage

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

Other Than Collision	Collision
.81	.84

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

a. Liability

Charge \$24.00 for Compulsory Bodily Injury Liability, \$3.00 for Personal Injury Protection, and \$5.00 for Optional Bodily Injury Liability at basic limits. Property Damage Liability is provided without additional charge.

b. Physical Damage

Charge the rates applicable to a vehicle capable of moving under its own power.

B. Not Subject to the Compulsory Law, but Subject to Registration (Class Code 79650)

Charge the rates applicable to a vehicle Subject to the Compulsory Law, Rule 125 A.1.

C. Farm Equipment (Class Code 79070)

1. Liability

Apply a factor of .20 to the appropriate fleet or non-fleet Truck, Tractor or Trailer base premium.

2. Physical Damage

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

Other Than Collision	Collision
.64	.39

INCREASED LIMITS FACTORS

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

R-162
C.A.R.
6/1/2016

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

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

																					5										
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1		1	2	2	3	4	0	0	0	0	0
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0	0	0	0	0	0
L	40	1.00	1.13	1.21	1.28	1.33																									
I	45	1.02	1.13	1.21	1.28	1.34																									
M	50	1.04	1.13	1.22	1.28	1.34	1.44																								
I	60	1.04	1.14	1.22	1.29	1.34	1.44																								
T	70	1.05	1.14	1.22	1.29	1.35	1.44																								
	80	1.05	1.15	1.23	1.29	1.35	1.45																								
P	100	1.05	1.15	1.23	1.30	1.35	1.45	1.76																							
E	150	1.06	1.16	1.24	1.31	1.36	1.46	1.77	1.95																						
R	200	1.07	1.17	1.25	1.31	1.37	1.47	1.77	1.96	2.09																					
A	250	1.07	1.17	1.25	1.32	1.37	1.47	1.78	1.97	2.10	2.20																				
C	300	1.08	1.18	1.25	1.32	1.38	1.47	1.78	1.97	2.10	2.21	2.30																			
C	350	1.08	1.18	1.26	1.32	1.38	1.48	1.78	1.97	2.11	2.21	2.31																			
I	400						1.48	1.79	1.98	2.11	2.22	2.31	2.46																		
D	500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58																	
E	600						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66																
N	700						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66	2.72															
T	800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77														
	900						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.66	2.72	2.77	2.81													
	1000						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.67	2.72	2.77	2.81	2.85												
	1250						1.51	1.81	2.00	2.14	2.24	2.34	2.49	2.60	2.67	2.73	2.77	2.82	2.85	2.94											
	1500						1.51	1.82	2.01	2.14	2.25	2.34	2.49	2.61	2.67	2.73	2.78	2.82	2.86	2.95	3.02										
	1750						1.51	1.82	2.01	2.15	2.25	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08									
	2000						1.52	1.82	2.01	2.15	2.26	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08	3.14								
	2500						1.52	1.83	2.02	2.15	2.26	2.36	2.51	2.62	2.68	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23							
	3000							1.83	2.02	2.16	2.27	2.36	2.51	2.62	2.69	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23	3.30						
	4000							1.84	2.03	2.16	2.27	2.37	2.52	2.63	2.69	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.42					
	5000							1.85	2.04	2.17	2.28	2.38	2.53	2.63	2.70	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.43	3.51				

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

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

R-163
 C.A.R.
 6/1/2016

Taxis

06/01/16

(Limits Expressed in Thousands)

		LIMIT PER PERSON									
		2	2	3	3	4	5	1	1	2	2
		0	5	0	5	0	0	0	5	0	5
		0	5	0	5	0	0	0	0	0	0
L I M I T P E R A C C I D E N T	40	1.00	1.12	1.19	1.25	1.31					
	45	1.02	1.12	1.20	1.26	1.31					
	50	1.04	1.12	1.20	1.26	1.31	1.40				
	60	1.04	1.13	1.20	1.26	1.31	1.40				
	70	1.05	1.13	1.20	1.26	1.32	1.40				
	80	1.05	1.14	1.21	1.27	1.32	1.41				
	100	1.05	1.14	1.21	1.27	1.32	1.41	1.67			
	150	1.06	1.15	1.22	1.28	1.33	1.42	1.68	1.85		
	200	1.07	1.15	1.22	1.29	1.34	1.42	1.68	1.85	1.98	
	250	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08
	300	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08
	350	1.08	1.16	1.24	1.30	1.35	1.43	1.69	1.87	1.99	2.08
	400						1.44	1.70	1.87	1.99	2.09
	500						1.44	1.70	1.87	2.00	2.09

Increased Limit Factor for 45/45 limit is 1.35
 Increased Limit Factor for 75/75 limit is 1.55

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

R-164
C.A.R.
6/1/2016

Limousines and Car Service

06/01/16

(Limits Expressed in Thousands)

		LIMIT PER PERSON																			
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L I M I T P E R A C C I D E N T	40	1.00	1.12	1.19	1.25	1.31															
	45	1.02	1.12	1.20	1.26	1.31															
	50	1.04	1.12	1.20	1.26	1.31	1.40														
	60	1.04	1.13	1.20	1.26	1.31	1.40														
	70	1.05	1.13	1.20	1.26	1.32	1.40														
	80	1.05	1.14	1.21	1.27	1.32	1.41														
	100	1.05	1.14	1.21	1.27	1.32	1.41	1.67													
	150	1.06	1.15	1.22	1.28	1.33	1.42	1.68	1.85												
	200	1.07	1.15	1.22	1.29	1.34	1.42	1.68	1.85	1.98											
	250	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08										
	300	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08	2.16									
	350	1.08	1.16	1.24	1.30	1.35	1.43	1.69	1.87	1.99	2.08	2.16									
	400						1.44	1.70	1.87	1.99	2.09	2.16	2.28								
	500						1.44	1.70	1.87	2.00	2.09	2.17	2.28	2.38							
	600						1.44	1.71	1.88	2.00	2.09	2.17	2.29	2.38	2.44						
700						1.45	1.71	1.88	2.00	2.10	2.17	2.29	2.38	2.44	2.49						
800						1.45	1.71	1.88	2.01	2.10	2.18	2.29	2.39	2.44	2.49	2.54					
900						1.45	1.71	1.89	2.01	2.10	2.18	2.30	2.39	2.45	2.50	2.54	2.58				
1000						1.45	1.72	1.89	2.01	2.10	2.18	2.30	2.39	2.45	2.50	2.54	2.58	2.61			
1250						1.46	1.72	1.89	2.02	2.11	2.18	2.30	2.39	2.45	2.50	2.54	2.58	2.61	2.69		
1500						1.46	1.72	1.90	2.02	2.11	2.19	2.31	2.40	2.45	2.50	2.55	2.58	2.62	2.70	2.76	

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

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

R-165
C.A.R.
6/1/2016

Garages

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	0	5	0	0	5	0	0	0	0											
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											
L	40	1.00	1.13	1.21	1.27	1.33																																									
I	45	1.02	1.13	1.21	1.27	1.33																																									
M	50	1.04	1.13	1.21	1.28	1.33	1.43																																								
I	60	1.04	1.14	1.22	1.28	1.34	1.43																																								
T	70	1.05	1.14	1.22	1.28	1.34	1.43																																								
	80	1.05	1.15	1.22	1.29	1.34	1.44																																								
	100	1.05	1.15	1.23	1.29	1.35	1.44	1.75																																							
	150	1.06	1.16	1.24	1.30	1.36	1.45	1.76	1.95																																						
	200	1.07	1.17	1.24	1.31	1.36	1.46	1.76	1.96	2.10																																					
	250	1.07	1.17	1.25	1.31	1.37	1.46	1.77	1.96	2.10	2.21																																				
	300	1.08	1.17	1.25	1.31	1.37	1.46	1.77	1.97	2.11	2.22	2.30																																			
	350	1.08	1.18	1.25	1.32	1.37	1.47	1.77	1.97	2.11	2.22	2.31																																			
	400						1.47	1.78	1.98	2.12	2.23	2.31	2.44																																		
	500						1.48	1.78	1.98	2.12	2.23	2.32	2.45	2.55																																	
	600						1.48	1.79	1.99	2.13	2.23	2.32	2.45	2.56	2.65																																
	700						1.48	1.79	1.99	2.13	2.24	2.32	2.46	2.56	2.65	2.73																															
	800						1.49	1.79	1.99	2.13	2.24	2.33	2.46	2.57	2.65	2.73	2.80																														
	900						1.49	1.80	2.00	2.14	2.24	2.33	2.46	2.57	2.66	2.73	2.80	2.86																													
	1000						1.49	1.80	2.00	2.14	2.25	2.33	2.47	2.57	2.66	2.74	2.80	2.86	2.91																												
	1250						1.50	1.81	2.00	2.14	2.25	2.34	2.47	2.58	2.67	2.74	2.81	2.86	2.91	3.00																											
	1500						1.50	1.81	2.01	2.15	2.26	2.34	2.48	2.58	2.67	2.75	2.81	2.87	2.92	3.01	3.08																										
	1750						1.50	1.81	2.01	2.15	2.26	2.34	2.48	2.58	2.67	2.75	2.81	2.87	2.92	3.01	3.08	3.15																									
	2000						1.51	1.82	2.01	2.16	2.26	2.35	2.48	2.59	2.68	2.75	2.82	2.88	2.92	3.01	3.09	3.15	3.20																								
	2500						1.51	1.82	2.02	2.16	2.27	2.35	2.49	2.59	2.68	2.76	2.82	2.88	2.93	3.02	3.09	3.15	3.21	3.30																							
	3000							1.83	2.02	2.17	2.27	2.36	2.49	2.60	2.69	2.76	2.83	2.89	2.93	3.02	3.10	3.16	3.21	3.30	3.37																						
	4000							1.83	2.03	2.17	2.28	2.36	2.50	2.60	2.69	2.77	2.84	2.89	2.94	3.03	3.10	3.16	3.22	3.31	3.38	3.49																					
	5000							1.84	2.04	2.18	2.28	2.37	2.50	2.61	2.70	2.78	2.84	2.90	2.94	3.03	3.11	3.17	3.22	3.31	3.38	3.50	3.59																				

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

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

R-166
 C.A.R.
 6/1/2016

Commercial Motorcycles

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	0	0	0	0	0	0	0	
L	40	1.00	1.13	1.21	1.28	1.33																							
I	45	1.02	1.13	1.21	1.28	1.34																							
M	50	1.04	1.13	1.22	1.28	1.34	1.44																						
I	60	1.04	1.14	1.22	1.29	1.34	1.44																						
T	70	1.05	1.14	1.22	1.29	1.35	1.44																						
P	80	1.05	1.15	1.23	1.29	1.35	1.45																						
E	100	1.05	1.15	1.23	1.30	1.35	1.45	1.76																					
R	150	1.06	1.16	1.24	1.31	1.36	1.46	1.77	1.95																				
A	200	1.07	1.17	1.25	1.31	1.37	1.47	1.77	1.96	2.09																			
C	250	1.07	1.17	1.25	1.32	1.37	1.47	1.78	1.97	2.10	2.20																		
I	300	1.08	1.18	1.25	1.32	1.38	1.47	1.78	1.97	2.10	2.21	2.30																	
D	350	1.08	1.18	1.26	1.32	1.38	1.48	1.78	1.97	2.11	2.21	2.31																	
E	400						1.48	1.79	1.98	2.11	2.22	2.31	2.46																
N	500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58															
T	600						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66														
A	700						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66	2.72													
C	800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77												
I	900						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.66	2.72	2.77	2.81											
D	1000						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.67	2.72	2.77	2.81	2.85										
E	1250						1.51	1.81	2.00	2.14	2.24	2.34	2.49	2.60	2.67	2.73	2.77	2.82	2.85	2.94									
N	1500						1.51	1.82	2.01	2.14	2.25	2.34	2.49	2.61	2.67	2.73	2.78	2.82	2.86	2.95	3.02								
T	1750						1.51	1.82	2.01	2.15	2.25	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08							
A	2000						1.52	1.82	2.01	2.15	2.26	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08	3.14						
C	2500						1.52	1.83	2.02	2.15	2.26	2.36	2.51	2.62	2.68	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23					
I	3000							1.83	2.02	2.16	2.27	2.36	2.51	2.62	2.69	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23	3.30				
D	4000							1.84	2.03	2.16	2.27	2.37	2.52	2.63	2.69	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.42			
E	5000							1.85	2.04	2.17	2.28	2.38	2.53	2.63	2.70	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.43	3.51		
N	7500							1.86	2.05	2.18	2.29	2.39	2.54	2.64	2.70	2.76	2.81	2.85	2.89	2.98	3.05	3.11	3.16	3.25	3.32	3.43	3.52	3.68	
T	10000							1.86	2.05	2.19	2.30	2.39	2.54	2.64	2.71	2.76	2.81	2.85	2.90	2.98	3.06	3.12	3.17	3.26	3.33	3.44	3.53	3.69	3.80

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

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

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

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

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

R-168
 C.A.R.
 6/1/2016

All Vehicle Types Excluding Taxicabs and Motorcycles

06/01/16

(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	6	8	9	9	10									
I	45	7	8	9	9	10									
T	50	7	8	9	9	10	10								
P	60	7	9	9	9	10	10								
E	70	7	9	9	9	10	10								
R	80	7	9	9	9	10	10								
A	100	7	9	9	10	10	10	11							
C	150	7	9	9	10	10	10	11	11						
C	200	7	9	9	10	10	10	11	11	12					
I	250	7	9	9	10	10	10	11	11	12	12				
D	300	7	9	9	10	10	10	11	11	12	12	13			
E	350	7	9	9	10	10	10	11	11	12	12	13			
N	400						10	11	11	12	12	13	15		
T	500						10	11	11	12	12	13	15	16	

Increased Limit Rate for 45/45 limit is 10

Increased Limit Rate for 75/75 limit is 11

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

R-169
 C.A.R.
 6/1/2016

Taxis

06/01/16

(Limits Expressed in Thousands)

		LIMIT PER PERSON									
		2	2	3	3	4	5	1	1	2	2
		0	5	0	5	0	0	0	5	0	5
L											
I											
M	40	38	41	44	46	47					
I	45	39	41	44	46	47					
T	50	39	41	44	46	47	50				
	60	39	42	44	46	47	50				
P	70	39	42	44	46	47	50				
E											
R	80	39	42	44	46	47	50				
	100	39	42	44	46	48	50	58			
A	150	39	43	45	46	48	50	59	62		
C	200	40	43	45	46	48	50	59	62	65	
C	250	40	43	45	47	48	51	59	62	65	67
I											
D	300	40	43	45	47	48	51	59	62	65	67
E	350	40	43	45	47	48	51	59	63	65	67
N	400						51	59	63	65	67
T	500						51	59	63	65	67

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

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

R-170
C.A.R.
6/1/2016

Commercial Motorcycles

06/01/16

(Limits Expressed in Thousands)

		LIMIT PER PERSON																	
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L I M I T P E R A C C I D E N T	40	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-171
 C.A.R.
 6/1/2016

All Vehicle Types Excluding Taxicabs and Motorcycles

06/01/16

(Limits Expressed in Thousands)

		LIMIT PER PERSON												
		2	2	3	3	4	5	1	1	2	2	3	4	5
		0	5	0	5	0	0	0	0	0	0	0	0	0
L														
I														
M	40	0	2	4	6	8								
I	45	0	2	4	6	8								
T	50	0	2	4	6	8	11							
	60	0	2	4	6	8	11							
P	70	0	2	4	6	8	11							
E														
R	80	0	2	4	6	8	11							
	100	0	2	5	7	8	11	28						
A	150	0	3	5	7	8	11	28	59					
C	200	1	3	5	7	9	12	29	60	83				
C	250	1	3	5	7	9	12	29	61	84	102			
I														
D	300	1	3	5	7	9	12	29	62	85	103	142		
E	350	1	3	5	7	9	13	30	62	86	104	143		
N	400						13	30	63	86	104	145	212	
T	500						13	31	64	87	105	148	215	267

Increased Limit Rate for 45/45 limit is 9
 Increased Limit Rate for 75/75 limit is 22

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

R-172
 C.A.R.
 6/1/2016

Taxis

06/01/16

(Limits Expressed in Thousands)

		LIMIT PER PERSON									
		2	2	3	3	4	5	1	1	2	2
		0	5	0	5	0	0	0	5	0	5
L											
I											
M	40	0	2	4	6	8					
I	45	0	2	4	6	8					
T	50	0	2	4	6	8	11				
	60	0	2	4	6	8	11				
P	70	0	2	4	6	8	11				
E											
R	80	0	2	4	6	8	11				
	100	0	2	5	7	8	11	28			
A	150	0	3	5	7	8	11	28	59		
C	200	1	3	5	7	9	12	29	60	83	
C	250	1	3	5	7	9	12	29	61	84	102
I											
D	300	1	3	5	7	9	12	29	62	85	103
E	350	1	3	5	7	9	13	30	62	86	104
N	400						13	30	63	86	104
T	500						13	31	64	87	105

Increased Limit Rate for 45/45 limit is 9
 Increased Limit Rate for 75/75 limit is 22

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

R-173
C.A.R.
6/1/2016

Commercial Motorcycles

06/01/16

(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

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1259

Commercial Automobile Insurance Manual

PRO RATA AND SHORT TABLES

Commercial Automobile Insurance Manual

PRO RATA AND SHORT RATE TABLES

INSTRUCTIONS FOR USE OF THE SHORT RATE TABLE:

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

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

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

Example:

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

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

Commercial Automobile Insurance Manual

PRO RATA AND SHORT RATE TABLES

INSTRUCTIONS FOR USE OF PRO RATA OR SHORT RATE TABLE

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

Examples:

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

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

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

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

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

PRO RATA TABLE

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

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

Commercial Automobile Insurance Manual

COMMERCIAL MOTORCYCLE RATES

R-179
C.A.R.
6/1/2016

**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) \$2.46 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.

Commonwealth Automobile Reinsurers
Commercial Automobile Insurance Manual

LIST OF CITIES AND TOWNS

ALPHABETICAL LIST OF

- (1) Cities and Towns in Capital Letters.
- (2) Villages, Sections of Cities and Towns, and Local Designations in Small Type followed by the Name of the City or Town.

Counties are indicated by Code numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable	4	Franklin
	Dukes		Hampden
	Nantucket	5	Hampshire
	Plymouth	6	Middlesex
1	Berkshire	7	Norfolk
2	Bristol	8	Suffolk
3	Essex	9	Worcester

Sections of cities and towns designated "North," "East," "South" and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are distinct townships, Andover and North Andover, in which case both are listed.

Commercial Automobile Insurance Manual

CITY OF BOSTON

Definition	Territory Schedule	Statistical Code
BOSTON CENTRAL - (Zip Codes 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.

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

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

Commonwealth Automobile Reinsurers

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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
CAMBRIDGE	19	600

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

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

Commonwealth Automobile Reinsurers

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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

Commonwealth Automobile Reinsurers

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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
SANDISFIELD	13	182
SANDWICH	11	060
SAUGUS	18	321
SAVOY	17	183
SCITUATE	17	044
SEEKONK	12	237
SHARON	18	741
SHEFFIELD	13	137
SHELBURNE	15	435
SHERBORN	15	674
SHIRLEY	15	643
SHREWSBURY	14	918
SHUTESBURY	15	482
SOMERSET	15	238
SOMERVILLE	20	606
SOUTH BOSTON	09	823
SOUTH HADLEY	13	513
SOUTHAMPTON	12	580
SOUTHBOROUGH	15	952
SOUTHBRIDGE	13	919
SOUTHWICK	14	444
SPENCER	12	920
SPRINGFIELD	19	400
STERLING	12	953
STOCKBRIDGE	15	138
STONEHAM	17	623
STOUGHTON	18	718
STOW	15	644

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Commercial Automobile Insurance Manual

<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