

Commercial Automobile Insurance Manual

(RULE 26) DRIVE OTHER CAR COVERAGE

Premium Per Coverage	Limits	Named Individual
Bodily Injury Liability	\$20/40	\$67
Property Damage Liability	5,000	18
Medical Payments	500	15
	1,000	16
	2,000	18
	3,000	19
	4,000	20
	5,000	21
Comprehensive	\$500 Ded.	13
Collision	\$500 Ded.	42

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	\$39	\$10
66020	26-100	96	37
66030	101-500	319	118
66040	501-1,000	602	228
66050	over 1,000	935	334

- 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 \$39 for Bodily Injury and \$10 for Property Damage Liability at basic limits.
 - c. To extend Non-Ownership Coverage to cover the individual liability of agency employees, charge the additional premium determined in accordance with 1.b. above.

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(RULE 27) NON-OWNERSHIP LIABILITY (Continued)

- d. To extend coverage to cover the blanket individual liability of volunteers, charge an additional premium of \$.50 per volunteer for Bodily Injury Liability and \$.50 per volunteer for Property Damage Liability at basic limits. The minimum premium shall be \$11 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 \$102 for Bodily Injury Liability and \$47 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 \$39 Bodily Injury Liability basic limits and \$10 Property Damage Liability basic limit.
5. For policies providing Hired Automobile Coverage only, Non-Ownership Liability Coverage only, or Hired Automobile and Non-Ownership Coverages only, a minimum premium of \$102 for Bodily Injury Liability and \$47 for Property Damage Liability at basic limits applies.

<u>Hired Automobile</u>	
Bodily Injury—20,000/40,000	Property Damage—5,000
\$0.74	\$0.59

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 \$14.10.

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
\$14.10 rate per \$100 of the liability amount
 $5 \times \$15 \times 30 = \$2,250$ (liability amount)
 $\$2,250 \times \$14.10 \text{ per } \$100 = \317.25

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

The charge for this coverage is \$10.00 per \$100 of valuation.

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TRUCKS, TRACTORS, TRAILERS Rating Procedures

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

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

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

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 90% 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--	.84 216--	.95 216--
	Retail	Factor Code	1.55 224--	.90 224--	2.60 225--	1.05 225--	.84 226--	.95 226--
	Commercial	Factor Code	1.60 234--	.95 234--	2.20 235--	1.00 235--	.84 236--	.95 236--

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

Extra-Heavy Trucks (Over 45,000 lbs. GVW)	Factor Code	1.75 404--	.90 404--	2.60 405--	1.45 405--	.96 406--	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--	.88 346--	1.00 346--
	Retail	Factor Code	1.80 354--	1.15 354--	2.80 355--	1.40 355--	.88 356--	1.00 356--
	Commercial	Factor Code	1.80 364--	1.00 364--	2.30 365--	1.15 365--	.88 366--	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--	.96 506--	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--
	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--	.84 213--	.95 213--
	Retail	Factor Code	1.55 221--	.90 221--	2.60 222--	1.05 222--	.84 223--	.95 223--
	Commercial	Factor Code	1.60 231--	.95 231--	2.20 232--	1.00 232--	.84 233--	.95 233--

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

Extra-Heavy Trucks (Over 45,000 lbs. GVW)	Factor Code	1.75 401--	.90 401--	2.60 402--	1.45 402--	.96 403--	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--	.88 343--	1.00 343--
	Retail	Factor Code	1.80 351--	1.15 351--	2.80 352--	1.40 352--	.88 353--	1.00 353--
	Commercial	Factor Code	1.80 361--	1.00 361--	2.30 362--	1.15 362--	.88 363--	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--	.96 503--	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--
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>
<u>CLASSIFICATION</u>				
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

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Secondary Factor
to be combined with
Primary FactorTrailer Types,
Light Trucks
and
Zone Rated
AutomobilesAll Other
AutomobilesCode
to be inserted in
4th and 5th Digit of
Classification Code**CLASSIFICATION****Truckers**—Automobiles used to haul or transport goods, materials or commodities for another, other than automobiles used in moving operations.

a. Common Carriers	Local	0.00	+0.65	21
	Intermediate	0.00	+0.65	21
	Long Distance	0.00	+0.00	21
b. Contract Carriers (Other than Chemical, Iron and Steel or Petroleum Haulers)	Local	0.00	+0.65	22
	Intermediate	0.00	+0.65	22
	Long Distance	0.00	+0.00	22
c. Contract Carriers Hauling Chemicals	Local	0.00	+0.65	23
	Intermediate	0.00	+0.65	23
	Long Distance	0.00	+0.00	23
d. Contract Carriers Hauling Iron and Steel	Local	0.00	+0.65	24
	Intermediate	0.00	+0.65	24
	Long Distance	0.00	+0.00	24
e. Contract Carriers Hauling Petroleum or Petroleum Products	Local	0.00	+0.65	27
	Intermediate	0.00	+0.65	27
	Long Distance	0.00	+0.00	27
f. Exempt Carriers (Other Than Livestock Haulers)	Local	0.00	+0.65	25
	Intermediate	0.00	+0.65	25
	Long Distance	0.00	+0.00	25
g. Exempt Carriers Hauling Livestock	Local	0.00	+0.65	26
	Intermediate	0.00	+0.65	26
	Long Distance	0.00	+0.00	26
h. All Other	Local	0.00	+0.65	29
	Intermediate	0.00	+0.65	29
	Long Distance	0.00	+0.00	29

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

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

Commercial Automobile Insurance Manual

Secondary Factor
to be combined with
Primary FactorTrailer Types,
Light Service
Trucks and
Zone Rated
AutomobilesAll Other
AutomobilesCode
to be inserted in
4th and 5th Digit of
Classification Code**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
AutomobilesAll Other
AutomobilesCode
to be inserted in
4th and 5th Digit of
Classification Code**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

All Automobiles**Contractors (Other Than Dump Trucks)**

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

Not Otherwise Specified

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

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

FLEET

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1498	1675	1716	1731	1752
2	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1498	1675	1716	1731	1752
3	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1498	1675	1716	1731	1752
4	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1498	1675	1716	1731	1752
5	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1498	1675	1716	1731	1752
6	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1498	1675	1716	1731	1752
7	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1498	1675	1716	1731	1752
8	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1498	1675	1716	1731	1752
9	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1498	1675	1716	1731	1752
10	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1498	1675	1716	1731	1752
11	312	22	39	46	81	141	197	337	527	664	671	787	380	504	564	578	583	590
12	377	27	47	55	98	170	238	407	636	802	810	950	460	610	683	699	705	714
13	373	26	46	54	96	168	235	402	628	792	800	938	454	602	674	690	696	705
14	424	30	52	62	109	190	266	457	714	899	909	1066	517	686	767	786	793	802
15	417	30	52	61	108	188	263	451	704	887	896	1051	509	675	755	774	780	790
16	462	33	57	67	119	208	291	498	778	981	991	1162	563	747	835	856	863	874
17	518	37	64	76	134	233	326	559	873	1100	1112	1304	633	840	939	962	970	982
18	548	39	68	80	142	247	345	592	924	1164	1177	1380	670	889	994	1018	1027	1040
19	600	42	74	87	155	269	377	647	1011	1274	1287	1510	733	973	1088	1114	1124	1138
20	668	47	82	97	172	300	420	720	1125	1417	1432	1680	816	1083	1211	1240	1251	1266

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	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1507	1686	1727	1741	1763
2	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1507	1686	1727	1741	1763
3	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1507	1686	1727	1741	1763
4	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1507	1686	1727	1741	1763
5	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1507	1686	1727	1741	1763
6	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1507	1686	1727	1741	1763
7	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1507	1686	1727	1741	1763
8	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1507	1686	1727	1741	1763
9	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1507	1686	1727	1741	1763
10	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1507	1686	1727	1741	1763
11	325	23	40	47	84	146	204	350	547	690	697	817	394	523	585	599	604	611
12	377	27	47	55	98	170	238	407	636	802	810	950	460	610	683	699	705	714
13	373	26	46	54	96	168	235	402	628	792	800	938	454	602	674	690	696	705
14	424	30	52	62	109	190	266	457	714	899	909	1066	517	686	767	786	793	802
15	417	30	52	61	108	188	263	451	704	887	896	1051	509	675	755	774	780	790
16	462	33	57	67	119	208	291	498	778	981	991	1162	563	747	835	856	863	874
17	518	37	64	76	134	233	326	559	873	1100	1112	1304	633	840	939	962	970	982
18	569	40	70	83	147	255	358	613	958	1207	1220	1431	696	924	1033	1058	1067	1080
19	651	46	81	96	169	293	410	703	1098	1384	1399	1640	797	1058	1183	1211	1222	1237
20	721	51	89	105	186	324	454	778	1215	1531	1547	1814	883	1172	1310	1342	1354	1370

All Territories				
Medical Payments		U-1		U-2
		Limit	Uninsured	Underinsured
5000	\$30	20/40	4	0
10000	\$32	20/50	5	0
		25/50	6	0
		35/80	7	4
		50/100	8	7
		100/300	9	22
		250/500	10	86
		500/500	12	234

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	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1513	1753	1838	1909	2022
2	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1513	1753	1838	1909	2022
3	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1513	1753	1838	1909	2022
4	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1513	1753	1838	1909	2022
5	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1513	1753	1838	1909	2022
6	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1513	1753	1838	1909	2022
7	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1513	1753	1838	1909	2022
8	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1513	1753	1838	1909	2022
9	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1513	1753	1838	1909	2022
10	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1513	1753	1838	1909	2022
11	312	22	39	46	81	141	197	337	527	664	671	787	380	509	590	619	643	681
12	377	27	47	55	98	170	238	407	636	802	810	950	460	616	714	749	778	824
13	373	26	46	54	96	168	235	402	628	792	800	938	454	608	705	739	768	813
14	424	30	52	62	109	190	266	457	714	899	909	1066	517	693	803	842	874	926
15	417	30	52	61	108	188	263	451	704	887	896	1051	509	682	790	829	861	912
16	462	33	57	67	119	208	291	498	778	981	991	1162	563	754	874	917	952	1008
17	518	37	64	76	134	233	326	559	873	1100	1112	1304	633	848	983	1031	1070	1134
18	548	39	68	80	142	247	345	592	924	1164	1177	1380	670	898	1041	1091	1133	1200
19	600	42	74	87	155	269	377	647	1011	1274	1287	1510	733	982	1138	1193	1240	1313
20	668	47	82	97	172	300	420	720	1125	1417	1432	1680	816	1093	1267	1328	1380	1461

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	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1522	1764	1849	1921	2035
2	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1522	1764	1849	1921	2035
3	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1522	1764	1849	1921	2035
4	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1522	1764	1849	1921	2035
5	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1522	1764	1849	1921	2035
6	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1522	1764	1849	1921	2035
7	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1522	1764	1849	1921	2035
8	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1522	1764	1849	1921	2035
9	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1522	1764	1849	1921	2035
10	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1522	1764	1849	1921	2035
11	325	23	40	47	84	146	204	350	547	690	697	817	394	528	612	641	666	706
12	377	27	47	55	98	170	238	407	636	802	810	950	460	616	714	749	778	824
13	373	26	46	54	96	168	235	402	628	792	800	938	454	608	705	739	768	813
14	424	30	52	62	109	190	266	457	714	899	909	1066	517	693	803	842	874	926
15	417	30	52	61	108	188	263	451	704	887	896	1051	509	682	790	829	861	912
16	462	33	57	67	119	208	291	498	778	981	991	1162	563	754	874	917	952	1008
17	518	37	64	76	134	233	326	559	873	1100	1112	1304	633	848	983	1031	1070	1134
18	569	40	70	83	147	255	358	613	958	1207	1220	1431	696	933	1081	1133	1177	1247
19	651	46	81	96	169	293	410	703	1098	1384	1399	1640	797	1068	1238	1298	1348	1427
20	721	51	89	105	186	324	454	778	1215	1531	1547	1814	883	1183	1371	1438	1493	1581

All Territories			
Medical Payments			
	Limit	U-1 Uninsured	U-2 Underinsured
5000	\$30		
10000	\$32		
	20/40	4	0
	20/50	5	0
	25/50	6	0
	35/80	7	4
	50/100	8	7
	100/300	9	22
	250/500	10	86
	500/500	12	234

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
1	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1589	1903	2057
2	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1589	1903	2057
3	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1589	1903	2057
4	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1589	1903	2057
5	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1589	1903	2057
6	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1589	1903	2057
7	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1589	1903	2057
8	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1589	1903	2057
9	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1589	1903	2057
10	921	65	114	135	238	414	580	994	1553	1956	1977	2319	1129	1589	1903	2057
11	312	22	39	46	81	141	197	337	527	664	671	787	380	535	641	692
12	377	27	47	55	98	170	238	407	636	802	810	950	460	647	776	838
13	373	26	46	54	96	168	235	402	628	792	800	938	454	639	765	827
14	424	30	52	62	109	190	266	457	714	899	909	1066	517	727	872	942
15	417	30	52	61	108	188	263	451	704	887	896	1051	509	716	858	927
16	462	33	57	67	119	208	291	498	778	981	991	1162	563	792	949	1026
17	518	37	64	76	134	233	326	559	873	1100	1112	1304	633	891	1067	1153
18	548	39	68	80	142	247	345	592	924	1164	1177	1380	670	943	1130	1221
19	600	42	74	87	155	269	377	647	1011	1274	1287	1510	733	1031	1236	1336
20	668	47	82	97	172	300	420	720	1125	1417	1432	1680	816	1148	1376	1487

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
1	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1598	1915	2070
2	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1598	1915	2070
3	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1598	1915	2070
4	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1598	1915	2070
5	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1598	1915	2070
6	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1598	1915	2070
7	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1598	1915	2070
8	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1598	1915	2070
9	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1598	1915	2070
10	926	65	115	136	240	417	583	1000	1562	1968	1989	2332	1136	1598	1915	2070
11	325	23	40	47	84	146	204	350	547	690	697	817	394	554	664	718
12	377	27	47	55	98	170	238	407	636	802	810	950	460	647	776	838
13	373	26	46	54	96	168	235	402	628	792	800	938	454	639	765	827
14	424	30	52	62	109	190	266	457	714	899	909	1066	517	727	872	942
15	417	30	52	61	108	188	263	451	704	887	896	1051	509	716	858	927
16	462	33	57	67	119	208	291	498	778	981	991	1162	563	792	949	1026
17	518	37	64	76	134	233	326	559	873	1100	1112	1304	633	891	1067	1153
18	569	40	70	83	147	255	358	613	958	1207	1220	1431	696	979	1173	1268
19	651	46	81	96	169	293	410	703	1098	1384	1399	1640	797	1121	1344	1452
20	721	51	89	105	186	324	454	778	1215	1531	1547	1814	883	1242	1489	1609

All Territories			
Medical Payments	U-1		
	Limit	Uninsured	Underinsured
5000	\$30	20/40	4
10000	\$32	20/50	5
		25/50	6
		35/80	7
		50/100	8
		100/300	9
		250/500	10
		500/500	12
			234

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 1 - FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
															TRUCK-TRACTORS & VEHICLES					
			ALL VEHICLES				TRUCKS								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	80	75	122	117	454	437	402	345	302	267	240	568	546	503	431	378	334	300
	2,3		80	75	122	117	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	4,5		80	75	122	117	421	405	373	320	279	247	223	526	506	466	400	349	309	279
	6-9		69	64	105	100	330	317	292	250	219	193	174	413	396	365	313	274	241	218
4,501 - 6,000	1	2	89	84	137	132	473	455	419	359	314	278	250	591	569	524	449	393	348	313
	2,3		89	84	137	132	452	435	400	344	300	265	239	565	544	500	430	375	331	299
	4,5		89	84	137	132	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	6-9		76	71	116	111	340	327	301	258	226	199	180	425	409	376	323	283	249	225
6,001 - 8,000	1	3	89	84	137	132	537	516	475	408	356	315	284	671	645	594	510	445	394	355
	2,3		89	84	137	132	512	492	453	389	339	300	271	640	615	566	486	424	375	339
	4,5		89	84	137	132	492	473	435	374	326	289	260	615	591	544	468	408	361	325
	6-9		76	71	116	111	373	359	330	284	248	219	197	466	449	413	355	310	274	246
8,001 - 10,000	1	4	120	115	185	180	756	727	669	574	502	443	400	945	909	836	718	628	554	500
	2,3		120	115	185	180	713	686	631	542	473	418	377	891	858	789	678	591	523	471
	4,5		120	115	185	180	682	656	604	518	453	400	361	853	820	755	648	566	500	451
	6-9		98	93	150	145	489	470	432	371	324	287	259	611	588	540	464	405	359	324
10,001 - 15,000	1	5	161	156	250	243	1101	1059	974	837	731	646	582	1376	1324	1218	1046	914	808	728
	2,3		161	156	250	243	1034	994	914	785	686	606	547	1293	1243	1143	981	858	758	684
	4,5		161	156	250	243	984	946	870	747	653	577	520	1230	1183	1088	934	816	721	650
	6-9		127	122	197	191	672	646	594	510	446	394	355	840	808	743	638	558	493	444
15,001 - 20,000	1	6	228	221	355	345	1812	1742	1603	1376	1202	1063	958	2265	2178	2004	1720	1503	1329	1198
	2,3		228	221	355	345	1692	1627	1497	1285	1123	992	895	2115	2034	1871	1606	1404	1240	1119
	4,5		228	221	355	345	1602	1540	1417	1217	1063	939	847	2003	1925	1771	1521	1329	1174	1059
	6-9		175	170	274	266	1047	1007	926	796	695	614	554	1309	1259	1158	995	869	768	693
20,001 - 25,000	1	7	245	238	383	372	2277	2189	2014	1729	1510	1335	1204	2846	2736	2518	2161	1888	1669	1505
	2,3		245	238	383	372	2123	2041	1878	1612	1408	1245	1123	2654	2551	2348	2015	1760	1556	1404
	4,5		245	238	383	372	2006	1929	1775	1524	1331	1177	1061	2508	2411	2219	1905	1664	1471	1326
	6-9		188	183	295	286	1292	1242	1143	981	857	758	683	1615	1553	1429	1226	1071	948	854
25,001 - 40,000	1	8	274	266	428	416	2596	2496	2296	1972	1722	1523	1373	3245	3120	2870	2465	2153	1904	1716
	2,3		274	266	428	416	2417	2324	2138	1836	1604	1418	1278	3021	2905	2673	2295	2005	1773	1598
	4,5		274	266	428	416	2284	2196	2020	1735	1515	1340	1208	2855	2745	2525	2169	1894	1675	1510
	6-9		209	203	327	317	1460	1404	1292	1109	969	856	772	1825	1755	1615	1386	1211	1070	965
40,001 - 65,000	1	10	321	312	503	488	3352	3223	2965	2546	2224	1966	1773	4190	4029	3706	3183	2780	2458	2216
	2,3		321	312	503	488	3118	2998	2758	2368	2069	1829	1649	3898	3748	3448	2960	2586	2286	2061
	4,5		321	312	503	488	2942	2829	2603	2235	1952	1726	1556	3678	3536	3254	2794	2440	2158	1945
	6-9		244	237	381	370	1860	1788	1645	1413	1234	1091	983	2325	2235	2056	1766	1543	1364	1229
65,001 - 90,000	1	11	350	340	548	532	3652	3512	3231	2774	2423	2142	1932	4565	4390	4039	3468	3029	2678	2415
	2,3		350	340	548	532	3396	3265	3004	2579	2253	1992	1796	4245	4081	3755	3224	2816	2490	2245
	4,5		350	340	548	532	3203	3080	2834	2433	2125	1879	1694	4004	3850	3543	3041	2656	2349	2118
	6-9		265	257	414	402	2018	1940	1785	1533	1339	1183	1067	2523	2425	2231	1916	1674	1479	1334
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	2,3		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	4,5		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	6-9		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 66
\$2000 Deductible	\$107
\$3000 Deductible	\$136
\$4000 Deductible	\$155
\$5000 Deductible	\$172

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 2 - FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
															TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS					
			ALL VEHICLES				TRUCKS													
			Fire,Theft & CAC	Comprehensive	DEDUCTIBLES								DEDUCTIBLES							
			300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000		
\$ 0 - 4,500	1	1	80	75	122	117	454	437	402	345	302	267	240	568	546	503	431	378	334	300
	2,3		80	75	122	117	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	4,5		80	75	122	117	421	405	373	320	279	247	223	526	506	466	400	349	309	279
	6-9		69	64	105	100	330	317	292	250	219	193	174	413	396	365	313	274	241	218
4,501 - 6,000	1	2	89	84	137	132	473	455	419	359	314	278	250	591	569	524	449	393	348	313
	2,3		89	84	137	132	452	435	400	344	300	265	239	565	544	500	430	375	331	299
	4,5		89	84	137	132	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	6-9		76	71	116	111	340	327	301	258	226	199	180	425	409	376	323	283	249	225
6,001 - 8,000	1	3	89	84	137	132	537	516	475	408	356	315	284	671	645	594	510	445	394	355
	2,3		89	84	137	132	512	492	453	389	339	300	271	640	615	566	486	424	375	339
	4,5		89	84	137	132	492	473	435	374	326	289	260	615	591	544	468	408	361	325
	6-9		76	71	116	111	373	359	330	284	248	219	197	466	449	413	355	310	274	246
8,001 - 10,000	1	4	120	115	185	180	756	727	669	574	502	443	400	945	909	836	718	628	554	500
	2,3		120	115	185	180	713	686	631	542	473	418	377	891	858	789	678	591	523	471
	4,5		120	115	185	180	682	656	604	518	453	400	361	853	820	755	648	566	500	451
	6-9		98	93	150	145	489	470	432	371	324	287	259	611	588	540	464	405	359	324
10,001 - 15,000	1	5	161	156	250	243	1101	1059	974	837	731	646	582	1376	1324	1218	1046	914	808	728
	2,3		161	156	250	243	1034	994	914	785	686	606	547	1293	1243	1143	981	858	758	684
	4,5		161	156	250	243	984	946	870	747	653	577	520	1230	1183	1088	934	816	721	650
	6-9		127	122	197	191	672	646	594	510	446	394	355	840	808	743	638	558	493	444
15,001 - 20,000	1	6	228	221	355	345	1812	1742	1603	1376	1202	1063	958	2265	2178	2004	1720	1503	1329	1198
	2,3		228	221	355	345	1692	1627	1497	1285	1123	992	895	2115	2034	1871	1606	1404	1240	1119
	4,5		228	221	355	345	1602	1540	1417	1217	1063	939	847	2003	1925	1771	1521	1329	1174	1059
	6-9		175	170	274	266	1047	1007	926	796	695	614	554	1309	1259	1158	995	869	768	693
20,001 - 25,000	1	7	245	238	383	372	2277	2189	2014	1729	1510	1335	1204	2846	2736	2518	2161	1888	1669	1505
	2,3		245	238	383	372	2123	2041	1878	1612	1408	1245	1123	2654	2551	2348	2015	1760	1556	1404
	4,5		245	238	383	372	2006	1929	1775	1524	1331	1177	1061	2508	2411	2219	1905	1664	1471	1326
	6-9		188	183	295	286	1292	1242	1143	981	857	758	683	1615	1553	1429	1226	1071	948	854
25,001 - 40,000	1	8	274	266	428	416	2596	2496	2296	1972	1722	1523	1373	3245	3120	2870	2465	2153	1904	1716
	2,3		274	266	428	416	2417	2324	2138	1836	1604	1418	1278	3021	2905	2673	2295	2005	1773	1598
	4,5		274	266	428	416	2284	2196	2020	1735	1515	1340	1208	2855	2745	2525	2169	1894	1675	1510
	6-9		209	203	327	317	1460	1404	1292	1109	969	856	772	1825	1755	1615	1386	1211	1070	965
40,001 - 65,000	1	10	321	312	503	488	3352	3223	2965	2546	2224	1966	1773	4190	4029	3706	3183	2780	2458	2216
	2,3		321	312	503	488	3118	2998	2758	2368	2069	1829	1649	3898	3748	3448	2960	2586	2286	2061
	4,5		321	312	503	488	2942	2829	2603	2235	1952	1726	1556	3678	3536	3254	2794	2440	2158	1945
	6-9		244	237	381	370	1860	1788	1645	1413	1234	1091	983	2325	2235	2056	1766	1543	1364	1229
65,001 - 90,000	1	11	350	340	548	532	3652	3512	3231	2774	2423	2142	1932	4565	4390	4039	3468	3029	2678	2415
	2,3		350	340	548	532	3396	3265	3004	2579	2253	1992	1796	4245	4081	3755	3224	2816	2490	2245
	4,5		350	340	548	532	3203	3080	2834	2433	2125	1879	1694	4004	3850	3543	3041	2656	2349	2118
	6-9		265	257	414	402	2018	1940	1785	1533	1339	1183	1067	2523	2425	2231	1916	1674	1479	1334
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	2,3		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	4,5		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	6-9		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 66
\$2000 Deductible	\$107
\$3000 Deductible	\$136
\$4000 Deductible	\$155
\$5000 Deductible	\$172

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 3 - FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS								TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS					
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES					
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	80	75	122	117	454	437	402	345	302	267	240	568	546	503	431	378	334	300
	2,3		80	75	122	117	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	4,5		80	75	122	117	421	405	373	320	279	247	223	526	506	466	400	349	309	279
	6-9		69	64	105	100	330	317	292	250	219	193	174	413	396	365	313	274	241	218
4,501 - 6,000	1	2	89	84	137	132	473	455	419	359	314	278	250	591	569	524	449	393	348	313
	2,3		89	84	137	132	452	435	400	344	300	265	239	565	544	500	430	375	331	299
	4,5		89	84	137	132	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	6-9		76	71	116	111	340	327	301	258	226	199	180	425	409	376	323	283	249	225
6,001 - 8,000	1	3	89	84	137	132	537	516	475	408	356	315	284	671	645	594	510	445	394	355
	2,3		89	84	137	132	512	492	453	389	339	300	271	640	615	566	486	424	375	339
	4,5		89	84	137	132	492	473	435	374	326	289	260	615	591	544	468	408	361	325
	6-9		76	71	116	111	373	359	330	284	248	219	197	466	449	413	355	310	274	246
8,001 - 10,000	1	4	120	115	185	180	756	727	669	574	502	443	400	945	909	836	718	628	554	500
	2,3		120	115	185	180	713	686	631	542	473	418	377	891	858	789	678	591	523	471
	4,5		120	115	185	180	682	656	604	518	453	400	361	853	820	755	648	566	500	451
	6-9		98	93	150	145	489	470	432	371	324	287	259	611	588	540	464	405	359	324
10,001 - 15,000	1	5	161	156	250	243	1101	1059	974	837	731	646	582	1376	1324	1218	1046	914	808	728
	2,3		161	156	250	243	1034	994	914	785	686	606	547	1293	1243	1143	981	858	758	684
	4,5		161	156	250	243	984	946	870	747	653	577	520	1230	1183	1088	934	816	721	650
	6-9		127	122	197	191	672	646	594	510	446	394	355	840	808	743	638	558	493	444
15,001 - 20,000	1	6	228	221	355	345	1812	1742	1603	1376	1202	1063	958	2265	2178	2004	1720	1503	1329	1198
	2,3		228	221	355	345	1692	1627	1497	1285	1123	992	895	2115	2034	1871	1606	1404	1240	1119
	4,5		228	221	355	345	1602	1540	1417	1217	1063	939	847	2003	1925	1771	1521	1329	1174	1059
	6-9		175	170	274	266	1047	1007	926	796	695	614	554	1309	1259	1158	995	869	768	693
20,001 - 25,000	1	7	245	238	383	372	2277	2189	2014	1729	1510	1335	1204	2846	2736	2518	2161	1888	1669	1505
	2,3		245	238	383	372	2123	2041	1878	1612	1408	1245	1123	2654	2551	2348	2015	1760	1556	1404
	4,5		245	238	383	372	2006	1929	1775	1524	1331	1177	1061	2508	2411	2219	1905	1664	1471	1326
	6-9		188	183	295	286	1292	1242	1143	981	857	758	683	1615	1553	1429	1226	1071	948	854
25,001 - 40,000	1	8	274	266	428	416	2596	2496	2296	1972	1722	1523	1373	3245	3120	2870	2465	2153	1904	1716
	2,3		274	266	428	416	2417	2324	2138	1836	1604	1418	1278	3021	2905	2673	2295	2005	1773	1598
	4,5		274	266	428	416	2284	2196	2020	1735	1515	1340	1208	2855	2745	2525	2169	1894	1675	1510
	6-9		209	203	327	317	1460	1404	1292	1109	969	856	772	1825	1755	1615	1386	1211	1070	965
40,001 - 65,000	1	10	321	312	503	488	3352	3223	2965	2546	2224	1966	1773	4190	4029	3706	3183	2780	2458	2216
	2,3		321	312	503	488	3118	2998	2758	2368	2069	1829	1649	3898	3748	3448	2960	2586	2286	2061
	4,5		321	312	503	488	2942	2829	2603	2235	1952	1726	1556	3678	3536	3254	2794	2440	2158	1945
	6-9		244	237	381	370	1860	1788	1645	1413	1234	1091	983	2325	2235	2056	1766	1543	1364	1229
65,001 - 90,000	1	11	350	340	548	532	3652	3512	3231	2774	2423	2142	1932	4565	4390	4039	3468	3029	2678	2415
	2,3		350	340	548	532	3396	3265	3004	2579	2253	1992	1796	4245	4081	3755	3224	2816	2490	2245
	4,5		350	340	548	532	3203	3080	2834	2433	2125	1879	1694	4004	3850	3543	3041	2656	2349	2118
	6-9		265	257	414	402	2018	1940	1785	1533	1339	1183	1067	2523	2425	2231	1916	1674	1479	1334
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	2,3		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	4,5		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	6-9		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For Stated Amount rating refer to Rule 42.

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 66
\$2000 Deductible	\$107
\$3000 Deductible	\$136
\$4000 Deductible	\$155
\$5000 Deductible	\$172

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 4 - FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
															TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS					
			ALL VEHICLES				TRUCKS													
			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	80	75	122	117	454	437	402	345	302	267	240	568	546	503	431	378	334	300
	2,3		80	75	122	117	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	4,5		80	75	122	117	421	405	373	320	279	247	223	526	506	466	400	349	309	279
	6-9		69	64	105	100	330	317	292	250	219	193	174	413	396	365	313	274	241	218
4,501 - 6,000	1	2	89	84	137	132	473	455	419	359	314	278	250	591	569	524	449	393	348	313
	2,3		89	84	137	132	452	435	400	344	300	265	239	565	544	500	430	375	331	299
	4,5		89	84	137	132	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	6-9		76	71	116	111	340	327	301	258	226	199	180	425	409	376	323	283	249	225
6,001 - 8,000	1	3	89	84	137	132	537	516	475	408	356	315	284	671	645	594	510	445	394	355
	2,3		89	84	137	132	512	492	453	389	339	300	271	640	615	566	486	424	375	339
	4,5		89	84	137	132	492	473	435	374	326	289	260	615	591	544	468	408	361	325
	6-9		76	71	116	111	373	359	330	284	248	219	197	466	449	413	355	310	274	246
8,001 - 10,000	1	4	120	115	185	180	756	727	669	574	502	443	400	945	909	836	718	628	554	500
	2,3		120	115	185	180	713	686	631	542	473	418	377	891	858	789	678	591	523	471
	4,5		120	115	185	180	682	656	604	518	453	400	361	853	820	755	648	566	500	451
	6-9		98	93	150	145	489	470	432	371	324	287	259	611	588	540	464	405	359	324
10,001 - 15,000	1	5	161	156	250	243	1101	1059	974	837	731	646	582	1376	1324	1218	1046	914	808	728
	2,3		161	156	250	243	1034	994	914	785	686	606	547	1293	1243	1143	981	858	758	684
	4,5		161	156	250	243	984	946	870	747	653	577	520	1230	1183	1088	934	816	721	650
	6-9		127	122	197	191	672	646	594	510	446	394	355	840	808	743	638	558	493	444
15,001 - 20,000	1	6	228	221	355	345	1812	1742	1603	1376	1202	1063	958	2265	2178	2004	1720	1503	1329	1198
	2,3		228	221	355	345	1692	1627	1497	1285	1123	992	895	2115	2034	1871	1606	1404	1240	1119
	4,5		228	221	355	345	1602	1540	1417	1217	1063	939	847	2003	1925	1771	1521	1329	1174	1059
	6-9		175	170	274	266	1047	1007	926	796	695	614	554	1309	1259	1158	995	869	768	693
20,001 - 25,000	1	7	245	238	383	372	2277	2189	2014	1729	1510	1335	1204	2846	2736	2518	2161	1888	1669	1505
	2,3		245	238	383	372	2123	2041	1878	1612	1408	1245	1123	2654	2551	2348	2015	1760	1556	1404
	4,5		245	238	383	372	2006	1929	1775	1524	1331	1177	1061	2508	2411	2219	1905	1664	1471	1326
	6-9		188	183	295	286	1292	1242	1143	981	857	758	683	1615	1553	1429	1226	1071	948	854
25,001 - 40,000	1	8	274	266	428	416	2596	2496	2296	1972	1722	1523	1373	3245	3120	2870	2465	2153	1904	1716
	2,3		274	266	428	416	2417	2324	2138	1836	1604	1418	1278	3021	2905	2673	2295	2005	1773	1598
	4,5		274	266	428	416	2284	2196	2020	1735	1515	1340	1208	2855	2745	2525	2169	1894	1675	1510
	6-9		209	203	327	317	1460	1404	1292	1109	969	856	772	1825	1755	1615	1386	1211	1070	965
40,001 - 65,000	1	10	321	312	503	488	3352	3223	2965	2546	2224	1966	1773	4190	4029	3706	3183	2780	2458	2216
	2,3		321	312	503	488	3118	2998	2758	2368	2069	1829	1649	3898	3748	3448	2960	2586	2286	2061
	4,5		321	312	503	488	2942	2829	2603	2235	1952	1726	1556	3678	3536	3254	2794	2440	2158	1945
	6-9		244	237	381	370	1860	1788	1645	1413	1234	1091	983	2325	2235	2056	1766	1543	1364	1229
65,001 - 90,000	1	11	350	340	548	532	3652	3512	3231	2774	2423	2142	1932	4565	4390	4039	3468	3029	2678	2415
	2,3		350	340	548	532	3396	3265	3004	2579	2253	1992	1796	4245	4081	3755	3224	2816	2490	2245
	4,5		350	340	548	532	3203	3080	2834	2433	2125	1879	1694	4004	3850	3543	3041	2656	2349	2118
	6-9		265	257	414	402	2018	1940	1785	1533	1339	1183	1067	2523	2425	2231	1916	1674	1479	1334
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	2,3		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	4,5		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	6-9		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For Stated Amount rating refer to Rule 42.

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 66
\$2000 Deductible	\$107
\$3000 Deductible	\$136
\$4000 Deductible	\$155
\$5000 Deductible	\$172

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 5 - 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	80	75	122	117	454	437	402	345	302	267	240	568	546	503	431	378	334	300
	2,3		80	75	122	117	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	4,5		80	75	122	117	421	405	373	320	279	247	223	526	506	466	400	349	309	279
	6-9		69	64	105	100	330	317	292	250	219	193	174	413	396	365	313	274	241	218
4,501 - 6,000	1	2	89	84	137	132	473	455	419	359	314	278	250	591	569	524	449	393	348	313
	2,3		89	84	137	132	452	435	400	344	300	265	239	565	544	500	430	375	331	299
	4,5		89	84	137	132	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	6-9		76	71	116	111	340	327	301	258	226	199	180	425	409	376	323	283	249	225
6,001 - 8,000	1	3	89	84	137	132	537	516	475	408	356	315	284	671	645	594	510	445	394	355
	2,3		89	84	137	132	512	492	453	389	339	300	271	640	615	566	486	424	375	339
	4,5		89	84	137	132	492	473	435	374	326	289	260	615	591	544	468	408	361	325
	6-9		76	71	116	111	373	359	330	284	248	219	197	466	449	413	355	310	274	246
8,001 - 10,000	1	4	120	115	185	180	756	727	669	574	502	443	400	945	909	836	718	628	554	500
	2,3		120	115	185	180	713	686	631	542	473	418	377	891	858	789	678	591	523	471
	4,5		120	115	185	180	682	656	604	518	453	400	361	853	820	755	648	566	500	451
	6-9		98	93	150	145	489	470	432	371	324	287	259	611	588	540	464	405	359	324
10,001 - 15,000	1	5	161	156	250	243	1101	1059	974	837	731	646	582	1376	1324	1218	1046	914	808	728
	2,3		161	156	250	243	1034	994	914	785	686	606	547	1293	1243	1143	981	858	758	684
	4,5		161	156	250	243	984	946	870	747	653	577	520	1230	1183	1088	934	816	721	650
	6-9		127	122	197	191	672	646	594	510	446	394	355	840	808	743	638	558	493	444
15,001 - 20,000	1	6	228	221	355	345	1812	1742	1603	1376	1202	1063	958	2265	2178	2004	1720	1503	1329	1198
	2,3		228	221	355	345	1692	1627	1497	1285	1123	992	895	2115	2034	1871	1606	1404	1240	1119
	4,5		228	221	355	345	1602	1540	1417	1217	1063	939	847	2003	1925	1771	1521	1329	1174	1059
	6-9		175	170	274	266	1047	1007	926	796	695	614	554	1309	1259	1158	995	869	768	693
20,001 - 25,000	1	7	245	238	383	372	2277	2189	2014	1729	1510	1335	1204	2846	2736	2518	2161	1888	1669	1505
	2,3		245	238	383	372	2123	2041	1878	1612	1408	1245	1123	2654	2551	2348	2015	1760	1556	1404
	4,5		245	238	383	372	2006	1929	1775	1524	1331	1177	1061	2508	2411	2219	1905	1664	1471	1326
	6-9		188	183	295	286	1292	1242	1143	981	857	758	683	1615	1553	1429	1226	1071	948	854
25,001 - 40,000	1	8	274	266	428	416	2596	2496	2296	1972	1722	1523	1373	3245	3120	2870	2465	2153	1904	1716
	2,3		274	266	428	416	2417	2324	2138	1836	1604	1418	1278	3021	2905	2673	2295	2005	1773	1598
	4,5		274	266	428	416	2284	2196	2020	1735	1515	1340	1208	2855	2745	2525	2169	1894	1675	1510
	6-9		209	203	327	317	1460	1404	1292	1109	969	856	772	1825	1755	1615	1386	1211	1070	965
40,001 - 65,000	1	10	321	312	503	488	3352	3223	2965	2546	2224	1966	1773	4190	4029	3706	3183	2780	2458	2216
	2,3		321	312	503	488	3118	2998	2758	2368	2069	1829	1649	3898	3748	3448	2960	2586	2286	2061
	4,5		321	312	503	488	2942	2829	2603	2235	1952	1726	1556	3678	3536	3254	2794	2440	2158	1945
	6-9		244	237	381	370	1860	1788	1645	1413	1234	1091	983	2325	2235	2056	1766	1543	1364	1229
65,001 - 90,000	1	11	350	340	548	532	3652	3512	3231	2774	2423	2142	1932	4565	4390	4039	3468	3029	2678	2415
	2,3		350	340	548	532	3396	3265	3004	2579	2253	1992	1796	4245	4081	3755	3224	2816	2490	2245
	4,5		350	340	548	532	3203	3080	2834	2433	2125	1879	1694	4004	3850	3543	3041	2656	2349	2118
	6-9		265	257	414	402	2018	1940	1785	1533	1339	1183	1067	2523	2425	2231	1916	1674	1479	1334
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	2,3		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	4,5		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	6-9		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For Stated Amount rating refer to Rule 42.

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 66
\$2000 Deductible	\$107
\$3000 Deductible	\$136
\$4000 Deductible	\$155
\$5000 Deductible	\$172

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 6 - FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
															TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS					
			ALL VEHICLES				TRUCKS													
			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	80	75	122	117	454	437	402	345	302	267	240	568	546	503	431	378	334	300
	2,3		80	75	122	117	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	4,5		80	75	122	117	421	405	373	320	279	247	223	526	506	466	400	349	309	279
	6-9		69	64	105	100	330	317	292	250	219	193	174	413	396	365	313	274	241	218
4,501 - 6,000	1	2	89	84	137	132	473	455	419	359	314	278	250	591	569	524	449	393	348	313
	2,3		89	84	137	132	452	435	400	344	300	265	239	565	544	500	430	375	331	299
	4,5		89	84	137	132	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	6-9		76	71	116	111	340	327	301	258	226	199	180	425	409	376	323	283	249	225
6,001 - 8,000	1	3	89	84	137	132	537	516	475	408	356	315	284	671	645	594	510	445	394	355
	2,3		89	84	137	132	512	492	453	389	339	300	271	640	615	566	486	424	375	339
	4,5		89	84	137	132	492	473	435	374	326	289	260	615	591	544	468	408	361	325
	6-9		76	71	116	111	373	359	330	284	248	219	197	466	449	413	355	310	274	246
8,001 - 10,000	1	4	120	115	185	180	756	727	669	574	502	443	400	945	909	836	718	628	554	500
	2,3		120	115	185	180	713	686	631	542	473	418	377	891	858	789	678	591	523	471
	4,5		120	115	185	180	682	656	604	518	453	400	361	853	820	755	648	566	500	451
	6-9		98	93	150	145	489	470	432	371	324	287	259	611	588	540	464	405	359	324
10,001 - 15,000	1	5	161	156	250	243	1101	1059	974	837	731	646	582	1376	1324	1218	1046	914	808	728
	2,3		161	156	250	243	1034	994	914	785	686	606	547	1293	1243	1143	981	858	758	684
	4,5		161	156	250	243	984	946	870	747	653	577	520	1230	1183	1088	934	816	721	650
	6-9		127	122	197	191	672	646	594	510	446	394	355	840	808	743	638	558	493	444
15,001 - 20,000	1	6	228	221	355	345	1812	1742	1603	1376	1202	1063	958	2265	2178	2004	1720	1503	1329	1198
	2,3		228	221	355	345	1692	1627	1497	1285	1123	992	895	2115	2034	1871	1606	1404	1240	1119
	4,5		228	221	355	345	1602	1540	1417	1217	1063	939	847	2003	1925	1771	1521	1329	1174	1059
	6-9		175	170	274	266	1047	1007	926	796	695	614	554	1309	1259	1158	995	869	768	693
20,001 - 25,000	1	7	245	238	383	372	2277	2189	2014	1729	1510	1335	1204	2846	2736	2518	2161	1888	1669	1505
	2,3		245	238	383	372	2123	2041	1878	1612	1408	1245	1123	2654	2551	2348	2015	1760	1556	1404
	4,5		245	238	383	372	2006	1929	1775	1524	1331	1177	1061	2508	2411	2219	1905	1664	1471	1326
	6-9		188	183	295	286	1292	1242	1143	981	857	758	683	1615	1553	1429	1226	1071	948	854
25,001 - 40,000	1	8	274	266	428	416	2596	2496	2296	1972	1722	1523	1373	3245	3120	2870	2465	2153	1904	1716
	2,3		274	266	428	416	2417	2324	2138	1836	1604	1418	1278	3021	2905	2673	2295	2005	1773	1598
	4,5		274	266	428	416	2284	2196	2020	1735	1515	1340	1208	2855	2745	2525	2169	1894	1675	1510
	6-9		209	203	327	317	1460	1404	1292	1109	969	856	772	1825	1755	1615	1386	1211	1070	965
40,001 - 65,000	1	10	321	312	503	488	3352	3223	2965	2546	2224	1966	1773	4190	4029	3706	3183	2780	2458	2216
	2,3		321	312	503	488	3118	2998	2758	2368	2069	1829	1649	3898	3748	3448	2960	2586	2286	2061
	4,5		321	312	503	488	2942	2829	2603	2235	1952	1726	1556	3678	3536	3254	2794	2440	2158	1945
	6-9		244	237	381	370	1860	1788	1645	1413	1234	1091	983	2325	2235	2056	1766	1543	1364	1229
65,001 - 90,000	1	11	350	340	548	532	3652	3512	3231	2774	2423	2142	1932	4565	4390	4039	3468	3029	2678	2415
	2,3		350	340	548	532	3396	3265	3004	2579	2253	1992	1796	4245	4081	3755	3224	2816	2490	2245
	4,5		350	340	548	532	3203	3080	2834	2433	2125	1879	1694	4004	3850	3543	3041	2656	2349	2118
	6-9		265	257	414	402	2018	1940	1785	1533	1339	1183	1067	2523	2425	2231	1916	1674	1479	1334
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	2,3		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	4,5		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	6-9		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For Stated Amount rating refer to Rule 42.

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 66
\$2000 Deductible	\$107
\$3000 Deductible	\$136
\$4000 Deductible	\$155
\$5000 Deductible	\$172

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 7 - 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	80	75	122	117	454	437	402	345	302	267	240	568	546	503	431	378	334	300
	2,3		80	75	122	117	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	4,5		80	75	122	117	421	405	373	320	279	247	223	526	506	466	400	349	309	279
	6-9		69	64	105	100	330	317	292	250	219	193	174	413	396	365	313	274	241	218
4,501 - 6,000	1	2	89	84	137	132	473	455	419	359	314	278	250	591	569	524	449	393	348	313
	2,3		89	84	137	132	452	435	400	344	300	265	239	565	544	500	430	375	331	299
	4,5		89	84	137	132	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	6-9		76	71	116	111	340	327	301	258	226	199	180	425	409	376	323	283	249	225
6,001 - 8,000	1	3	89	84	137	132	537	516	475	408	356	315	284	671	645	594	510	445	394	355
	2,3		89	84	137	132	512	492	453	389	339	300	271	640	615	566	486	424	375	339
	4,5		89	84	137	132	492	473	435	374	326	289	260	615	591	544	468	408	361	325
	6-9		76	71	116	111	373	359	330	284	248	219	197	466	449	413	355	310	274	246
8,001 - 10,000	1	4	120	115	185	180	756	727	669	574	502	443	400	945	909	836	718	628	554	500
	2,3		120	115	185	180	713	686	631	542	473	418	377	891	858	789	678	591	523	471
	4,5		120	115	185	180	682	656	604	518	453	400	361	853	820	755	648	566	500	451
	6-9		98	93	150	145	489	470	432	371	324	287	259	611	588	540	464	405	359	324
10,001 - 15,000	1	5	161	156	250	243	1101	1059	974	837	731	646	582	1376	1324	1218	1046	914	808	728
	2,3		161	156	250	243	1034	994	914	785	686	606	547	1293	1243	1143	981	858	758	684
	4,5		161	156	250	243	984	946	870	747	653	577	520	1230	1183	1088	934	816	721	650
	6-9		127	122	197	191	672	646	594	510	446	394	355	840	808	743	638	558	493	444
15,001 - 20,000	1	6	228	221	355	345	1812	1742	1603	1376	1202	1063	958	2265	2178	2004	1720	1503	1329	1198
	2,3		228	221	355	345	1692	1627	1497	1285	1123	992	895	2115	2034	1871	1606	1404	1240	1119
	4,5		228	221	355	345	1602	1540	1417	1217	1063	939	847	2003	1925	1771	1521	1329	1174	1059
	6-9		175	170	274	266	1047	1007	926	796	695	614	554	1309	1259	1158	995	869	768	693
20,001 - 25,000	1	7	245	238	383	372	2277	2189	2014	1729	1510	1335	1204	2846	2736	2518	2161	1888	1669	1505
	2,3		245	238	383	372	2123	2041	1878	1612	1408	1245	1123	2654	2551	2348	2015	1760	1556	1404
	4,5		245	238	383	372	2006	1929	1775	1524	1331	1177	1061	2508	2411	2219	1905	1664	1471	1326
	6-9		188	183	295	286	1292	1242	1143	981	857	758	683	1615	1553	1429	1226	1071	948	854
25,001 - 40,000	1	8	274	266	428	416	2596	2496	2296	1972	1722	1523	1373	3245	3120	2870	2465	2153	1904	1716
	2,3		274	266	428	416	2417	2324	2138	1836	1604	1418	1278	3021	2905	2673	2295	2005	1773	1598
	4,5		274	266	428	416	2284	2196	2020	1735	1515	1340	1208	2855	2745	2525	2169	1894	1675	1510
	6-9		209	203	327	317	1460	1404	1292	1109	969	856	772	1825	1755	1615	1386	1211	1070	965
40,001 - 65,000	1	10	321	312	503	488	3352	3223	2965	2546	2224	1966	1773	4190	4029	3706	3183	2780	2458	2216
	2,3		321	312	503	488	3118	2998	2758	2368	2069	1829	1649	3898	3748	3448	2960	2586	2286	2061
	4,5		321	312	503	488	2942	2829	2603	2235	1952	1726	1556	3678	3536	3254	2794	2440	2158	1945
	6-9		244	237	381	370	1860	1788	1645	1413	1234	1091	983	2325	2235	2056	1766	1543	1364	1229
65,001 - 90,000	1	11	350	340	548	532	3652	3512	3231	2774	2423	2142	1932	4565	4390	4039	3468	3029	2678	2415
	2,3		350	340	548	532	3396	3265	3004	2579	2253	1992	1796	4245	4081	3755	3224	2816	2490	2245
	4,5		350	340	548	532	3203	3080	2834	2433	2125	1879	1694	4004	3850	3543	3041	2656	2349	2118
	6-9		265	257	414	402	2018	1940	1785	1533	1339	1183	1067	2523	2425	2231	1916	1674	1479	1334
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	2,3		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	4,5		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	6-9		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For Stated Amount rating refer to Rule 42.

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 66
\$2000 Deductible	\$107
\$3000 Deductible	\$136
\$4000 Deductible	\$155
\$5000 Deductible	\$172

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 8 - 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	80	75	122	117	454	437	402	345	302	267	240	568	546	503	431	378	334	300
	2,3		80	75	122	117	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	4,5		80	75	122	117	421	405	373	320	279	247	223	526	506	466	400	349	309	279
	6-9		69	64	105	100	330	317	292	250	219	193	174	413	396	365	313	274	241	218
4,501 - 6,000	1	2	89	84	137	132	473	455	419	359	314	278	250	591	569	524	449	393	348	313
	2,3		89	84	137	132	452	435	400	344	300	265	239	565	544	500	430	375	331	299
	4,5		89	84	137	132	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	6-9		76	71	116	111	340	327	301	258	226	199	180	425	409	376	323	283	249	225
6,001 - 8,000	1	3	89	84	137	132	537	516	475	408	356	315	284	671	645	594	510	445	394	355
	2,3		89	84	137	132	512	492	453	389	339	300	271	640	615	566	486	424	375	339
	4,5		89	84	137	132	492	473	435	374	326	289	260	615	591	544	468	408	361	325
	6-9		76	71	116	111	373	359	330	284	248	219	197	466	449	413	355	310	274	246
8,001 - 10,000	1	4	120	115	185	180	756	727	669	574	502	443	400	945	909	836	718	628	554	500
	2,3		120	115	185	180	713	686	631	542	473	418	377	891	858	789	678	591	523	471
	4,5		120	115	185	180	682	656	604	518	453	400	361	853	820	755	648	566	500	451
	6-9		98	93	150	145	489	470	432	371	324	287	259	611	588	540	464	405	359	324
10,001 - 15,000	1	5	161	156	250	243	1101	1059	974	837	731	646	582	1376	1324	1218	1046	914	808	728
	2,3		161	156	250	243	1034	994	914	785	686	606	547	1293	1243	1143	981	858	758	684
	4,5		161	156	250	243	984	946	870	747	653	577	520	1230	1183	1088	934	816	721	650
	6-9		127	122	197	191	672	646	594	510	446	394	355	840	808	743	638	558	493	444
15,001 - 20,000	1	6	228	221	355	345	1812	1742	1603	1376	1202	1063	958	2265	2178	2004	1720	1503	1329	1198
	2,3		228	221	355	345	1692	1627	1497	1285	1123	992	895	2115	2034	1871	1606	1404	1240	1119
	4,5		228	221	355	345	1602	1540	1417	1217	1063	939	847	2003	1925	1771	1521	1329	1174	1059
	6-9		175	170	274	266	1047	1007	926	796	695	614	554	1309	1259	1158	995	869	768	693
20,001 - 25,000	1	7	245	238	383	372	2277	2189	2014	1729	1510	1335	1204	2846	2736	2518	2161	1888	1669	1505
	2,3		245	238	383	372	2123	2041	1878	1612	1408	1245	1123	2654	2551	2348	2015	1760	1556	1404
	4,5		245	238	383	372	2006	1929	1775	1524	1331	1177	1061	2508	2411	2219	1905	1664	1471	1326
	6-9		188	183	295	286	1292	1242	1143	981	857	758	683	1615	1553	1429	1226	1071	948	854
25,001 - 40,000	1	8	274	266	428	416	2596	2496	2296	1972	1722	1523	1373	3245	3120	2870	2465	2153	1904	1716
	2,3		274	266	428	416	2417	2324	2138	1836	1604	1418	1278	3021	2905	2673	2295	2005	1773	1598
	4,5		274	266	428	416	2284	2196	2020	1735	1515	1340	1208	2855	2745	2525	2169	1894	1675	1510
	6-9		209	203	327	317	1460	1404	1292	1109	969	856	772	1825	1755	1615	1386	1211	1070	965
40,001 - 65,000	1	10	321	312	503	488	3352	3223	2965	2546	2224	1966	1773	4190	4029	3706	3183	2780	2458	2216
	2,3		321	312	503	488	3118	2998	2758	2368	2069	1829	1649	3898	3748	3448	2960	2586	2286	2061
	4,5		321	312	503	488	2942	2829	2603	2235	1952	1726	1556	3678	3536	3254	2794	2440	2158	1945
	6-9		244	237	381	370	1860	1788	1645	1413	1234	1091	983	2325	2235	2056	1766	1543	1364	1229
65,001 - 90,000	1	11	350	340	548	532	3652	3512	3231	2774	2423	2142	1932	4565	4390	4039	3468	3029	2678	2415
	2,3		350	340	548	532	3396	3265	3004	2579	2253	1992	1796	4245	4081	3755	3224	2816	2490	2245
	4,5		350	340	548	532	3203	3080	2834	2433	2125	1879	1694	4004	3850	3543	3041	2656	2349	2118
	6-9		265	257	414	402	2018	1940	1785	1533	1339	1183	1067	2523	2425	2231	1916	1674	1479	1334
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	2,3		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	4,5		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	6-9		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For Stated Amount rating refer to Rule 42.

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 66
\$2000 Deductible	\$107
\$3000 Deductible	\$136
\$4000 Deductible	\$155
\$5000 Deductible	\$172

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 9 - 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	80	75	122	117	454	437	402	345	302	267	240	568	546	503	431	378	334	300
	2,3		80	75	122	117	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	4,5		80	75	122	117	421	405	373	320	279	247	223	526	506	466	400	349	309	279
	6-9		69	64	105	100	330	317	292	250	219	193	174	413	396	365	313	274	241	218
4,501 - 6,000	1	2	89	84	137	132	473	455	419	359	314	278	250	591	569	524	449	393	348	313
	2,3		89	84	137	132	452	435	400	344	300	265	239	565	544	500	430	375	331	299
	4,5		89	84	137	132	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	6-9		76	71	116	111	340	327	301	258	226	199	180	425	409	376	323	283	249	225
6,001 - 8,000	1	3	89	84	137	132	537	516	475	408	356	315	284	671	645	594	510	445	394	355
	2,3		89	84	137	132	512	492	453	389	339	300	271	640	615	566	486	424	375	339
	4,5		89	84	137	132	492	473	435	374	326	289	260	615	591	544	468	408	361	325
	6-9		76	71	116	111	373	359	330	284	248	219	197	466	449	413	355	310	274	246
8,001 - 10,000	1	4	120	115	185	180	756	727	669	574	502	443	400	945	909	836	718	628	554	500
	2,3		120	115	185	180	713	686	631	542	473	418	377	891	858	789	678	591	523	471
	4,5		120	115	185	180	682	656	604	518	453	400	361	853	820	755	648	566	500	451
	6-9		98	93	150	145	489	470	432	371	324	287	259	611	588	540	464	405	359	324
10,001 - 15,000	1	5	161	156	250	243	1101	1059	974	837	731	646	582	1376	1324	1218	1046	914	808	728
	2,3		161	156	250	243	1034	994	914	785	686	606	547	1293	1243	1143	981	858	758	684
	4,5		161	156	250	243	984	946	870	747	653	577	520	1230	1183	1088	934	816	721	650
	6-9		127	122	197	191	672	646	594	510	446	394	355	840	808	743	638	558	493	444
15,001 - 20,000	1	6	228	221	355	345	1812	1742	1603	1376	1202	1063	958	2265	2178	2004	1720	1503	1329	1198
	2,3		228	221	355	345	1692	1627	1497	1285	1123	992	895	2115	2034	1871	1606	1404	1240	1119
	4,5		228	221	355	345	1602	1540	1417	1217	1063	939	847	2003	1925	1771	1521	1329	1174	1059
	6-9		175	170	274	266	1047	1007	926	796	695	614	554	1309	1259	1158	995	869	768	693
20,001 - 25,000	1	7	245	238	383	372	2277	2189	2014	1729	1510	1335	1204	2846	2736	2518	2161	1888	1669	1505
	2,3		245	238	383	372	2123	2041	1878	1612	1408	1245	1123	2654	2551	2348	2015	1760	1556	1404
	4,5		245	238	383	372	2006	1929	1775	1524	1331	1177	1061	2508	2411	2219	1905	1664	1471	1326
	6-9		188	183	295	286	1292	1242	1143	981	857	758	683	1615	1553	1429	1226	1071	948	854
25,001 - 40,000	1	8	274	266	428	416	2596	2496	2296	1972	1722	1523	1373	3245	3120	2870	2465	2153	1904	1716
	2,3		274	266	428	416	2417	2324	2138	1836	1604	1418	1278	3021	2905	2673	2295	2005	1773	1598
	4,5		274	266	428	416	2284	2196	2020	1735	1515	1340	1208	2855	2745	2525	2169	1894	1675	1510
	6-9		209	203	327	317	1460	1404	1292	1109	969	856	772	1825	1755	1615	1386	1211	1070	965
40,001 - 65,000	1	10	321	312	503	488	3352	3223	2965	2546	2224	1966	1773	4190	4029	3706	3183	2780	2458	2216
	2,3		321	312	503	488	3118	2998	2758	2368	2069	1829	1649	3898	3748	3448	2960	2586	2286	2061
	4,5		321	312	503	488	2942	2829	2603	2235	1952	1726	1556	3678	3536	3254	2794	2440	2158	1945
	6-9		244	237	381	370	1860	1788	1645	1413	1234	1091	983	2325	2235	2056	1766	1543	1364	1229
65,001 - 90,000	1	11	350	340	548	532	3652	3512	3231	2774	2423	2142	1932	4565	4390	4039	3468	3029	2678	2415
	2,3		350	340	548	532	3396	3265	3004	2579	2253	1992	1796	4245	4081	3755	3224	2816	2490	2245
	4,5		350	340	548	532	3203	3080	2834	2433	2125	1879	1694	4004	3850	3543	3041	2656	2349	2118
	6-9		265	257	414	402	2018	1940	1785	1533	1339	1183	1067	2523	2425	2231	1916	1674	1479	1334
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	2,3		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	4,5		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	6-9		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For Stated Amount rating refer to Rule 42.

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 66
\$2000 Deductible	\$107
\$3000 Deductible	\$136
\$4000 Deductible	\$155
\$5000 Deductible	\$172

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 10 - 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	80	75	122	117	454	437	402	345	302	267	240	568	546	503	431	378	334	300
	2,3		80	75	122	117	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	4,5		80	75	122	117	421	405	373	320	279	247	223	526	506	466	400	349	309	279
	6-9		69	64	105	100	330	317	292	250	219	193	174	413	396	365	313	274	241	218
4,501 - 6,000	1	2	89	84	137	132	473	455	419	359	314	278	250	591	569	524	449	393	348	313
	2,3		89	84	137	132	452	435	400	344	300	265	239	565	544	500	430	375	331	299
	4,5		89	84	137	132	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	6-9		76	71	116	111	340	327	301	258	226	199	180	425	409	376	323	283	249	225
6,001 - 8,000	1	3	89	84	137	132	537	516	475	408	356	315	284	671	645	594	510	445	394	355
	2,3		89	84	137	132	512	492	453	389	339	300	271	640	615	566	486	424	375	339
	4,5		89	84	137	132	492	473	435	374	326	289	260	615	591	544	468	408	361	325
	6-9		76	71	116	111	373	359	330	284	248	219	197	466	449	413	355	310	274	246
8,001 - 10,000	1	4	120	115	185	180	756	727	669	574	502	443	400	945	909	836	718	628	554	500
	2,3		120	115	185	180	713	686	631	542	473	418	377	891	858	789	678	591	523	471
	4,5		120	115	185	180	682	656	604	518	453	400	361	853	820	755	648	566	500	451
	6-9		98	93	150	145	489	470	432	371	324	287	259	611	588	540	464	405	359	324
10,001 - 15,000	1	5	161	156	250	243	1101	1059	974	837	731	646	582	1376	1324	1218	1046	914	808	728
	2,3		161	156	250	243	1034	994	914	785	686	606	547	1293	1243	1143	981	858	758	684
	4,5		161	156	250	243	984	946	870	747	653	577	520	1230	1183	1088	934	816	721	650
	6-9		127	122	197	191	672	646	594	510	446	394	355	840	808	743	638	558	493	444
15,001 - 20,000	1	6	228	221	355	345	1812	1742	1603	1376	1202	1063	958	2265	2178	2004	1720	1503	1329	1198
	2,3		228	221	355	345	1692	1627	1497	1285	1123	992	895	2115	2034	1871	1606	1404	1240	1119
	4,5		228	221	355	345	1602	1540	1417	1217	1063	939	847	2003	1925	1771	1521	1329	1174	1059
	6-9		175	170	274	266	1047	1007	926	796	695	614	554	1309	1259	1158	995	869	768	693
20,001 - 25,000	1	7	245	238	383	372	2277	2189	2014	1729	1510	1335	1204	2846	2736	2518	2161	1888	1669	1505
	2,3		245	238	383	372	2123	2041	1878	1612	1408	1245	1123	2654	2551	2348	2015	1760	1556	1404
	4,5		245	238	383	372	2006	1929	1775	1524	1331	1177	1061	2508	2411	2219	1905	1664	1471	1326
	6-9		188	183	295	286	1292	1242	1143	981	857	758	683	1615	1553	1429	1226	1071	948	854
25,001 - 40,000	1	8	274	266	428	416	2596	2496	2296	1972	1722	1523	1373	3245	3120	2870	2465	2153	1904	1716
	2,3		274	266	428	416	2417	2324	2138	1836	1604	1418	1278	3021	2905	2673	2295	2005	1773	1598
	4,5		274	266	428	416	2284	2196	2020	1735	1515	1340	1208	2855	2745	2525	2169	1894	1675	1510
	6-9		209	203	327	317	1460	1404	1292	1109	969	856	772	1825	1755	1615	1386	1211	1070	965
40,001 - 65,000	1	10	321	312	503	488	3352	3223	2965	2546	2224	1966	1773	4190	4029	3706	3183	2780	2458	2216
	2,3		321	312	503	488	3118	2998	2758	2368	2069	1829	1649	3898	3748	3448	2960	2586	2286	2061
	4,5		321	312	503	488	2942	2829	2603	2235	1952	1726	1556	3678	3536	3254	2794	2440	2158	1945
	6-9		244	237	381	370	1860	1788	1645	1413	1234	1091	983	2325	2235	2056	1766	1543	1364	1229
65,001 - 90,000	1	11	350	340	548	532	3652	3512	3231	2774	2423	2142	1932	4565	4390	4039	3468	3029	2678	2415
	2,3		350	340	548	532	3396	3265	3004	2579	2253	1992	1796	4245	4081	3755	3224	2816	2490	2245
	4,5		350	340	548	532	3203	3080	2834	2433	2125	1879	1694	4004	3850	3543	3041	2656	2349	2118
	6-9		265	257	414	402	2018	1940	1785	1533	1339	1183	1067	2523	2425	2231	1916	1674	1479	1334
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	2,3		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	4,5		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94
	6-9		0.88	0.85	1.37	1.33	21.09	20.28	18.65	16.02	13.99	11.38	11.15	26.36	25.34	23.32	20.02	17.49	14.22	13.94

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For Stated Amount rating refer to Rule 42.

\$ 300 Deductible	\$ 27
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 66
\$2000 Deductible	\$107
\$3000 Deductible	\$136
\$4000 Deductible	\$155
\$5000 Deductible	\$172

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 11 - FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
															TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS					
			ALL VEHICLES				TRUCKS													
			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	57	52	87	82	291	280	258	221	193	171	154	364	350	323	276	241	214	193
	2,3		57	52	87	82	284	273	251	216	188	167	150	355	341	314	270	235	209	188
	4,5		57	52	87	82	279	268	247	212	185	163	147	349	335	309	265	231	204	184
	6-9		52	47	79	74	243	234	215	185	161	143	129	304	293	269	231	201	179	161
4,501 - 6,000	1	2	63	58	95	90	298	287	264	227	198	175	158	373	359	330	284	248	219	198
	2,3		63	58	95	90	290	279	257	220	193	170	153	363	349	321	275	241	213	191
	4,5		63	58	95	90	284	273	251	216	188	167	150	355	341	314	270	235	209	188
	6-9		56	51	85	80	248	238	219	188	164	145	131	310	298	274	235	205	181	164
6,001 - 8,000	1	3	63	58	95	90	322	310	285	245	214	189	171	403	388	356	306	268	236	214
	2,3		63	58	95	90	313	301	277	238	208	184	166	391	376	346	298	260	230	208
	4,5		63	58	95	90	306	294	270	232	203	179	162	383	368	338	290	254	224	203
	6-9		56	51	85	80	260	250	230	198	173	153	138	325	313	288	248	216	191	173
8,001 - 10,000	1	4	77	72	117	112	406	390	359	308	269	238	215	508	488	449	385	336	298	269
	2,3		77	72	117	112	390	375	345	296	259	229	206	488	469	431	370	324	286	258
	4,5		77	72	117	112	378	363	334	287	250	221	200	473	454	418	359	313	276	250
	6-9		66	61	101	96	304	292	269	231	201	178	161	380	365	336	289	251	223	201
10,001 - 15,000	1	5	95	90	146	141	538	517	476	408	357	315	284	673	646	595	510	446	394	355
	2,3		95	90	146	141	512	492	453	389	339	300	271	640	615	566	486	424	375	339
	4,5		95	90	146	141	492	473	435	374	326	289	260	615	591	544	468	408	361	325
	6-9		80	75	122	117	373	359	330	284	248	219	197	466	449	413	355	310	274	246
15,001 - 20,000	1	6	126	121	195	189	807	776	714	613	535	473	427	1009	970	893	766	669	591	534
	2,3		126	121	195	189	762	733	674	579	506	447	403	953	916	843	724	633	559	504
	4,5		126	121	195	189	728	700	644	553	483	427	385	910	875	805	691	604	534	481
	6-9		102	97	157	152	517	497	457	393	343	303	273	646	621	571	491	429	379	341
20,001 - 25,000	1	7	134	129	207	201	985	947	871	748	653	578	521	1231	1184	1089	935	816	723	651
	2,3		134	129	207	201	926	890	819	703	614	543	490	1158	1113	1024	879	768	679	613
	4,5		134	129	207	201	882	848	780	670	585	517	466	1103	1060	975	838	731	646	583
	6-9		108	103	166	161	609	586	539	463	404	357	322	761	733	674	579	505	446	403
25,001 - 40,000	1	8	146	141	228	221	1106	1063	978	840	733	648	585	1383	1329	1223	1050	916	810	731
	2,3		146	141	228	221	1038	998	918	788	689	609	549	1298	1248	1148	985	861	761	686
	4,5		146	141	228	221	987	949	873	750	655	579	522	1234	1186	1091	938	819	724	653
	6-9		118	113	181	176	674	648	596	512	447	395	356	843	810	745	640	559	494	445
40,001 - 65,000	1	10	168	163	263	255	1394	1340	1233	1059	925	817	737	1743	1675	1541	1324	1156	1021	921
	2,3		168	163	263	255	1304	1254	1154	991	865	765	690	1630	1568	1443	1239	1081	956	863
	4,5		168	163	263	255	1238	1190	1095	940	821	726	655	1548	1488	1369	1175	1026	908	819
	6-9		133	128	206	200	826	794	730	627	548	484	437	1033	993	913	784	685	605	546
65,001 - 90,000	1	11	181	176	283	275	1508	1450	1334	1146	1001	885	798	1885	1813	1668	1433	1251	1106	998
	2,3		181	176	283	275	1410	1356	1248	1071	936	827	746	1763	1695	1560	1339	1170	1034	933
	4,5		181	176	283	275	1337	1286	1183	1016	887	784	707	1671	1608	1479	1270	1109	980	884
	6-9		143	138	221	215	886	852	784	673	588	520	469	1108	1065	980	841	735	650	586
Charge per \$1000 over \$90,000	1	12	0.41	0.40	0.64	0.62	8.02	7.72	7.10	6.10	5.32	4.33	4.24	10.03	9.64	8.87	7.62	6.65	5.41	5.30
	2,3		0.41	0.40	0.64	0.62	8.02	7.72	7.10	6.10	5.32	4.33	4.24	10.03	9.64	8.87	7.62	6.65	5.41	5.30
	4,5		0.41	0.40	0.64	0.62	8.02	7.72	7.10	6.10	5.32	4.33	4.24	10.03	9.64	8.87	7.62	6.65	5.41	5.30
	6-9		0.41	0.40	0.64	0.62	8.02	7.72	7.10	6.10	5.32	4.33	4.24	10.03	9.64	8.87	7.62	6.65	5.41	5.30

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

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

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	\$ 10
\$ 500 Deductible	\$ 14
\$1000 Deductible	\$ 25
\$2000 Deductible	\$ 41
\$3000 Deductible	\$ 52
\$4000 Deductible	\$ 59
\$5000 Deductible	\$ 66

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 \$10
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 12 - FLEET**

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS							TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS						
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES							DEDUCTIBLES						
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	63	58	95	90	303	291	268	230	201	178	160	379	364	335	288	251	223	200
	2,3		63	58	95	90	294	283	260	224	195	173	156	368	354	325	280	244	216	195
	4,5		63	58	95	90	288	277	255	219	191	169	152	360	346	319	274	239	211	190
	6-9		56	51	85	80	250	240	221	190	166	146	132	313	300	276	238	208	183	165
4,501 - 6,000	1	2	68	63	104	99	311	299	275	236	206	182	164	389	374	344	295	258	228	205
	2,3		68	63	104	99	302	290	267	229	200	177	160	378	363	334	286	250	221	200
	4,5		68	63	104	99	295	284	261	224	196	173	156	369	355	326	280	245	216	195
	6-9		60	55	91	86	254	244	224	193	168	149	134	318	305	280	241	210	186	168
6,001 - 8,000	1	3	68	63	104	99	338	325	299	257	224	198	179	423	406	374	321	280	248	224
	2,3		68	63	104	99	327	314	289	248	217	192	173	409	393	361	310	271	240	216
	4,5		68	63	104	99	318	306	282	242	211	187	168	398	383	353	303	264	234	210
	6-9		60	55	91	86	268	258	237	204	178	157	142	335	323	296	255	223	196	178
8,001 - 10,000	1	4	86	81	132	127	431	414	381	327	286	253	228	539	518	476	409	358	316	285
	2,3		86	81	132	127	413	397	365	314	274	242	218	516	496	456	393	343	303	273
	4,5		86	81	132	127	399	384	353	303	265	234	211	499	480	441	379	331	293	264
	6-9		73	68	112	107	317	305	281	241	210	186	168	396	381	351	301	263	233	210
10,001 - 15,000	1	5	110	105	169	164	577	555	511	438	383	339	305	721	694	639	548	479	424	381
	2,3		110	105	169	164	549	528	486	417	364	322	290	686	660	608	521	455	403	363
	4,5		110	105	169	164	527	507	466	401	350	309	279	659	634	583	501	438	386	349
	6-9		91	86	139	134	395	380	350	300	262	232	209	494	475	438	375	328	290	261
15,001 - 20,000	1	6	148	143	231	224	879	845	777	668	583	515	465	1099	1056	971	835	729	644	581
	2,3		148	143	231	224	829	797	733	630	550	486	438	1036	996	916	788	688	608	548
	4,5		148	143	231	224	790	760	699	600	524	464	418	988	950	874	750	655	580	523
	6-9		118	113	182	177	554	533	490	421	368	325	293	693	666	613	526	460	406	366
20,001 - 25,000	1	7	158	153	246	239	1076	1035	952	818	714	631	569	1345	1294	1190	1023	893	789	711
	2,3		158	153	246	239	1011	972	894	768	671	593	535	1264	1215	1118	960	839	741	669
	4,5		158	153	246	239	962	925	851	731	638	564	509	1203	1156	1064	914	798	705	636
	6-9		126	121	195	189	658	633	582	500	437	386	348	823	791	728	625	546	483	435
25,001 - 40,000	1	8	175	170	273	265	1213	1166	1073	921	805	711	641	1516	1458	1341	1151	1006	889	801
	2,3		175	170	273	265	1137	1093	1006	863	754	667	601	1421	1366	1258	1079	943	834	751
	4,5		175	170	273	265	1080	1038	955	820	716	633	571	1350	1298	1194	1025	895	791	714
	6-9		137	132	213	207	730	702	646	555	484	428	386	913	878	808	694	605	535	483
40,001 - 65,000	1	10	202	196	316	307	1534	1475	1357	1165	1018	900	811	1918	1844	1696	1456	1273	1125	1014
	2,3		202	196	316	307	1434	1379	1269	1089	952	841	758	1793	1724	1586	1361	1190	1051	948
	4,5		202	196	316	307	1359	1307	1202	1033	902	797	719	1699	1634	1503	1291	1128	996	899
	6-9		157	152	245	238	900	865	796	683	597	528	476	1125	1081	995	854	746	660	595
65,001 - 90,000	1	11	219	213	343	333	1661	1597	1469	1262	1102	974	878	2076	1996	1836	1578	1378	1218	1098
	2,3		219	213	343	333	1552	1492	1373	1179	1029	910	821	1940	1865	1716	1474	1286	1138	1026
	4,5		219	213	343	333	1471	1414	1301	1117	976	863	778	1839	1768	1626	1396	1220	1079	973
	6-9		169	164	265	257	967	930	856	735	642	567	512	1209	1163	1070	919	803	709	640
Charge per \$1000 over \$90,000	1	12	0.51	0.50	0.80	0.78	8.96	8.61	7.92	6.80	5.94	4.83	4.74	11.20	10.77	9.90	8.50	7.43	6.04	5.92
	2,3		0.51	0.50	0.80	0.78	8.96	8.61	7.92	6.80	5.94	4.83	4.74	11.20	10.77	9.90	8.50	7.43	6.04	5.92
	4,5		0.51	0.50	0.80	0.78	8.96	8.61	7.92	6.80	5.94	4.83	4.74	11.20	10.77	9.90	8.50	7.43	6.04	5.92
	6-9		0.51	0.50	0.80	0.78	8.96	8.61	7.92	6.80	5.94	4.83	4.74	11.20	10.77	9.90	8.50	7.43	6.04	5.92

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

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

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	\$ 16
\$1000 Deductible	\$ 28
\$2000 Deductible	\$ 45
\$3000 Deductible	\$ 58
\$4000 Deductible	\$ 66
\$5000 Deductible	\$ 73

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 13 - FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
													TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			ALL VEHICLES				TRUCKS													
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	65	60	98	93	306	294	270	232	203	179	162	383	368	338	290	254	224	203
	2,3		65	60	98	93	297	286	263	226	197	174	157	371	358	329	283	246	218	196
	4,5		65	60	98	93	291	280	258	221	193	171	154	364	350	323	276	241	214	193
	6-9		57	52	87	82	252	242	223	191	167	148	133	315	303	279	239	209	185	166
4,501 - 6,000	1	2	71	66	108	103	314	302	278	239	208	184	166	393	378	348	299	260	230	208
	2,3		71	66	108	103	305	293	270	231	202	179	161	381	366	338	289	253	224	201
	4,5		71	66	108	103	297	286	263	226	197	174	157	371	358	329	283	246	218	196
	6-9		62	57	94	89	256	246	226	194	170	150	135	320	308	283	243	213	188	169
6,001 - 8,000	1	3	71	66	108	103	342	329	303	260	227	201	181	428	411	379	325	284	251	226
	2,3		71	66	108	103	331	318	293	251	219	194	175	414	398	366	314	274	243	219
	4,5		71	66	108	103	322	310	285	245	214	189	171	403	388	356	306	268	236	214
	6-9		62	57	94	89	270	260	239	205	179	159	143	338	325	299	256	224	199	179
8,001 - 10,000	1	4	89	84	137	132	438	421	387	333	290	257	232	548	526	484	416	363	321	290
	2,3		89	84	137	132	419	403	371	318	278	246	222	524	504	464	398	348	308	278
	4,5		89	84	137	132	406	390	359	308	269	238	215	508	488	449	385	336	298	269
	6-9		76	71	116	111	320	308	283	243	213	188	169	400	385	354	304	266	235	211
10,001 - 15,000	1	5	115	110	177	172	589	566	521	447	391	345	311	736	708	651	559	489	431	389
	2,3		115	110	177	172	558	537	494	424	371	328	295	698	671	618	530	464	410	369
	4,5		115	110	177	172	537	516	475	408	356	315	284	671	645	594	510	445	394	355
	6-9		95	90	145	140	400	385	354	304	266	235	212	500	481	443	380	333	294	265
15,001 - 20,000	1	6	157	152	244	237	899	864	795	683	596	527	475	1124	1080	994	854	745	659	594
	2,3		157	152	244	237	847	814	749	643	562	497	448	1059	1018	936	804	703	621	560
	4,5		157	152	244	237	807	776	714	613	535	473	427	1009	970	893	766	669	591	534
	6-9		125	120	193	187	565	543	500	429	375	331	299	706	679	625	536	469	414	374
20,001 - 25,000	1	7	167	162	261	253	1101	1059	974	837	731	646	582	1376	1324	1218	1046	914	808	728
	2,3		167	162	261	253	1034	994	914	785	686	606	547	1293	1243	1143	981	858	758	684
	4,5		167	162	261	253	984	946	870	747	653	577	520	1230	1183	1088	934	816	721	650
	6-9		132	127	205	199	671	645	593	510	445	393	355	839	806	741	638	556	491	444
25,001 - 40,000	1	8	185	180	289	281	1241	1193	1098	942	823	728	656	1551	1491	1373	1178	1029	910	820
	2,3		185	180	289	281	1163	1118	1029	883	771	682	615	1454	1398	1286	1104	964	853	769
	4,5		185	180	289	281	1104	1062	977	839	733	648	584	1380	1328	1221	1049	916	810	730
	6-9		145	140	226	219	745	716	659	566	494	437	394	931	895	824	708	618	546	493
40,001 - 65,000	1	10	215	209	336	326	1570	1510	1389	1193	1042	921	831	1963	1888	1736	1491	1303	1151	1039
	2,3		215	209	336	326	1468	1412	1299	1115	974	861	777	1835	1765	1624	1394	1218	1076	971
	4,5		215	209	336	326	1392	1338	1231	1057	923	816	736	1740	1673	1539	1321	1154	1020	920
	6-9		166	161	260	252	919	884	813	698	610	539	486	1149	1105	1016	873	763	674	608
65,001 - 90,000	1	11	234	227	365	354	1701	1636	1505	1292	1129	998	900	2126	2045	1881	1615	1411	1248	1125
	2,3		234	227	365	354	1590	1529	1407	1208	1055	933	841	1988	1911	1759	1510	1319	1166	1051
	4,5		234	227	365	354	1506	1448	1332	1144	999	883	796	1883	1810	1665	1430	1249	1104	995
	6-9		179	174	280	272	988	950	874	751	656	580	523	1235	1188	1093	939	820	725	654
Charge per \$1000 over \$90,000	1	12	0.55	0.54	0.86	0.84	9.21	8.85	8.14	6.99	6.11	4.97	4.87	11.51	11.06	10.18	8.74	7.63	6.21	6.09
	2,3		0.55	0.54	0.86	0.84	9.21	8.85	8.14	6.99	6.11	4.97	4.87	11.51	11.06	10.18	8.74	7.63	6.21	6.09
	4,5		0.55	0.54	0.86	0.84	9.21	8.85	8.14	6.99	6.11	4.97	4.87	11.51	11.06	10.18	8.74	7.63	6.21	6.09
	6-9		0.55	0.54	0.86	0.84	9.21	8.85	8.14	6.99	6.11	4.97	4.87	11.51	11.06	10.18	8.74	7.63	6.21	6.09

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

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

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	\$ 17
\$1000 Deductible	\$ 29
\$2000 Deductible	\$ 47
\$3000 Deductible	\$ 59
\$4000 Deductible	\$ 68
\$5000 Deductible	\$ 75

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 14 - FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION															
															TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			ALL VEHICLES				TRUCKS															
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES							
300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000					
\$ 0 - 4,500	1	1	66	61	100	95	316	304	280	240	210	185	167	395	380	350	300	263	231	209		
	2,3		66	61	100	95	307	295	271	233	204	180	162	384	369	339	291	255	225	203		
	4,5		66	61	100	95	300	288	265	228	199	176	158	375	360	331	285	249	220	198		
	6-9		58	53	88	83	257	247	227	195	170	151	136	321	309	284	244	213	189	170		
4,501 - 6,000	1	2	72	67	110	105	324	312	287	246	215	190	172	405	390	359	308	269	238	215		
	2,3		72	67	110	105	314	302	278	239	208	184	166	393	378	348	299	260	230	208		
	4,5		72	67	110	105	307	295	271	233	204	180	162	384	369	339	291	255	225	203		
	6-9		63	58	96	91	261	251	231	198	173	153	138	326	314	289	248	216	191	173		
6,001 - 8,000	1	3	72	67	110	105	355	341	314	269	235	208	188	444	426	393	336	294	260	235		
	2,3		72	67	110	105	342	329	303	260	227	201	181	428	411	379	325	284	251	226		
	4,5		72	67	110	105	333	320	294	253	221	195	176	416	400	368	316	276	244	220		
	6-9		63	58	96	91	278	267	246	211	184	163	147	348	334	308	264	230	204	184		
8,001 - 10,000	1	4	92	87	141	136	459	441	406	348	304	269	243	574	551	508	435	380	336	304		
	2,3		92	87	141	136	438	421	387	333	290	257	232	548	526	484	416	363	321	290		
	4,5		92	87	141	136	423	407	374	322	281	248	224	529	509	468	403	351	310	280		
	6-9		78	73	119	114	332	319	293	252	220	195	175	415	399	366	315	275	244	219		
10,001 - 15,000	1	5	119	114	183	178	622	598	550	472	413	365	329	778	748	688	590	516	456	411		
	2,3		119	114	183	178	590	567	522	448	391	346	312	738	709	653	560	489	433	390		
	4,5		119	114	183	178	566	544	500	430	375	332	299	708	680	625	538	469	415	374		
	6-9		97	92	149	144	418	402	370	318	277	245	221	523	503	463	398	346	306	276		
15,001 - 20,000	1	6	162	157	253	246	958	921	847	728	635	562	507	1198	1151	1059	910	794	703	634		
	2,3		162	157	253	246	902	867	798	685	598	529	477	1128	1084	998	856	748	661	596		
	4,5		162	157	253	246	859	826	760	653	570	504	454	1074	1033	950	816	713	630	568		
	6-9		129	124	200	194	596	573	527	453	395	350	315	745	716	659	566	494	438	394		
20,001 - 25,000	1	7	173	168	271	263	1178	1133	1042	895	782	691	623	1473	1416	1303	1119	978	864	779		
	2,3		173	168	271	263	1106	1063	978	840	733	648	585	1383	1329	1223	1050	916	810	731		
	4,5		173	168	271	263	1050	1010	929	798	697	616	556	1313	1263	1161	998	871	770	695		
	6-9		137	132	212	206	711	684	629	540	472	417	376	889	855	786	675	590	521	470		
25,001 - 40,000	1	8	193	187	301	292	1329	1278	1176	1010	882	780	703	1661	1598	1470	1263	1103	975	879		
	2,3		193	187	301	292	1245	1197	1101	946	826	730	658	1556	1496	1376	1183	1033	913	823		
	4,5		193	187	301	292	1181	1136	1045	897	784	693	625	1476	1420	1306	1121	980	866	781		
	6-9		150	145	234	227	791	761	700	601	525	464	419	989	951	875	751	656	580	524		
40,001 - 65,000	1	10	225	218	350	340	1687	1622	1492	1281	1119	989	892	2109	2028	1865	1601	1399	1236	1115		
	2,3		225	218	350	340	1577	1516	1395	1198	1046	925	834	1971	1895	1744	1498	1308	1156	1043		
	4,5		225	218	350	340	1493	1436	1321	1134	991	876	790	1866	1795	1651	1418	1239	1095	988		
	6-9		173	168	270	262	981	943	868	745	651	575	519	1226	1179	1085	931	814	719	649		
65,001 - 90,000	1	11	243	236	380	369	1829	1759	1618	1390	1214	1073	967	2286	2199	2023	1738	1518	1341	1209		
	2,3		243	236	380	369	1708	1642	1511	1297	1133	1002	903	2135	2053	1889	1621	1416	1253	1129		
	4,5		243	236	380	369	1617	1555	1431	1228	1073	949	855	2021	1944	1789	1535	1341	1186	1069		
	6-9		186	181	291	283	1056	1015	934	802	700	619	558	1320	1269	1168	1003	875	774	698		
Charge per \$1000 over \$90,000	1	12	0.58	0.56	0.91	0.88	9.98	9.60	8.83	7.58	6.62	5.39	5.28	12.48	12.00	11.04	9.48	8.28	6.73	6.60		
	2,3		0.58	0.56	0.91	0.88	9.98	9.60	8.83	7.58	6.62	5.39	5.28	12.48	12.00	11.04	9.48	8.28	6.73	6.60		
	4,5		0.58	0.56	0.91	0.88	9.98	9.60	8.83	7.58	6.62	5.39	5.28	12.48	12.00	11.04	9.48	8.28	6.73	6.60		
	6-9		0.58	0.56	0.91	0.88	9.98	9.60	8.83	7.58	6.62	5.39	5.28	12.48	12.00	11.04	9.48	8.28	6.73	6.60		

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 18
\$1000 Deductible	\$ 31
\$2000 Deductible	\$ 50
\$3000 Deductible	\$ 64
\$4000 Deductible	\$ 74
\$5000 Deductible	\$ 82

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 - FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
															TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS					
			ALL VEHICLES				TRUCKS													
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES					
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	65	60	98	93	312	300	276	237	207	183	165	390	375	345	296	259	229	206
	2,3		65	60	98	93	304	292	269	231	201	178	161	380	365	336	289	251	223	201
	4,5		65	60	98	93	296	285	262	225	197	174	157	370	356	328	281	246	218	196
	6-9		57	52	87	82	255	245	225	194	169	149	135	319	306	281	243	211	186	169
4,501 - 6,000	1	2	70	65	107	102	320	308	283	243	213	188	169	400	385	354	304	266	235	211
	2,3		70	65	107	102	311	299	275	236	206	182	164	389	374	344	295	258	228	205
	4,5		70	65	107	102	304	292	269	231	201	178	161	380	365	336	289	251	223	201
	6-9		62	57	94	89	259	249	229	197	172	152	137	324	311	286	246	215	190	171
6,001 - 8,000	1	3	70	65	107	102	349	336	309	265	232	205	185	436	420	386	331	290	256	231
	2,3		70	65	107	102	338	325	299	257	224	198	179	423	406	374	321	280	248	224
	4,5		70	65	107	102	330	317	292	250	219	193	174	413	396	365	313	274	241	218
	6-9		62	57	94	89	275	264	243	209	182	161	145	344	330	304	261	228	201	181
8,001 - 10,000	1	4	89	84	137	132	450	433	398	342	299	264	238	563	541	498	428	374	330	298
	2,3		89	84	137	132	432	415	382	328	286	253	228	540	519	478	410	358	316	285
	4,5		89	84	137	132	417	401	369	317	277	245	221	521	501	461	396	346	306	276
	6-9		75	70	115	110	328	315	290	249	217	192	173	410	394	363	311	271	240	216
10,001 - 15,000	1	5	114	109	176	171	609	586	539	463	404	357	322	761	733	674	579	505	446	403
	2,3		114	109	176	171	579	557	512	440	384	340	306	724	696	640	550	480	425	383
	4,5		114	109	176	171	555	534	491	422	368	326	294	694	668	614	528	460	408	368
	6-9		94	89	144	139	412	396	364	313	273	242	218	515	495	455	391	341	303	273
15,001 - 20,000	1	6	155	150	242	235	937	901	829	712	622	550	496	1171	1126	1036	890	778	688	620
	2,3		155	150	242	235	882	848	780	670	585	517	466	1103	1060	975	838	731	646	583
	4,5		155	150	242	235	840	808	743	638	558	493	444	1050	1010	929	798	698	616	555
	6-9		123	118	191	185	584	562	517	444	388	343	309	730	703	646	555	485	429	386
20,001 - 25,000	1	7	166	161	259	251	1150	1106	1018	874	763	675	608	1438	1383	1273	1093	954	844	760
	2,3		166	161	259	251	1080	1038	955	820	716	633	571	1350	1298	1194	1025	895	791	714
	4,5		166	161	259	251	1026	987	908	780	681	602	543	1283	1234	1135	975	851	753	679
	6-9		132	127	204	198	697	670	616	529	462	409	369	871	838	770	661	578	511	461
25,001 - 40,000	1	8	184	179	287	279	1297	1247	1147	985	860	761	686	1621	1559	1434	1231	1075	951	858
	2,3		184	179	287	279	1216	1169	1075	924	807	713	643	1520	1461	1344	1155	1009	891	804
	4,5		184	179	287	279	1154	1110	1021	877	766	677	611	1443	1388	1276	1096	958	846	764
	6-9		144	139	224	217	775	745	685	589	514	454	410	969	931	856	736	643	568	513
40,001 - 65,000	1	10	213	207	334	324	1645	1582	1455	1250	1092	965	870	2056	1978	1819	1563	1365	1206	1088
	2,3		213	207	334	324	1537	1478	1360	1168	1020	902	813	1921	1848	1700	1460	1275	1128	1016
	4,5		213	207	334	324	1457	1401	1289	1107	967	855	771	1821	1751	1611	1384	1209	1069	964
	6-9		165	160	258	250	959	922	848	728	636	562	507	1199	1153	1060	910	795	703	634
65,001 - 90,000	1	11	232	225	362	351	1784	1715	1578	1355	1183	1046	943	2230	2144	1973	1694	1479	1308	1179
	2,3		232	225	362	351	1666	1602	1474	1266	1105	977	881	2083	2003	1843	1583	1381	1221	1101
	4,5		232	225	362	351	1577	1516	1395	1198	1046	925	834	1971	1895	1744	1498	1308	1156	1043
	6-9		178	173	278	270	1032	992	913	784	684	605	546	1290	1240	1141	980	855	756	683
Charge per \$1000 over \$90,000	1	12	0.55	0.53	0.85	0.83	9.70	9.33	8.58	7.37	6.44	5.24	5.13	12.13	11.66	10.73	9.21	8.05	6.55	6.41
	2,3		0.55	0.53	0.85	0.83	9.70	9.33	8.58	7.37	6.44	5.24	5.13	12.13	11.66	10.73	9.21	8.05	6.55	6.41
	4,5		0.55	0.53	0.85	0.83	9.70	9.33	8.58	7.37	6.44	5.24	5.13	12.13	11.66	10.73	9.21	8.05	6.55	6.41
	6-9		0.55	0.53	0.85	0.83	9.70	9.33	8.58	7.37	6.44	5.24	5.13	12.13	11.66	10.73	9.21	8.05	6.55	6.41

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 18
\$1000 Deductible	\$ 30
\$2000 Deductible	\$ 49
\$3000 Deductible	\$ 63
\$4000 Deductible	\$ 72
\$5000 Deductible	\$ 79

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 - FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION															
															TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			ALL VEHICLES				TRUCKS															
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES							
300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000					
\$ 0 - 4,500	1	1	67	62	102	97	327	314	289	248	217	192	173	409	393	361	310	271	240	216		
	2,3		67	62	102	97	316	304	280	240	210	185	167	395	380	350	300	263	231	209		
	4,5		67	62	102	97	309	297	273	235	205	181	163	386	371	341	294	256	226	204		
	6-9		59	54	90	85	262	252	232	199	174	154	139	328	315	290	249	218	193	174		
4,501 - 6,000	1	2	73	68	112	107	336	323	297	255	223	197	178	420	404	371	319	279	246	223		
	2,3		73	68	112	107	324	312	287	246	215	190	172	405	390	359	308	269	238	215		
	4,5		73	68	112	107	316	304	280	240	210	185	167	395	380	350	300	263	231	209		
	6-9		64	59	97	92	267	257	236	203	177	157	141	334	321	295	254	221	196	176		
6,001 - 8,000	1	3	73	68	112	107	368	354	326	280	244	216	195	460	443	408	350	305	270	244		
	2,3		73	68	112	107	356	342	315	270	236	209	188	445	428	394	338	295	261	235		
	4,5		73	68	112	107	345	332	305	262	229	203	183	431	415	381	328	286	254	229		
	6-9		64	59	97	92	285	274	252	216	189	167	151	356	343	315	270	236	209	189		
8,001 - 10,000	1	4	95	90	145	140	480	462	425	365	319	282	254	600	578	531	456	399	353	318		
	2,3		95	90	145	140	459	441	406	348	304	269	243	574	551	508	435	380	336	304		
	4,5		95	90	145	140	443	426	392	337	294	260	234	554	533	490	421	368	325	293		
	6-9		79	74	121	116	343	330	304	261	228	201	182	429	413	380	326	285	251	228		
10,001 - 15,000	1	5	122	117	188	183	658	633	582	500	437	386	348	823	791	728	625	546	483	435		
	2,3		122	117	188	183	624	600	552	474	414	366	330	780	750	690	593	518	458	413		
	4,5		122	117	188	183	598	575	529	454	397	351	316	748	719	661	568	496	439	395		
	6-9		100	95	153	148	438	421	387	333	290	257	232	548	526	484	416	363	321	290		
15,001 - 20,000	1	6	167	162	261	253	1022	983	904	777	678	600	541	1278	1229	1130	971	848	750	676		
	2,3		167	162	261	253	961	924	850	730	638	564	508	1201	1155	1063	913	798	705	635		
	4,5		167	162	261	253	915	880	810	695	607	537	484	1144	1100	1013	869	759	671	605		
	6-9		132	127	205	199	630	606	558	479	418	370	333	788	758	698	599	523	463	416		
20,001 - 25,000	1	7	178	173	279	271	1262	1213	1116	958	837	740	667	1578	1516	1395	1198	1046	925	834		
	2,3		178	173	279	271	1182	1137	1046	898	785	694	625	1478	1421	1308	1123	981	868	781		
	4,5		178	173	279	271	1123	1080	994	853	745	659	594	1404	1350	1243	1066	931	824	743		
	6-9		141	136	218	212	756	727	669	574	502	443	400	945	909	836	718	628	554	500		
25,001 - 40,000	1	8	199	193	310	301	1425	1370	1260	1082	945	836	754	1781	1713	1575	1353	1181	1045	943		
	2,3		199	193	310	301	1333	1282	1179	1013	885	782	705	1666	1603	1474	1266	1106	978	881		
	4,5		199	193	310	301	1266	1217	1120	961	840	742	669	1583	1521	1400	1201	1050	928	836		
	6-9		155	150	241	234	842	810	745	640	559	494	446	1053	1013	931	800	699	618	558		
40,001 - 65,000	1	10	232	225	362	351	1814	1744	1604	1378	1203	1064	959	2268	2180	2005	1723	1504	1330	1199		
	2,3		232	225	362	351	1693	1628	1498	1286	1123	993	895	2116	2035	1873	1608	1404	1241	1119		
	4,5		232	225	362	351	1603	1541	1418	1217	1063	940	848	2004	1926	1773	1521	1329	1175	1060		
	6-9		178	173	278	270	1047	1007	926	796	695	614	554	1309	1259	1158	995	869	768	693		
65,001 - 90,000	1	11	251	244	392	381	1968	1892	1741	1495	1305	1154	1041	2460	2365	2176	1869	1631	1443	1301		
	2,3		251	244	392	381	1836	1765	1624	1394	1218	1077	971	2295	2206	2030	1743	1523	1346	1214		
	4,5		251	244	392	381	1737	1670	1536	1319	1152	1019	919	2171	2088	1920	1649	1440	1274	1149		
	6-9		193	187	301	292	1128	1085	998	857	749	662	597	1410	1356	1248	1071	936	828	746		
Charge per \$1000 over \$90,000	1	12	0.60	0.58	0.94	0.91	10.82	10.41	9.57	8.22	7.18	5.84	5.72	13.53	13.01	11.97	10.28	8.98	7.30	7.15		
	2,3		0.60	0.58	0.94	0.91	10.82	10.41	9.57	8.22	7.18	5.84	5.72	13.53	13.01	11.97	10.28	8.98	7.30	7.15		
	4,5		0.60	0.58	0.94	0.91	10.82	10.41	9.57	8.22	7.18	5.84	5.72	13.53	13.01	11.97	10.28	8.98	7.30	7.15		
	6-9		0.60	0.58	0.94	0.91	10.82	10.41	9.57	8.22	7.18	5.84	5.72	13.53	13.01	11.97	10.28	8.98	7.30	7.15		

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For Stated Amount rating refer to Rule 42.

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 20
\$1000 Deductible	\$ 34
\$2000 Deductible	\$ 55
\$3000 Deductible	\$ 70
\$4000 Deductible	\$ 80
\$5000 Deductible	\$ 88

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 - FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
															TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS					
			ALL VEHICLES				TRUCKS													
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES					
300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000			
\$ 0 - 4,500	1	1	65	60	99	94	322	310	285	245	214	189	171	403	388	356	306	268	236	214
	2,3		65	60	99	94	313	301	277	238	208	184	166	391	376	346	298	260	230	208
	4,5		65	60	99	94	306	294	270	232	203	179	162	383	368	338	290	254	224	203
	6-9		58	53	88	83	260	250	230	198	173	153	138	325	313	288	248	216	191	173
4,501 - 6,000	1	2	72	67	109	104	332	319	293	252	220	195	175	415	399	366	315	275	244	219
	2,3		72	67	109	104	321	309	284	244	213	188	170	401	386	355	305	266	235	213
	4,5		72	67	109	104	313	301	277	238	208	184	166	391	376	346	298	260	230	208
	6-9		63	58	95	90	265	255	235	201	176	156	140	331	319	294	251	220	195	175
6,001 - 8,000	1	3	72	67	109	104	364	350	322	277	242	214	193	455	438	403	346	303	268	241
	2,3		72	67	109	104	350	337	310	266	233	206	185	438	421	388	333	291	258	231
	4,5		72	67	109	104	341	328	302	259	226	200	180	426	410	378	324	283	250	225
	6-9		63	58	95	90	282	271	249	214	187	165	149	353	339	311	268	234	206	186
8,001 - 10,000	1	4	91	86	139	134	473	455	419	359	314	278	250	591	569	524	449	393	348	313
	2,3		91	86	139	134	452	435	400	344	300	265	239	565	544	500	430	375	331	299
	4,5		91	86	139	134	437	420	386	332	290	256	231	546	525	483	415	363	320	289
	6-9		77	72	117	112	339	326	300	258	225	199	179	424	408	375	323	281	249	224
10,001 - 15,000	1	5	116	111	179	174	646	621	571	491	428	379	342	808	776	714	614	535	474	428
	2,3		116	111	179	174	613	589	542	465	406	359	324	766	736	678	581	508	449	405
	4,5		116	111	179	174	588	565	520	446	390	345	311	735	706	650	558	488	431	389
	6-9		95	90	146	141	431	414	381	327	286	253	228	539	518	476	409	358	316	285
15,001 - 20,000	1	6	159	154	247	240	1002	963	886	761	664	587	530	1253	1204	1108	951	830	734	663
	2,3		159	154	247	240	941	905	833	715	624	552	498	1176	1131	1041	894	780	690	623
	4,5		159	154	247	240	896	862	793	681	595	526	474	1120	1078	991	851	744	658	593
	6-9		126	121	195	189	619	595	547	470	411	363	327	774	744	684	588	514	454	409
20,001 - 25,000	1	7	169	164	265	257	1233	1186	1091	937	818	723	652	1541	1483	1364	1171	1023	904	815
	2,3		169	164	265	257	1156	1112	1023	878	767	678	612	1445	1390	1279	1098	959	848	765
	4,5		169	164	265	257	1098	1056	972	834	729	644	581	1373	1320	1215	1043	911	805	726
	6-9		134	129	208	202	742	713	656	563	492	435	392	928	891	820	704	615	544	490
25,001 - 40,000	1	8	187	182	294	285	1393	1339	1232	1058	924	817	736	1741	1674	1540	1323	1155	1021	920
	2,3		187	182	294	285	1304	1254	1154	991	865	765	690	1630	1568	1443	1239	1081	956	863
	4,5		187	182	294	285	1238	1190	1095	940	821	726	655	1548	1488	1369	1175	1026	908	819
	6-9		147	142	229	222	826	794	730	627	548	484	437	1033	993	913	784	685	605	546
40,001 - 65,000	1	10	218	212	342	332	1771	1703	1567	1345	1175	1039	937	2214	2129	1959	1681	1469	1299	1171
	2,3		218	212	342	332	1654	1590	1463	1256	1097	970	875	2068	1988	1829	1570	1371	1213	1094
	4,5		218	212	342	332	1566	1506	1386	1190	1039	919	828	1958	1883	1733	1488	1299	1149	1035
	6-9		169	164	264	256	1024	985	906	778	680	601	542	1280	1231	1133	973	850	751	678
65,001 - 90,000	1	11	237	230	371	360	1922	1848	1700	1460	1275	1127	1016	2403	2310	2125	1825	1594	1409	1270
	2,3		237	230	371	360	1793	1724	1586	1362	1190	1052	948	2241	2155	1983	1703	1488	1315	1185
	4,5		237	230	371	360	1697	1632	1501	1289	1126	996	898	2121	2040	1876	1611	1408	1245	1123
	6-9		182	177	285	277	1104	1062	977	839	733	648	584	1380	1328	1221	1049	916	810	730
Charge per \$1000 over \$90,000	1	12	0.56	0.55	0.88	0.85	10.54	10.14	9.33	8.01	6.99	5.69	5.58	13.18	12.67	11.66	10.01	8.74	7.11	6.97
	2,3		0.56	0.55	0.88	0.85	10.54	10.14	9.33	8.01	6.99	5.69	5.58	13.18	12.67	11.66	10.01	8.74	7.11	6.97
	4,5		0.56	0.55	0.88	0.85	10.54	10.14	9.33	8.01	6.99	5.69	5.58	13.18	12.67	11.66	10.01	8.74	7.11	6.97
	6-9		0.56	0.55	0.88	0.85	10.54	10.14	9.33	8.01	6.99	5.69	5.58	13.18	12.67	11.66	10.01	8.74	7.11	6.97

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.

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	\$ 19
\$1000 Deductible	\$ 33
\$2000 Deductible	\$ 53
\$3000 Deductible	\$ 68
\$4000 Deductible	\$ 78
\$5000 Deductible	\$ 86

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 - FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
															TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS					
			ALL VEHICLES				TRUCKS													
			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	320	308	283	243	213	188	169	400	385	354	304	266	235	211
	2,3		69	64	105	100	311	299	275	236	206	182	164	389	374	344	295	258	228	205
	4,5		69	64	105	100	304	292	269	231	201	178	161	380	365	336	289	251	223	201
	6-9		61	56	92	87	259	249	229	197	172	152	137	324	311	286	246	215	190	171
4,501 - 6,000	1	2	76	71	116	111	330	317	292	250	219	193	174	413	396	365	313	274	241	218
	2,3		76	71	116	111	319	307	282	243	212	187	169	399	384	353	304	265	234	211
	4,5		76	71	116	111	311	299	275	236	206	182	164	389	374	344	295	258	228	205
	6-9		66	61	100	95	264	254	234	201	175	155	140	330	318	293	251	219	194	175
6,001 - 8,000	1	3	76	71	116	111	361	347	319	274	239	212	191	451	434	399	343	299	265	239
	2,3		76	71	116	111	348	335	308	265	231	204	184	435	419	385	331	289	255	230
	4,5		76	71	116	111	339	326	300	258	225	199	179	424	408	375	323	281	249	224
	6-9		66	61	100	95	281	270	248	213	186	165	149	351	338	310	266	233	206	186
8,001 - 10,000	1	4	98	93	151	146	468	450	414	356	311	275	248	585	563	518	445	389	344	310
	2,3		98	93	151	146	447	430	396	340	297	262	237	559	538	495	425	371	328	296
	4,5		98	93	151	146	433	416	383	329	287	254	229	541	520	479	411	359	318	286
	6-9		82	77	126	121	337	324	298	256	224	198	178	421	405	373	320	280	248	223
10,001 - 15,000	1	5	128	123	198	192	639	614	565	485	424	375	338	799	768	706	606	530	469	423
	2,3		128	123	198	192	605	582	535	460	402	355	320	756	728	669	575	503	444	400
	4,5		128	123	198	192	580	558	513	441	385	340	307	725	698	641	551	481	425	384
	6-9		104	99	159	154	426	410	377	324	283	250	226	533	513	471	405	354	313	283
15,001 - 20,000	1	6	177	172	276	268	987	949	873	750	655	579	522	1234	1186	1091	938	819	724	653
	2,3		177	172	276	268	928	892	821	705	615	544	491	1160	1115	1026	881	769	680	614
	4,5		177	172	276	268	884	850	782	672	587	519	468	1105	1063	978	840	734	649	585
	6-9		139	134	216	210	612	588	541	465	406	359	323	765	735	676	581	508	449	404
20,001 - 25,000	1	7	190	184	296	287	1215	1168	1075	923	806	712	642	1519	1460	1344	1154	1008	890	803
	2,3		190	184	296	287	1140	1096	1008	866	756	669	603	1425	1370	1260	1083	945	836	754
	4,5		190	184	296	287	1083	1041	958	822	718	635	573	1354	1301	1198	1028	898	794	716
	6-9		148	143	231	224	731	703	647	555	485	429	387	914	879	809	694	606	536	484
25,001 - 40,000	1	8	211	205	330	320	1372	1319	1213	1042	910	805	725	1715	1649	1516	1303	1138	1006	906
	2,3		211	205	330	320	1284	1235	1136	976	852	753	679	1605	1544	1420	1220	1065	941	849
	4,5		211	205	330	320	1219	1172	1078	926	809	715	645	1524	1465	1348	1158	1011	894	806
	6-9		163	158	254	247	814	783	720	619	540	478	431	1018	979	900	774	675	598	539
40,001 - 65,000	1	10	246	239	384	373	1743	1676	1542	1324	1156	1022	922	2179	2095	1928	1655	1445	1278	1153
	2,3		246	239	384	373	1629	1566	1441	1237	1081	955	861	2036	1958	1801	1546	1351	1194	1076
	4,5		246	239	384	373	1542	1483	1364	1172	1023	905	816	1928	1854	1705	1465	1279	1131	1020
	6-9		188	183	295	286	1010	971	893	767	670	592	534	1263	1214	1116	959	838	740	668
65,001 - 90,000	1	11	267	259	417	405	1891	1818	1673	1436	1254	1109	1000	2364	2273	2091	1795	1568	1386	1250
	2,3		267	259	417	405	1765	1697	1561	1341	1171	1035	933	2206	2121	1951	1676	1464	1294	1166
	4,5		267	259	417	405	1670	1606	1478	1269	1108	980	883	2088	2008	1848	1586	1385	1225	1104
	6-9		204	198	319	310	1088	1046	962	826	722	638	575	1360	1308	1203	1033	903	798	719
Charge per \$1000 over \$90,000	1	12	0.65	0.63	1.01	0.98	10.36	9.96	9.16	7.87	6.87	5.59	5.48	12.95	12.45	11.45	9.83	8.59	6.99	6.85
	2,3		0.65	0.63	1.01	0.98	10.36	9.96	9.16	7.87	6.87	5.59	5.48	12.95	12.45	11.45	9.83	8.59	6.99	6.85
	4,5		0.65	0.63	1.01	0.98	10.36	9.96	9.16	7.87	6.87	5.59	5.48	12.95	12.45	11.45	9.83	8.59	6.99	6.85
	6-9		0.65	0.63	1.01	0.98	10.36	9.96	9.16	7.87	6.87	5.59	5.48	12.95	12.45	11.45	9.83	8.59	6.99	6.85

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	\$ 19
\$1000 Deductible	\$ 32
\$2000 Deductible	\$ 52
\$3000 Deductible	\$ 67
\$4000 Deductible	\$ 76
\$5000 Deductible	\$ 85

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
															TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS					
			ALL VEHICLES				TRUCKS													
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES					
300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000			
\$ 0 - 4,500	1	1	67	62	102	97	350	337	310	266	233	206	185	438	421	388	333	291	258	231
	2,3		67	62	102	97	339	326	300	258	225	199	179	424	408	375	323	281	249	224
	4,5		67	62	102	97	330	317	292	250	219	193	174	413	396	365	313	274	241	218
	6-9		59	54	90	85	275	264	243	209	182	161	145	344	330	304	261	228	201	181
4,501 - 6,000	1	2	74	69	113	108	362	348	320	275	240	212	191	453	435	400	344	300	265	239
	2,3		74	69	113	108	348	335	308	265	231	204	184	435	419	385	331	289	255	230
	4,5		74	69	113	108	339	326	300	258	225	199	179	424	408	375	323	281	249	224
	6-9		65	60	98	93	281	270	248	213	186	165	149	351	338	310	266	233	206	186
6,001 - 8,000	1	3	74	69	113	108	399	384	353	303	265	234	211	499	480	441	379	331	293	264
	2,3		74	69	113	108	385	370	340	292	255	226	204	481	463	425	365	319	283	255
	4,5		74	69	113	108	372	358	329	283	247	218	197	465	448	411	354	309	273	246
	6-9		65	60	98	93	302	290	267	229	200	177	160	378	363	334	286	250	221	200
8,001 - 10,000	1	4	95	90	146	141	532	512	471	404	353	312	282	665	640	589	505	441	390	353
	2,3		95	90	146	141	506	487	448	385	336	297	268	633	609	560	481	420	371	335
	4,5		95	90	146	141	488	469	431	371	324	286	258	610	586	539	464	405	358	323
	6-9		80	75	122	117	370	356	328	281	246	217	196	463	445	410	351	308	271	245
10,001 - 15,000	1	5	123	118	191	185	742	713	656	563	492	435	392	928	891	820	704	615	544	490
	2,3		123	118	191	185	701	674	620	532	465	411	371	876	843	775	665	581	514	464
	4,5		123	118	191	185	670	644	592	509	444	393	354	838	805	740	636	555	491	443
	6-9		100	95	154	149	482	463	426	366	319	282	255	603	579	533	458	399	353	319
15,001 - 20,000	1	6	169	164	265	257	1171	1126	1036	890	777	687	619	1464	1408	1295	1113	971	859	774
	2,3		169	164	265	257	1098	1056	972	834	729	644	581	1373	1320	1215	1043	911	805	726
	4,5		169	164	265	257	1044	1004	924	793	693	612	552	1305	1255	1155	991	866	765	690
	6-9		134	129	208	202	708	681	627	538	470	415	375	885	851	784	673	588	519	469
20,001 - 25,000	1	7	181	176	283	275	1452	1396	1284	1103	963	852	768	1815	1745	1605	1379	1204	1065	960
	2,3		181	176	283	275	1358	1306	1202	1032	901	797	718	1698	1633	1503	1290	1126	996	898
	4,5		181	176	283	275	1289	1239	1140	979	855	756	681	1611	1549	1425	1224	1069	945	851
	6-9		143	138	221	215	856	823	757	650	568	502	453	1070	1029	946	813	710	628	566
25,001 - 40,000	1	8	202	196	315	306	1645	1582	1455	1250	1092	965	870	2056	1978	1819	1563	1365	1206	1088
	2,3		202	196	315	306	1537	1478	1360	1168	1020	902	813	1921	1848	1700	1460	1275	1128	1016
	4,5		202	196	315	306	1457	1401	1289	1107	967	855	771	1821	1751	1611	1384	1209	1069	964
	6-9		157	152	244	237	958	921	847	728	635	562	507	1198	1151	1059	910	794	703	634
40,001 - 65,000	1	10	235	228	367	356	2102	2021	1859	1597	1394	1233	1112	2628	2526	2324	1996	1743	1541	1390
	2,3		235	228	367	356	1960	1885	1734	1489	1301	1150	1037	2450	2356	2168	1861	1626	1438	1296
	4,5		235	228	367	356	1854	1783	1640	1409	1230	1088	981	2318	2229	2050	1761	1538	1360	1226
	6-9		180	175	282	274	1199	1153	1061	911	796	703	634	1499	1441	1326	1139	995	879	793
65,001 - 90,000	1	11	255	248	399	387	2284	2196	2020	1735	1515	1340	1208	2855	2745	2525	2169	1894	1675	1510
	2,3		255	248	399	387	2129	2047	1883	1617	1412	1249	1126	2661	2559	2354	2021	1765	1561	1408
	4,5		255	248	399	387	2012	1935	1780	1529	1335	1180	1064	2515	2419	2225	1911	1669	1475	1330
	6-9		196	190	306	297	1296	1246	1146	984	860	760	685	1620	1558	1433	1230	1075	950	856
Charge per \$1000 over \$90,000	1	12	0.61	0.59	0.96	0.93	12.75	12.26	11.28	9.69	8.46	6.88	6.74	15.94	15.33	14.10	12.11	10.57	8.60	8.43
	2,3		0.61	0.59	0.96	0.93	12.75	12.26	11.28	9.69	8.46	6.88	6.74	15.94	15.33	14.10	12.11	10.57	8.60	8.43
	4,5		0.61	0.59	0.96	0.93	12.75	12.26	11.28	9.69	8.46	6.88	6.74	15.94	15.33	14.10	12.11	10.57	8.60	8.43
	6-9		0.61	0.59	0.96	0.93	12.75	12.26	11.28	9.69	8.46	6.88	6.74	15.94	15.33	14.10	12.11	10.57	8.60	8.43

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 17
\$ 500 Deductible	\$ 23
\$1000 Deductible	\$ 40
\$2000 Deductible	\$ 65
\$3000 Deductible	\$ 82
\$4000 Deductible	\$ 94
\$5000 Deductible	\$104

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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.

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 20 - FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
													TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS							
			ALL VEHICLES				TRUCKS													
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	68	63	103	98	334	321	295	254	221	196	177	418	401	369	318	276	245	221
	2,3		68	63	103	98	323	311	286	246	215	190	171	404	389	358	308	269	238	214
	4,5		68	63	103	98	316	304	280	240	210	185	167	395	380	350	300	263	231	209
	6-9		60	55	91	86	266	256	236	202	177	156	141	333	320	295	253	221	195	176
4,501 - 6,000	1	2	75	70	114	109	344	331	305	261	228	202	182	430	414	381	326	285	253	228
	2,3		75	70	114	109	333	320	294	253	221	195	176	416	400	368	316	276	244	220
	4,5		75	70	114	109	323	311	286	246	215	190	171	404	389	358	308	269	238	214
	6-9		65	60	98	93	271	261	240	206	180	159	144	339	326	300	258	225	199	180
6,001 - 8,000	1	3	75	70	114	109	379	364	335	288	251	222	200	474	455	419	360	314	278	250
	2,3		75	70	114	109	365	351	323	277	242	214	193	456	439	404	346	303	268	241
	4,5		75	70	114	109	354	340	313	269	235	207	187	443	425	391	336	294	259	234
	6-9		65	60	98	93	290	279	257	220	193	170	153	363	349	321	275	241	213	191
8,001 - 10,000	1	4	96	91	147	142	497	478	440	378	330	292	263	621	598	550	473	413	365	329
	2,3		96	91	147	142	474	456	420	360	315	278	251	593	570	525	450	394	348	314
	4,5		96	91	147	142	458	440	405	348	304	268	242	573	550	506	435	380	335	303
	6-9		81	76	123	118	353	339	312	268	234	207	186	441	424	390	335	293	259	233
10,001 - 15,000	1	5	124	119	192	186	685	659	606	521	455	402	362	856	824	758	651	569	503	453
	2,3		124	119	192	186	649	624	574	493	431	381	343	811	780	718	616	539	476	429
	4,5		124	119	192	186	621	597	549	472	412	364	328	776	746	686	590	515	455	410
	6-9		101	96	155	150	451	434	399	343	299	265	239	564	543	499	429	374	331	299
15,001 - 20,000	1	6	171	166	267	259	1070	1029	947	813	710	628	566	1338	1286	1184	1016	888	785	708
	2,3		171	166	267	259	1006	967	890	764	667	590	532	1258	1209	1113	955	834	738	665
	4,5		171	166	267	259	957	920	846	727	635	561	506	1196	1150	1058	909	794	701	633
	6-9		135	130	209	203	655	630	580	498	435	384	347	819	788	725	623	544	480	434
20,001 - 25,000	1	7	182	177	285	277	1323	1272	1170	1005	878	776	700	1654	1590	1463	1256	1098	970	875
	2,3		182	177	285	277	1239	1191	1096	941	822	727	655	1549	1489	1370	1176	1028	909	819
	4,5		182	177	285	277	1176	1131	1041	893	780	690	622	1470	1414	1301	1116	975	863	778
	6-9		144	139	224	217	788	758	697	599	523	462	417	985	948	871	749	654	578	521
25,001 - 40,000	1	8	203	197	317	308	1496	1438	1323	1136	992	877	791	1870	1798	1654	1420	1240	1096	989
	2,3		203	197	317	308	1399	1345	1237	1063	928	820	740	1749	1681	1546	1329	1160	1025	925
	4,5		203	197	317	308	1327	1276	1174	1008	880	778	702	1659	1595	1468	1260	1100	973	878
	6-9		158	153	246	239	880	846	778	668	584	516	465	1100	1058	973	835	730	645	581
40,001 - 65,000	1	10	237	230	370	359	1906	1833	1686	1448	1265	1118	1008	2383	2291	2108	1810	1581	1398	1260
	2,3		237	230	370	359	1779	1711	1574	1352	1181	1044	941	2224	2139	1968	1690	1476	1305	1176
	4,5		237	230	370	359	1684	1619	1489	1279	1117	988	890	2105	2024	1861	1599	1396	1235	1113
	6-9		182	177	284	276	1096	1054	970	833	727	643	580	1370	1318	1213	1041	909	804	725
65,001 - 90,000	1	11	258	250	402	390	2070	1990	1831	1572	1373	1214	1095	2588	2488	2289	1965	1716	1518	1369
	2,3		258	250	402	390	1930	1856	1708	1466	1281	1132	1021	2413	2320	2135	1833	1601	1415	1276
	4,5		258	250	402	390	1826	1756	1616	1387	1212	1071	966	2283	2195	2020	1734	1515	1339	1208
	6-9		197	191	308	299	1182	1137	1046	898	785	694	625	1478	1421	1308	1123	981	868	781
Charge per \$1000 over \$90,000	1	12	0.62	0.60	0.97	0.94	11.44	11.00	10.12	8.69	7.59	6.18	6.05	14.31	13.76	12.66	10.87	9.49	7.72	7.57
	2,3		0.62	0.60	0.97	0.94	11.44	11.00	10.12	8.69	7.59	6.18	6.05	14.31	13.76	12.66	10.87	9.49	7.72	7.57
	4,5		0.62	0.60	0.97	0.94	11.44	11.00	10.12	8.69	7.59	6.18	6.05	14.31	13.76	12.66	10.87	9.49	7.72	7.57
	6-9		0.62	0.60	0.97	0.94	11.44	11.00	10.12	8.69	7.59	6.18	6.05	14.31	13.76	12.66	10.87	9.49	7.72	7.57

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	\$ 21
\$1000 Deductible	\$ 36
\$2000 Deductible	\$ 58
\$3000 Deductible	\$ 74
\$4000 Deductible	\$ 85
\$5000 Deductible	\$ 94

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 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	80	75	122	117	480	462	425	365	319	282	254	600	578	531	456	399	353	318
	2,3		80	75	122	117	460	442	407	349	305	270	243	575	553	509	436	381	338	304
	4,5		80	75	122	117	444	427	393	337	295	260	235	555	534	491	421	369	325	294
	6-9		69	64	105	100	343	330	304	261	228	201	182	429	413	380	326	285	251	228
4,501 - 6,000	1	2	89	84	137	132	501	482	443	381	333	294	265	626	603	554	476	416	368	331
	2,3		89	84	137	132	478	460	423	363	317	281	253	598	575	529	454	396	351	316
	4,5		89	84	137	132	461	443	408	350	306	270	244	576	554	510	438	383	338	305
	6-9		76	71	116	111	355	341	314	269	235	208	188	444	426	393	336	294	260	235
6,001 - 8,000	1	3	89	84	137	132	571	549	505	434	379	335	302	714	686	631	543	474	419	378
	2,3		89	84	137	132	543	522	480	412	360	318	287	679	653	600	515	450	398	359
	4,5		89	84	137	132	521	501	461	396	346	306	276	651	626	576	495	433	383	345
	6-9		76	71	116	111	392	377	347	298	260	230	207	490	471	434	373	325	288	259
8,001 - 10,000	1	4	120	115	185	180	811	780	718	616	538	476	429	1014	975	898	770	673	595	536
	2,3		120	115	185	180	765	736	677	581	508	449	405	956	920	846	726	635	561	506
	4,5		120	115	185	180	731	703	647	555	485	429	387	914	879	809	694	606	536	484
	6-9		98	93	150	145	518	498	458	393	344	304	274	648	623	573	491	430	380	343
10,001 - 15,000	1	5	161	156	250	243	1192	1146	1054	905	791	699	630	1490	1433	1318	1131	989	874	788
	2,3		161	156	250	243	1117	1074	988	848	741	655	591	1396	1343	1235	1060	926	819	739
	4,5		161	156	250	243	1062	1021	939	807	704	623	562	1328	1276	1174	1009	880	779	703
	6-9		127	122	197	191	719	691	636	546	477	422	380	899	864	795	683	596	528	475
15,001 - 20,000	1	6	228	221	355	345	1972	1896	1744	1498	1308	1157	1043	2465	2370	2180	1873	1635	1446	1304
	2,3		228	221	355	345	1841	1770	1628	1398	1221	1080	974	2301	2213	2035	1748	1526	1350	1218
	4,5		228	221	355	345	1741	1674	1540	1322	1155	1021	921	2176	2093	1925	1653	1444	1276	1151
	6-9		175	170	274	266	1132	1088	1001	860	751	664	598	1415	1360	1251	1075	939	830	748
20,001 - 25,000	1	7	245	238	383	372	2482	2387	2196	1886	1647	1456	1313	3103	2984	2745	2358	2059	1820	1641
	2,3		245	238	383	372	2313	2224	2046	1757	1535	1357	1223	2891	2780	2558	2196	1919	1696	1529
	4,5		245	238	383	372	2186	2102	1934	1661	1450	1282	1156	2733	2628	2418	2076	1813	1603	1445
	6-9		188	183	295	286	1400	1346	1238	1063	929	821	740	1750	1683	1548	1329	1161	1026	925
25,001 - 40,000	1	8	274	266	428	416	2833	2724	2506	2152	1880	1662	1498	3541	3405	3133	2690	2350	2078	1873
	2,3		274	266	428	416	2637	2536	2333	2003	1750	1547	1395	3296	3170	2916	2504	2188	1934	1744
	4,5		274	266	428	416	2491	2395	2203	1892	1653	1461	1317	3114	2994	2754	2365	2066	1826	1646
	6-9		209	203	327	317	1586	1525	1403	1205	1052	930	839	1983	1906	1754	1506	1315	1163	1049
40,001 - 65,000	1	10	321	312	503	488	3664	3523	3241	2783	2431	2149	1938	4580	4404	4051	3479	3039	2686	2423
	2,3		321	312	503	488	3407	3276	3014	2588	2260	1998	1802	4259	4095	3768	3235	2825	2498	2253
	4,5		321	312	503	488	3214	3090	2843	2441	2132	1885	1700	4018	3863	3554	3051	2665	2356	2125
	6-9		244	237	381	370	2024	1946	1790	1537	1343	1187	1070	2530	2433	2238	1921	1679	1484	1338
65,001 - 90,000	1	11	350	340	548	532	3995	3841	3534	3034	2650	2343	2113	4994	4801	4418	3793	3313	2929	2641
	2,3		350	340	548	532	3713	3570	3284	2820	2463	2178	1964	4641	4463	4105	3525	3079	2723	2455
	4,5		350	340	548	532	3502	3367	3098	2660	2323	2054	1852	4378	4209	3873	3325	2904	2568	2315
	6-9		265	257	414	402	2199	2114	1945	1670	1459	1290	1163	2749	2643	2431	2088	1824	1613	1454
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	2,3		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	4,5		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	6-9		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32

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.

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

\$ 300 Deductible	\$ 30
\$ 500 Deductible	\$ 42
\$1000 Deductible	\$ 72
\$2000 Deductible	\$117
\$3000 Deductible	\$149
\$4000 Deductible	\$171
\$5000 Deductible	\$189

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 \$30
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	80	75	122	117	480	462	425	365	319	282	254	600	578	531	456	399	353	318
	2,3		80	75	122	117	460	442	407	349	305	270	243	575	553	509	436	381	338	304
	4,5		80	75	122	117	444	427	393	337	295	260	235	555	534	491	421	369	325	294
	6-9		69	64	105	100	343	330	304	261	228	201	182	429	413	380	326	285	251	228
4,501 - 6,000	1	2	89	84	137	132	501	482	443	381	333	294	265	626	603	554	476	416	368	331
	2,3		89	84	137	132	478	460	423	363	317	281	253	598	575	529	454	396	351	316
	4,5		89	84	137	132	461	443	408	350	306	270	244	576	554	510	438	383	338	305
	6-9		76	71	116	111	355	341	314	269	235	208	188	444	426	393	336	294	260	235
6,001 - 8,000	1	3	89	84	137	132	571	549	505	434	379	335	302	714	686	631	543	474	419	378
	2,3		89	84	137	132	543	522	480	412	360	318	287	679	653	600	515	450	398	359
	4,5		89	84	137	132	521	501	461	396	346	306	276	651	626	576	495	433	383	345
	6-9		76	71	116	111	392	377	347	298	260	230	207	490	471	434	373	325	288	259
8,001 - 10,000	1	4	120	115	185	180	811	780	718	616	538	476	429	1014	975	898	770	673	595	536
	2,3		120	115	185	180	765	736	677	581	508	449	405	956	920	846	726	635	561	506
	4,5		120	115	185	180	731	703	647	555	485	429	387	914	879	809	694	606	536	484
	6-9		98	93	150	145	518	498	458	393	344	304	274	648	623	573	491	430	380	343
10,001 - 15,000	1	5	161	156	250	243	1192	1146	1054	905	791	699	630	1490	1433	1318	1131	989	874	788
	2,3		161	156	250	243	1117	1074	988	848	741	655	591	1396	1343	1235	1060	926	819	739
	4,5		161	156	250	243	1062	1021	939	807	704	623	562	1328	1276	1174	1009	880	779	703
	6-9		127	122	197	191	719	691	636	546	477	422	380	899	864	795	683	596	528	475
15,001 - 20,000	1	6	228	221	355	345	1972	1896	1744	1498	1308	1157	1043	2465	2370	2180	1873	1635	1446	1304
	2,3		228	221	355	345	1841	1770	1628	1398	1221	1080	974	2301	2213	2035	1748	1526	1350	1218
	4,5		228	221	355	345	1741	1674	1540	1322	1155	1021	921	2176	2093	1925	1653	1444	1276	1151
	6-9		175	170	274	266	1132	1088	1001	860	751	664	598	1415	1360	1251	1075	939	830	748
20,001 - 25,000	1	7	245	238	383	372	2482	2387	2196	1886	1647	1456	1313	3103	2984	2745	2358	2059	1820	1641
	2,3		245	238	383	372	2313	2224	2046	1757	1535	1357	1223	2891	2780	2558	2196	1919	1696	1529
	4,5		245	238	383	372	2186	2102	1934	1661	1450	1282	1156	2733	2628	2418	2076	1813	1603	1445
	6-9		188	183	295	286	1400	1346	1238	1063	929	821	740	1750	1683	1548	1329	1161	1026	925
25,001 - 40,000	1	8	274	266	428	416	2833	2724	2506	2152	1880	1662	1498	3541	3405	3133	2690	2350	2078	1873
	2,3		274	266	428	416	2637	2536	2333	2003	1750	1547	1395	3296	3170	2916	2504	2188	1934	1744
	4,5		274	266	428	416	2491	2395	2203	1892	1653	1461	1317	3114	2994	2754	2365	2066	1826	1646
	6-9		209	203	327	317	1586	1525	1403	1205	1052	930	839	1983	1906	1754	1506	1315	1163	1049
40,001 - 65,000	1	10	321	312	503	488	3664	3523	3241	2783	2431	2149	1938	4580	4404	4051	3479	3039	2686	2423
	2,3		321	312	503	488	3407	3276	3014	2588	2260	1998	1802	4259	4095	3768	3235	2825	2498	2253
	4,5		321	312	503	488	3214	3090	2843	2441	2132	1885	1700	4018	3863	3554	3051	2665	2356	2125
	6-9		244	237	381	370	2024	1946	1790	1537	1343	1187	1070	2530	2433	2238	1921	1679	1484	1338
65,001 - 90,000	1	11	350	340	548	532	3995	3841	3534	3034	2650	2343	2113	4994	4801	4418	3793	3313	2929	2641
	2,3		350	340	548	532	3713	3570	3284	2820	2463	2178	1964	4641	4463	4105	3525	3079	2723	2455
	4,5		350	340	548	532	3502	3367	3098	2660	2323	2054	1852	4378	4209	3873	3325	2904	2568	2315
	6-9		265	257	414	402	2199	2114	1945	1670	1459	1290	1163	2749	2643	2431	2088	1824	1613	1454
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	2,3		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	4,5		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	6-9		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32

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	\$ 30
\$ 500 Deductible	\$ 42
\$1000 Deductible	\$ 72
\$2000 Deductible	\$117
\$3000 Deductible	\$149
\$4000 Deductible	\$171
\$5000 Deductible	\$189

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 \$30
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	80	75	122	117	480	462	425	365	319	282	254	600	578	531	456	399	353	318
	2,3		80	75	122	117	460	442	407	349	305	270	243	575	553	509	436	381	338	304
	4,5		80	75	122	117	444	427	393	337	295	260	235	555	534	491	421	369	325	294
	6-9		69	64	105	100	343	330	304	261	228	201	182	429	413	380	326	285	251	228
4,501 - 6,000	1	2	89	84	137	132	501	482	443	381	333	294	265	626	603	554	476	416	368	331
	2,3		89	84	137	132	478	460	423	363	317	281	253	598	575	529	454	396	351	316
	4,5		89	84	137	132	461	443	408	350	306	270	244	576	554	510	438	383	338	305
	6-9		76	71	116	111	355	341	314	269	235	208	188	444	426	393	336	294	260	235
6,001 - 8,000	1	3	89	84	137	132	571	549	505	434	379	335	302	714	686	631	543	474	419	378
	2,3		89	84	137	132	543	522	480	412	360	318	287	679	653	600	515	450	398	359
	4,5		89	84	137	132	521	501	461	396	346	306	276	651	626	576	495	433	383	345
	6-9		76	71	116	111	392	377	347	298	260	230	207	490	471	434	373	325	288	259
8,001 - 10,000	1	4	120	115	185	180	811	780	718	616	538	476	429	1014	975	898	770	673	595	536
	2,3		120	115	185	180	765	736	677	581	508	449	405	956	920	846	726	635	561	506
	4,5		120	115	185	180	731	703	647	555	485	429	387	914	879	809	694	606	536	484
	6-9		98	93	150	145	518	498	458	393	344	304	274	648	623	573	491	430	380	343
10,001 - 15,000	1	5	161	156	250	243	1192	1146	1054	905	791	699	630	1490	1433	1318	1131	989	874	788
	2,3		161	156	250	243	1117	1074	988	848	741	655	591	1396	1343	1235	1060	926	819	739
	4,5		161	156	250	243	1062	1021	939	807	704	623	562	1328	1276	1174	1009	880	779	703
	6-9		127	122	197	191	719	691	636	546	477	422	380	899	864	795	683	596	528	475
15,001 - 20,000	1	6	228	221	355	345	1972	1896	1744	1498	1308	1157	1043	2465	2370	2180	1873	1635	1446	1304
	2,3		228	221	355	345	1841	1770	1628	1398	1221	1080	974	2301	2213	2035	1748	1526	1350	1218
	4,5		228	221	355	345	1741	1674	1540	1322	1155	1021	921	2176	2093	1925	1653	1444	1276	1151
	6-9		175	170	274	266	1132	1088	1001	860	751	664	598	1415	1360	1251	1075	939	830	748
20,001 - 25,000	1	7	245	238	383	372	2482	2387	2196	1886	1647	1456	1313	3103	2984	2745	2358	2059	1820	1641
	2,3		245	238	383	372	2313	2224	2046	1757	1535	1357	1223	2891	2780	2558	2196	1919	1696	1529
	4,5		245	238	383	372	2186	2102	1934	1661	1450	1282	1156	2733	2628	2418	2076	1813	1603	1445
	6-9		188	183	295	286	1400	1346	1238	1063	929	821	740	1750	1683	1548	1329	1161	1026	925
25,001 - 40,000	1	8	274	266	428	416	2833	2724	2506	2152	1880	1662	1498	3541	3405	3133	2690	2350	2078	1873
	2,3		274	266	428	416	2637	2536	2333	2003	1750	1547	1395	3296	3170	2916	2504	2188	1934	1744
	4,5		274	266	428	416	2491	2395	2203	1892	1653	1461	1317	3114	2994	2754	2365	2066	1826	1646
	6-9		209	203	327	317	1586	1525	1403	1205	1052	930	839	1983	1906	1754	1506	1315	1163	1049
40,001 - 65,000	1	10	321	312	503	488	3664	3523	3241	2783	2431	2149	1938	4580	4404	4051	3479	3039	2686	2423
	2,3		321	312	503	488	3407	3276	3014	2588	2260	1998	1802	4259	4095	3768	3235	2825	2498	2253
	4,5		321	312	503	488	3214	3090	2843	2441	2132	1885	1700	4018	3863	3554	3051	2665	2356	2125
	6-9		244	237	381	370	2024	1946	1790	1537	1343	1187	1070	2530	2433	2238	1921	1679	1484	1338
65,001 - 90,000	1	11	350	340	548	532	3995	3841	3534	3034	2650	2343	2113	4994	4801	4418	3793	3313	2929	2641
	2,3		350	340	548	532	3713	3570	3284	2820	2463	2178	1964	4641	4463	4105	3525	3079	2723	2455
	4,5		350	340	548	532	3502	3367	3098	2660	2323	2054	1852	4378	4209	3873	3325	2904	2568	2315
	6-9		265	257	414	402	2199	2114	1945	1670	1459	1290	1163	2749	2643	2431	2088	1824	1613	1454
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	2,3		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	4,5		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	6-9		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32

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	\$ 30
\$ 500 Deductible	\$ 42
\$1000 Deductible	\$ 72
\$2000 Deductible	\$117
\$3000 Deductible	\$149
\$4000 Deductible	\$171
\$5000 Deductible	\$189

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 \$30
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	80	75	122	117	480	462	425	365	319	282	254	600	578	531	456	399	353	318
	2,3		80	75	122	117	460	442	407	349	305	270	243	575	553	509	436	381	338	304
	4,5		80	75	122	117	444	427	393	337	295	260	235	555	534	491	421	369	325	294
	6-9		69	64	105	100	343	330	304	261	228	201	182	429	413	380	326	285	251	228
4,501 - 6,000	1	2	89	84	137	132	501	482	443	381	333	294	265	626	603	554	476	416	368	331
	2,3		89	84	137	132	478	460	423	363	317	281	253	598	575	529	454	396	351	316
	4,5		89	84	137	132	461	443	408	350	306	270	244	576	554	510	438	383	338	305
	6-9		76	71	116	111	355	341	314	269	235	208	188	444	426	393	336	294	260	235
6,001 - 8,000	1	3	89	84	137	132	571	549	505	434	379	335	302	714	686	631	543	474	419	378
	2,3		89	84	137	132	543	522	480	412	360	318	287	679	653	600	515	450	398	359
	4,5		89	84	137	132	521	501	461	396	346	306	276	651	626	576	495	433	383	345
	6-9		76	71	116	111	392	377	347	298	260	230	207	490	471	434	373	325	288	259
8,001 - 10,000	1	4	120	115	185	180	811	780	718	616	538	476	429	1014	975	898	770	673	595	536
	2,3		120	115	185	180	765	736	677	581	508	449	405	956	920	846	726	635	561	506
	4,5		120	115	185	180	731	703	647	555	485	429	387	914	879	809	694	606	536	484
	6-9		98	93	150	145	518	498	458	393	344	304	274	648	623	573	491	430	380	343
10,001 - 15,000	1	5	161	156	250	243	1192	1146	1054	905	791	699	630	1490	1433	1318	1131	989	874	788
	2,3		161	156	250	243	1117	1074	988	848	741	655	591	1396	1343	1235	1060	926	819	739
	4,5		161	156	250	243	1062	1021	939	807	704	623	562	1328	1276	1174	1009	880	779	703
	6-9		127	122	197	191	719	691	636	546	477	422	380	899	864	795	683	596	528	475
15,001 - 20,000	1	6	228	221	355	345	1972	1896	1744	1498	1308	1157	1043	2465	2370	2180	1873	1635	1446	1304
	2,3		228	221	355	345	1841	1770	1628	1398	1221	1080	974	2301	2213	2035	1748	1526	1350	1218
	4,5		228	221	355	345	1741	1674	1540	1322	1155	1021	921	2176	2093	1925	1653	1444	1276	1151
	6-9		175	170	274	266	1132	1088	1001	860	751	664	598	1415	1360	1251	1075	939	830	748
20,001 - 25,000	1	7	245	238	383	372	2482	2387	2196	1886	1647	1456	1313	3103	2984	2745	2358	2059	1820	1641
	2,3		245	238	383	372	2313	2224	2046	1757	1535	1357	1223	2891	2780	2558	2196	1919	1696	1529
	4,5		245	238	383	372	2186	2102	1934	1661	1450	1282	1156	2733	2628	2418	2076	1813	1603	1445
	6-9		188	183	295	286	1400	1346	1238	1063	929	821	740	1750	1683	1548	1329	1161	1026	925
25,001 - 40,000	1	8	274	266	428	416	2833	2724	2506	2152	1880	1662	1498	3541	3405	3133	2690	2350	2078	1873
	2,3		274	266	428	416	2637	2536	2333	2003	1750	1547	1395	3296	3170	2916	2504	2188	1934	1744
	4,5		274	266	428	416	2491	2395	2203	1892	1653	1461	1317	3114	2994	2754	2365	2066	1826	1646
	6-9		209	203	327	317	1586	1525	1403	1205	1052	930	839	1983	1906	1754	1506	1315	1163	1049
40,001 - 65,000	1	10	321	312	503	488	3664	3523	3241	2783	2431	2149	1938	4580	4404	4051	3479	3039	2686	2423
	2,3		321	312	503	488	3407	3276	3014	2588	2260	1998	1802	4259	4095	3768	3235	2825	2498	2253
	4,5		321	312	503	488	3214	3090	2843	2441	2132	1885	1700	4018	3863	3554	3051	2665	2356	2125
	6-9		244	237	381	370	2024	1946	1790	1537	1343	1187	1070	2530	2433	2238	1921	1679	1484	1338
65,001 - 90,000	1	11	350	340	548	532	3995	3841	3534	3034	2650	2343	2113	4994	4801	4418	3793	3313	2929	2641
	2,3		350	340	548	532	3713	3570	3284	2820	2463	2178	1964	4641	4463	4105	3525	3079	2723	2455
	4,5		350	340	548	532	3502	3367	3098	2660	2323	2054	1852	4378	4209	3873	3325	2904	2568	2315
	6-9		265	257	414	402	2199	2114	1945	1670	1459	1290	1163	2749	2643	2431	2088	1824	1613	1454
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	2,3		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	4,5		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	6-9		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32

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	\$ 30
\$ 500 Deductible	\$ 42
\$1000 Deductible	\$ 72
\$2000 Deductible	\$117
\$3000 Deductible	\$149
\$4000 Deductible	\$171
\$5000 Deductible	\$189

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 \$30
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 5 - NON-FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS								TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS					
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES					
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	80	75	122	117	480	462	425	365	319	282	254	600	578	531	456	399	353	318
	2,3		80	75	122	117	460	442	407	349	305	270	243	575	553	509	436	381	338	304
	4,5		80	75	122	117	444	427	393	337	295	260	235	555	534	491	421	369	325	294
	6-9		69	64	105	100	343	330	304	261	228	201	182	429	413	380	326	285	251	228
4,501 - 6,000	1	2	89	84	137	132	501	482	443	381	333	294	265	626	603	554	476	416	368	331
	2,3		89	84	137	132	478	460	423	363	317	281	253	598	575	529	454	396	351	316
	4,5		89	84	137	132	461	443	408	350	306	270	244	576	554	510	438	383	338	305
	6-9		76	71	116	111	355	341	314	269	235	208	188	444	426	393	336	294	260	235
6,001 - 8,000	1	3	89	84	137	132	571	549	505	434	379	335	302	714	686	631	543	474	419	378
	2,3		89	84	137	132	543	522	480	412	360	318	287	679	653	600	515	450	398	359
	4,5		89	84	137	132	521	501	461	396	346	306	276	651	626	576	495	433	383	345
	6-9		76	71	116	111	392	377	347	298	260	230	207	490	471	434	373	325	288	259
8,001 - 10,000	1	4	120	115	185	180	811	780	718	616	538	476	429	1014	975	898	770	673	595	536
	2,3		120	115	185	180	765	736	677	581	508	449	405	956	920	846	726	635	561	506
	4,5		120	115	185	180	731	703	647	555	485	429	387	914	879	809	694	606	536	484
	6-9		98	93	150	145	518	498	458	393	344	304	274	648	623	573	491	430	380	343
10,001 - 15,000	1	5	161	156	250	243	1192	1146	1054	905	791	699	630	1490	1433	1318	1131	989	874	788
	2,3		161	156	250	243	1117	1074	988	848	741	655	591	1396	1343	1235	1060	926	819	739
	4,5		161	156	250	243	1062	1021	939	807	704	623	562	1328	1276	1174	1009	880	779	703
	6-9		127	122	197	191	719	691	636	546	477	422	380	899	864	795	683	596	528	475
15,001 - 20,000	1	6	228	221	355	345	1972	1896	1744	1498	1308	1157	1043	2465	2370	2180	1873	1635	1446	1304
	2,3		228	221	355	345	1841	1770	1628	1398	1221	1080	974	2301	2213	2035	1748	1526	1350	1218
	4,5		228	221	355	345	1741	1674	1540	1322	1155	1021	921	2176	2093	1925	1653	1444	1276	1151
	6-9		175	170	274	266	1132	1088	1001	860	751	664	598	1415	1360	1251	1075	939	830	748
20,001 - 25,000	1	7	245	238	383	372	2482	2387	2196	1886	1647	1456	1313	3103	2984	2745	2358	2059	1820	1641
	2,3		245	238	383	372	2313	2224	2046	1757	1535	1357	1223	2891	2780	2558	2196	1919	1696	1529
	4,5		245	238	383	372	2186	2102	1934	1661	1450	1282	1156	2733	2628	2418	2076	1813	1603	1445
	6-9		188	183	295	286	1400	1346	1238	1063	929	821	740	1750	1683	1548	1329	1161	1026	925
25,001 - 40,000	1	8	274	266	428	416	2833	2724	2506	2152	1880	1662	1498	3541	3405	3133	2690	2350	2078	1873
	2,3		274	266	428	416	2637	2536	2333	2003	1750	1547	1395	3296	3170	2916	2504	2188	1934	1744
	4,5		274	266	428	416	2491	2395	2203	1892	1653	1461	1317	3114	2994	2754	2365	2066	1826	1646
	6-9		209	203	327	317	1586	1525	1403	1205	1052	930	839	1983	1906	1754	1506	1315	1163	1049
40,001 - 65,000	1	10	321	312	503	488	3664	3523	3241	2783	2431	2149	1938	4580	4404	4051	3479	3039	2686	2423
	2,3		321	312	503	488	3407	3276	3014	2588	2260	1998	1802	4259	4095	3768	3235	2825	2498	2253
	4,5		321	312	503	488	3214	3090	2843	2441	2132	1885	1700	4018	3863	3554	3051	2665	2356	2125
	6-9		244	237	381	370	2024	1946	1790	1537	1343	1187	1070	2530	2433	2238	1921	1679	1484	1338
65,001 - 90,000	1	11	350	340	548	532	3995	3841	3534	3034	2650	2343	2113	4994	4801	4418	3793	3313	2929	2641
	2,3		350	340	548	532	3713	3570	3284	2820	2463	2178	1964	4641	4463	4105	3525	3079	2723	2455
	4,5		350	340	548	532	3502	3367	3098	2660	2323	2054	1852	4378	4209	3873	3325	2904	2568	2315
	6-9		265	257	414	402	2199	2114	1945	1670	1459	1290	1163	2749	2643	2431	2088	1824	1613	1454
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	2,3		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	4,5		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	6-9		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32

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	\$ 30
\$ 500 Deductible	\$ 42
\$1000 Deductible	\$ 72
\$2000 Deductible	\$117
\$3000 Deductible	\$149
\$4000 Deductible	\$171
\$5000 Deductible	\$189

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 \$30
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	80	75	122	117	480	462	425	365	319	282	254	600	578	531	456	399	353	318
	2,3		80	75	122	117	460	442	407	349	305	270	243	575	553	509	436	381	338	304
	4,5		80	75	122	117	444	427	393	337	295	260	235	555	534	491	421	369	325	294
	6-9		69	64	105	100	343	330	304	261	228	201	182	429	413	380	326	285	251	228
4,501 - 6,000	1	2	89	84	137	132	501	482	443	381	333	294	265	626	603	554	476	416	368	331
	2,3		89	84	137	132	478	460	423	363	317	281	253	598	575	529	454	396	351	316
	4,5		89	84	137	132	461	443	408	350	306	270	244	576	554	510	438	383	338	305
	6-9		76	71	116	111	355	341	314	269	235	208	188	444	426	393	336	294	260	235
6,001 - 8,000	1	3	89	84	137	132	571	549	505	434	379	335	302	714	686	631	543	474	419	378
	2,3		89	84	137	132	543	522	480	412	360	318	287	679	653	600	515	450	398	359
	4,5		89	84	137	132	521	501	461	396	346	306	276	651	626	576	495	433	383	345
	6-9		76	71	116	111	392	377	347	298	260	230	207	490	471	434	373	325	288	259
8,001 - 10,000	1	4	120	115	185	180	811	780	718	616	538	476	429	1014	975	898	770	673	595	536
	2,3		120	115	185	180	765	736	677	581	508	449	405	956	920	846	726	635	561	506
	4,5		120	115	185	180	731	703	647	555	485	429	387	914	879	809	694	606	536	484
	6-9		98	93	150	145	518	498	458	393	344	304	274	648	623	573	491	430	380	343
10,001 - 15,000	1	5	161	156	250	243	1192	1146	1054	905	791	699	630	1490	1433	1318	1131	989	874	788
	2,3		161	156	250	243	1117	1074	988	848	741	655	591	1396	1343	1235	1060	926	819	739
	4,5		161	156	250	243	1062	1021	939	807	704	623	562	1328	1276	1174	1009	880	779	703
	6-9		127	122	197	191	719	691	636	546	477	422	380	899	864	795	683	596	528	475
15,001 - 20,000	1	6	228	221	355	345	1972	1896	1744	1498	1308	1157	1043	2465	2370	2180	1873	1635	1446	1304
	2,3		228	221	355	345	1841	1770	1628	1398	1221	1080	974	2301	2213	2035	1748	1526	1350	1218
	4,5		228	221	355	345	1741	1674	1540	1322	1155	1021	921	2176	2093	1925	1653	1444	1276	1151
	6-9		175	170	274	266	1132	1088	1001	860	751	664	598	1415	1360	1251	1075	939	830	748
20,001 - 25,000	1	7	245	238	383	372	2482	2387	2196	1886	1647	1456	1313	3103	2984	2745	2358	2059	1820	1641
	2,3		245	238	383	372	2313	2224	2046	1757	1535	1357	1223	2891	2780	2558	2196	1919	1696	1529
	4,5		245	238	383	372	2186	2102	1934	1661	1450	1282	1156	2733	2628	2418	2076	1813	1603	1445
	6-9		188	183	295	286	1400	1346	1238	1063	929	821	740	1750	1683	1548	1329	1161	1026	925
25,001 - 40,000	1	8	274	266	428	416	2833	2724	2506	2152	1880	1662	1498	3541	3405	3133	2690	2350	2078	1873
	2,3		274	266	428	416	2637	2536	2333	2003	1750	1547	1395	3296	3170	2916	2504	2188	1934	1744
	4,5		274	266	428	416	2491	2395	2203	1892	1653	1461	1317	3114	2994	2754	2365	2066	1826	1646
	6-9		209	203	327	317	1586	1525	1403	1205	1052	930	839	1983	1906	1754	1506	1315	1163	1049
40,001 - 65,000	1	10	321	312	503	488	3664	3523	3241	2783	2431	2149	1938	4580	4404	4051	3479	3039	2686	2423
	2,3		321	312	503	488	3407	3276	3014	2588	2260	1998	1802	4259	4095	3768	3235	2825	2498	2253
	4,5		321	312	503	488	3214	3090	2843	2441	2132	1885	1700	4018	3863	3554	3051	2665	2356	2125
	6-9		244	237	381	370	2024	1946	1790	1537	1343	1187	1070	2530	2433	2238	1921	1679	1484	1338
65,001 - 90,000	1	11	350	340	548	532	3995	3841	3534	3034	2650	2343	2113	4994	4801	4418	3793	3313	2929	2641
	2,3		350	340	548	532	3713	3570	3284	2820	2463	2178	1964	4641	4463	4105	3525	3079	2723	2455
	4,5		350	340	548	532	3502	3367	3098	2660	2323	2054	1852	4378	4209	3873	3325	2904	2568	2315
	6-9		265	257	414	402	2199	2114	1945	1670	1459	1290	1163	2749	2643	2431	2088	1824	1613	1454
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	2,3		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	4,5		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	6-9		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32

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	\$ 30
\$ 500 Deductible	\$ 42
\$1000 Deductible	\$ 72
\$2000 Deductible	\$117
\$3000 Deductible	\$149
\$4000 Deductible	\$171
\$5000 Deductible	\$189

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 \$30
to the \$300 Ded Limited Collision Rate.

R-41

C.A.R.

3/1/2019

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	80	75	122	117	480	462	425	365	319	282	254	600	578	531	456	399	353	318
	2,3		80	75	122	117	460	442	407	349	305	270	243	575	553	509	436	381	338	304
	4,5		80	75	122	117	444	427	393	337	295	260	235	555	534	491	421	369	325	294
	6-9		69	64	105	100	343	330	304	261	228	201	182	429	413	380	326	285	251	228
4,501 - 6,000	1	2	89	84	137	132	501	482	443	381	333	294	265	626	603	554	476	416	368	331
	2,3		89	84	137	132	478	460	423	363	317	281	253	598	575	529	454	396	351	316
	4,5		89	84	137	132	461	443	408	350	306	270	244	576	554	510	438	383	338	305
	6-9		76	71	116	111	355	341	314	269	235	208	188	444	426	393	336	294	260	235
6,001 - 8,000	1	3	89	84	137	132	571	549	505	434	379	335	302	714	686	631	543	474	419	378
	2,3		89	84	137	132	543	522	480	412	360	318	287	679	653	600	515	450	398	359
	4,5		89	84	137	132	521	501	461	396	346	306	276	651	626	576	495	433	383	345
	6-9		76	71	116	111	392	377	347	298	260	230	207	490	471	434	373	325	288	259
8,001 - 10,000	1	4	120	115	185	180	811	780	718	616	538	476	429	1014	975	898	770	673	595	536
	2,3		120	115	185	180	765	736	677	581	508	449	405	956	920	846	726	635	561	506
	4,5		120	115	185	180	731	703	647	555	485	429	387	914	879	809	694	606	536	484
	6-9		98	93	150	145	518	498	458	393	344	304	274	648	623	573	491	430	380	343
10,001 - 15,000	1	5	161	156	250	243	1192	1146	1054	905	791	699	630	1490	1433	1318	1131	989	874	788
	2,3		161	156	250	243	1117	1074	988	848	741	655	591	1396	1343	1235	1060	926	819	739
	4,5		161	156	250	243	1062	1021	939	807	704	623	562	1328	1276	1174	1009	880	779	703
	6-9		127	122	197	191	719	691	636	546	477	422	380	899	864	795	683	596	528	475
15,001 - 20,000	1	6	228	221	355	345	1972	1896	1744	1498	1308	1157	1043	2465	2370	2180	1873	1635	1446	1304
	2,3		228	221	355	345	1841	1770	1628	1398	1221	1080	974	2301	2213	2035	1748	1526	1350	1218
	4,5		228	221	355	345	1741	1674	1540	1322	1155	1021	921	2176	2093	1925	1653	1444	1276	1151
	6-9		175	170	274	266	1132	1088	1001	860	751	664	598	1415	1360	1251	1075	939	830	748
20,001 - 25,000	1	7	245	238	383	372	2482	2387	2196	1886	1647	1456	1313	3103	2984	2745	2358	2059	1820	1641
	2,3		245	238	383	372	2313	2224	2046	1757	1535	1357	1223	2891	2780	2558	2196	1919	1696	1529
	4,5		245	238	383	372	2186	2102	1934	1661	1450	1282	1156	2733	2628	2418	2076	1813	1603	1445
	6-9		188	183	295	286	1400	1346	1238	1063	929	821	740	1750	1683	1548	1329	1161	1026	925
25,001 - 40,000	1	8	274	266	428	416	2833	2724	2506	2152	1880	1662	1498	3541	3405	3133	2690	2350	2078	1873
	2,3		274	266	428	416	2637	2536	2333	2003	1750	1547	1395	3296	3170	2916	2504	2188	1934	1744
	4,5		274	266	428	416	2491	2395	2203	1892	1653	1461	1317	3114	2994	2754	2365	2066	1826	1646
	6-9		209	203	327	317	1586	1525	1403	1205	1052	930	839	1983	1906	1754	1506	1315	1163	1049
40,001 - 65,000	1	10	321	312	503	488	3664	3523	3241	2783	2431	2149	1938	4580	4404	4051	3479	3039	2686	2423
	2,3		321	312	503	488	3407	3276	3014	2588	2260	1998	1802	4259	4095	3768	3235	2825	2498	2253
	4,5		321	312	503	488	3214	3090	2843	2441	2132	1885	1700	4018	3863	3554	3051	2665	2356	2125
	6-9		244	237	381	370	2024	1946	1790	1537	1343	1187	1070	2530	2433	2238	1921	1679	1484	1338
65,001 - 90,000	1	11	350	340	548	532	3995	3841	3534	3034	2650	2343	2113	4994	4801	4418	3793	3313	2929	2641
	2,3		350	340	548	532	3713	3570	3284	2820	2463	2178	1964	4641	4463	4105	3525	3079	2723	2455
	4,5		350	340	548	532	3502	3367	3098	2660	2323	2054	1852	4378	4209	3873	3325	2904	2568	2315
	6-9		265	257	414	402	2199	2114	1945	1670	1459	1290	1163	2749	2643	2431	2088	1824	1613	1454
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	2,3		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	4,5		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	6-9		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32

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	\$ 30
\$ 500 Deductible	\$ 42
\$1000 Deductible	\$ 72
\$2000 Deductible	\$117
\$3000 Deductible	\$149
\$4000 Deductible	\$171
\$5000 Deductible	\$189

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 \$30
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	80	75	122	117	480	462	425	365	319	282	254	600	578	531	456	399	353	318
	2,3		80	75	122	117	460	442	407	349	305	270	243	575	553	509	436	381	338	304
	4,5		80	75	122	117	444	427	393	337	295	260	235	555	534	491	421	369	325	294
	6-9		69	64	105	100	343	330	304	261	228	201	182	429	413	380	326	285	251	228
4,501 - 6,000	1	2	89	84	137	132	501	482	443	381	333	294	265	626	603	554	476	416	368	331
	2,3		89	84	137	132	478	460	423	363	317	281	253	598	575	529	454	396	351	316
	4,5		89	84	137	132	461	443	408	350	306	270	244	576	554	510	438	383	338	305
	6-9		76	71	116	111	355	341	314	269	235	208	188	444	426	393	336	294	260	235
6,001 - 8,000	1	3	89	84	137	132	571	549	505	434	379	335	302	714	686	631	543	474	419	378
	2,3		89	84	137	132	543	522	480	412	360	318	287	679	653	600	515	450	398	359
	4,5		89	84	137	132	521	501	461	396	346	306	276	651	626	576	495	433	383	345
	6-9		76	71	116	111	392	377	347	298	260	230	207	490	471	434	373	325	288	259
8,001 - 10,000	1	4	120	115	185	180	811	780	718	616	538	476	429	1014	975	898	770	673	595	536
	2,3		120	115	185	180	765	736	677	581	508	449	405	956	920	846	726	635	561	506
	4,5		120	115	185	180	731	703	647	555	485	429	387	914	879	809	694	606	536	484
	6-9		98	93	150	145	518	498	458	393	344	304	274	648	623	573	491	430	380	343
10,001 - 15,000	1	5	161	156	250	243	1192	1146	1054	905	791	699	630	1490	1433	1318	1131	989	874	788
	2,3		161	156	250	243	1117	1074	988	848	741	655	591	1396	1343	1235	1060	926	819	739
	4,5		161	156	250	243	1062	1021	939	807	704	623	562	1328	1276	1174	1009	880	779	703
	6-9		127	122	197	191	719	691	636	546	477	422	380	899	864	795	683	596	528	475
15,001 - 20,000	1	6	228	221	355	345	1972	1896	1744	1498	1308	1157	1043	2465	2370	2180	1873	1635	1446	1304
	2,3		228	221	355	345	1841	1770	1628	1398	1221	1080	974	2301	2213	2035	1748	1526	1350	1218
	4,5		228	221	355	345	1741	1674	1540	1322	1155	1021	921	2176	2093	1925	1653	1444	1276	1151
	6-9		175	170	274	266	1132	1088	1001	860	751	664	598	1415	1360	1251	1075	939	830	748
20,001 - 25,000	1	7	245	238	383	372	2482	2387	2196	1886	1647	1456	1313	3103	2984	2745	2358	2059	1820	1641
	2,3		245	238	383	372	2313	2224	2046	1757	1535	1357	1223	2891	2780	2558	2196	1919	1696	1529
	4,5		245	238	383	372	2186	2102	1934	1661	1450	1282	1156	2733	2628	2418	2076	1813	1603	1445
	6-9		188	183	295	286	1400	1346	1238	1063	929	821	740	1750	1683	1548	1329	1161	1026	925
25,001 - 40,000	1	8	274	266	428	416	2833	2724	2506	2152	1880	1662	1498	3541	3405	3133	2690	2350	2078	1873
	2,3		274	266	428	416	2637	2536	2333	2003	1750	1547	1395	3296	3170	2916	2504	2188	1934	1744
	4,5		274	266	428	416	2491	2395	2203	1892	1653	1461	1317	3114	2994	2754	2365	2066	1826	1646
	6-9		209	203	327	317	1586	1525	1403	1205	1052	930	839	1983	1906	1754	1506	1315	1163	1049
40,001 - 65,000	1	10	321	312	503	488	3664	3523	3241	2783	2431	2149	1938	4580	4404	4051	3479	3039	2686	2423
	2,3		321	312	503	488	3407	3276	3014	2588	2260	1998	1802	4259	4095	3768	3235	2825	2498	2253
	4,5		321	312	503	488	3214	3090	2843	2441	2132	1885	1700	4018	3863	3554	3051	2665	2356	2125
	6-9		244	237	381	370	2024	1946	1790	1537	1343	1187	1070	2530	2433	2238	1921	1679	1484	1338
65,001 - 90,000	1	11	350	340	548	532	3995	3841	3534	3034	2650	2343	2113	4994	4801	4418	3793	3313	2929	2641
	2,3		350	340	548	532	3713	3570	3284	2820	2463	2178	1964	4641	4463	4105	3525	3079	2723	2455
	4,5		350	340	548	532	3502	3367	3098	2660	2323	2054	1852	4378	4209	3873	3325	2904	2568	2315
	6-9		265	257	414	402	2199	2114	1945	1670	1459	1290	1163	2749	2643	2431	2088	1824	1613	1454
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	2,3		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	4,5		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	6-9		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32

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	\$ 30
\$ 500 Deductible	\$ 42
\$1000 Deductible	\$ 72
\$2000 Deductible	\$117
\$3000 Deductible	\$149
\$4000 Deductible	\$171
\$5000 Deductible	\$189

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 \$30
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	80	75	122	117	480	462	425	365	319	282	254	600	578	531	456	399	353	318
	2,3		80	75	122	117	460	442	407	349	305	270	243	575	553	509	436	381	338	304
	4,5		80	75	122	117	444	427	393	337	295	260	235	555	534	491	421	369	325	294
	6-9		69	64	105	100	343	330	304	261	228	201	182	429	413	380	326	285	251	228
4,501 - 6,000	1	2	89	84	137	132	501	482	443	381	333	294	265	626	603	554	476	416	368	331
	2,3		89	84	137	132	478	460	423	363	317	281	253	598	575	529	454	396	351	316
	4,5		89	84	137	132	461	443	408	350	306	270	244	576	554	510	438	383	338	305
	6-9		76	71	116	111	355	341	314	269	235	208	188	444	426	393	336	294	260	235
6,001 - 8,000	1	3	89	84	137	132	571	549	505	434	379	335	302	714	686	631	543	474	419	378
	2,3		89	84	137	132	543	522	480	412	360	318	287	679	653	600	515	450	398	359
	4,5		89	84	137	132	521	501	461	396	346	306	276	651	626	576	495	433	383	345
	6-9		76	71	116	111	392	377	347	298	260	230	207	490	471	434	373	325	288	259
8,001 - 10,000	1	4	120	115	185	180	811	780	718	616	538	476	429	1014	975	898	770	673	595	536
	2,3		120	115	185	180	765	736	677	581	508	449	405	956	920	846	726	635	561	506
	4,5		120	115	185	180	731	703	647	555	485	429	387	914	879	809	694	606	536	484
	6-9		98	93	150	145	518	498	458	393	344	304	274	648	623	573	491	430	380	343
10,001 - 15,000	1	5	161	156	250	243	1192	1146	1054	905	791	699	630	1490	1433	1318	1131	989	874	788
	2,3		161	156	250	243	1117	1074	988	848	741	655	591	1396	1343	1235	1060	926	819	739
	4,5		161	156	250	243	1062	1021	939	807	704	623	562	1328	1276	1174	1009	880	779	703
	6-9		127	122	197	191	719	691	636	546	477	422	380	899	864	795	683	596	528	475
15,001 - 20,000	1	6	228	221	355	345	1972	1896	1744	1498	1308	1157	1043	2465	2370	2180	1873	1635	1446	1304
	2,3		228	221	355	345	1841	1770	1628	1398	1221	1080	974	2301	2213	2035	1748	1526	1350	1218
	4,5		228	221	355	345	1741	1674	1540	1322	1155	1021	921	2176	2093	1925	1653	1444	1276	1151
	6-9		175	170	274	266	1132	1088	1001	860	751	664	598	1415	1360	1251	1075	939	830	748
20,001 - 25,000	1	7	245	238	383	372	2482	2387	2196	1886	1647	1456	1313	3103	2984	2745	2358	2059	1820	1641
	2,3		245	238	383	372	2313	2224	2046	1757	1535	1357	1223	2891	2780	2558	2196	1919	1696	1529
	4,5		245	238	383	372	2186	2102	1934	1661	1450	1282	1156	2733	2628	2418	2076	1813	1603	1445
	6-9		188	183	295	286	1400	1346	1238	1063	929	821	740	1750	1683	1548	1329	1161	1026	925
25,001 - 40,000	1	8	274	266	428	416	2833	2724	2506	2152	1880	1662	1498	3541	3405	3133	2690	2350	2078	1873
	2,3		274	266	428	416	2637	2536	2333	2003	1750	1547	1395	3296	3170	2916	2504	2188	1934	1744
	4,5		274	266	428	416	2491	2395	2203	1892	1653	1461	1317	3114	2994	2754	2365	2066	1826	1646
	6-9		209	203	327	317	1586	1525	1403	1205	1052	930	839	1983	1906	1754	1506	1315	1163	1049
40,001 - 65,000	1	10	321	312	503	488	3664	3523	3241	2783	2431	2149	1938	4580	4404	4051	3479	3039	2686	2423
	2,3		321	312	503	488	3407	3276	3014	2588	2260	1998	1802	4259	4095	3768	3235	2825	2498	2253
	4,5		321	312	503	488	3214	3090	2843	2441	2132	1885	1700	4018	3863	3554	3051	2665	2356	2125
	6-9		244	237	381	370	2024	1946	1790	1537	1343	1187	1070	2530	2433	2238	1921	1679	1484	1338
65,001 - 90,000	1	11	350	340	548	532	3995	3841	3534	3034	2650	2343	2113	4994	4801	4418	3793	3313	2929	2641
	2,3		350	340	548	532	3713	3570	3284	2820	2463	2178	1964	4641	4463	4105	3525	3079	2723	2455
	4,5		350	340	548	532	3502	3367	3098	2660	2323	2054	1852	4378	4209	3873	3325	2904	2568	2315
	6-9		265	257	414	402	2199	2114	1945	1670	1459	1290	1163	2749	2643	2431	2088	1824	1613	1454
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	2,3		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	4,5		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	6-9		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32

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	\$ 30
\$ 500 Deductible	\$ 42
\$1000 Deductible	\$ 72
\$2000 Deductible	\$117
\$3000 Deductible	\$149
\$4000 Deductible	\$171
\$5000 Deductible	\$189

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 \$30
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	80	75	122	117	480	462	425	365	319	282	254	600	578	531	456	399	353	318
	2,3		80	75	122	117	460	442	407	349	305	270	243	575	553	509	436	381	338	304
	4,5		80	75	122	117	444	427	393	337	295	260	235	555	534	491	421	369	325	294
	6-9		69	64	105	100	343	330	304	261	228	201	182	429	413	380	326	285	251	228
4,501 - 6,000	1	2	89	84	137	132	501	482	443	381	333	294	265	626	603	554	476	416	368	331
	2,3		89	84	137	132	478	460	423	363	317	281	253	598	575	529	454	396	351	316
	4,5		89	84	137	132	461	443	408	350	306	270	244	576	554	510	438	383	338	305
	6-9		76	71	116	111	355	341	314	269	235	208	188	444	426	393	336	294	260	235
6,001 - 8,000	1	3	89	84	137	132	571	549	505	434	379	335	302	714	686	631	543	474	419	378
	2,3		89	84	137	132	543	522	480	412	360	318	287	679	653	600	515	450	398	359
	4,5		89	84	137	132	521	501	461	396	346	306	276	651	626	576	495	433	383	345
	6-9		76	71	116	111	392	377	347	298	260	230	207	490	471	434	373	325	288	259
8,001 - 10,000	1	4	120	115	185	180	811	780	718	616	538	476	429	1014	975	898	770	673	595	536
	2,3		120	115	185	180	765	736	677	581	508	449	405	956	920	846	726	635	561	506
	4,5		120	115	185	180	731	703	647	555	485	429	387	914	879	809	694	606	536	484
	6-9		98	93	150	145	518	498	458	393	344	304	274	648	623	573	491	430	380	343
10,001 - 15,000	1	5	161	156	250	243	1192	1146	1054	905	791	699	630	1490	1433	1318	1131	989	874	788
	2,3		161	156	250	243	1117	1074	988	848	741	655	591	1396	1343	1235	1060	926	819	739
	4,5		161	156	250	243	1062	1021	939	807	704	623	562	1328	1276	1174	1009	880	779	703
	6-9		127	122	197	191	719	691	636	546	477	422	380	899	864	795	683	596	528	475
15,001 - 20,000	1	6	228	221	355	345	1972	1896	1744	1498	1308	1157	1043	2465	2370	2180	1873	1635	1446	1304
	2,3		228	221	355	345	1841	1770	1628	1398	1221	1080	974	2301	2213	2035	1748	1526	1350	1218
	4,5		228	221	355	345	1741	1674	1540	1322	1155	1021	921	2176	2093	1925	1653	1444	1276	1151
	6-9		175	170	274	266	1132	1088	1001	860	751	664	598	1415	1360	1251	1075	939	830	748
20,001 - 25,000	1	7	245	238	383	372	2482	2387	2196	1886	1647	1456	1313	3103	2984	2745	2358	2059	1820	1641
	2,3		245	238	383	372	2313	2224	2046	1757	1535	1357	1223	2891	2780	2558	2196	1919	1696	1529
	4,5		245	238	383	372	2186	2102	1934	1661	1450	1282	1156	2733	2628	2418	2076	1813	1603	1445
	6-9		188	183	295	286	1400	1346	1238	1063	929	821	740	1750	1683	1548	1329	1161	1026	925
25,001 - 40,000	1	8	274	266	428	416	2833	2724	2506	2152	1880	1662	1498	3541	3405	3133	2690	2350	2078	1873
	2,3		274	266	428	416	2637	2536	2333	2003	1750	1547	1395	3296	3170	2916	2504	2188	1934	1744
	4,5		274	266	428	416	2491	2395	2203	1892	1653	1461	1317	3114	2994	2754	2365	2066	1826	1646
	6-9		209	203	327	317	1586	1525	1403	1205	1052	930	839	1983	1906	1754	1506	1315	1163	1049
40,001 - 65,000	1	10	321	312	503	488	3664	3523	3241	2783	2431	2149	1938	4580	4404	4051	3479	3039	2686	2423
	2,3		321	312	503	488	3407	3276	3014	2588	2260	1998	1802	4259	4095	3768	3235	2825	2498	2253
	4,5		321	312	503	488	3214	3090	2843	2441	2132	1885	1700	4018	3863	3554	3051	2665	2356	2125
	6-9		244	237	381	370	2024	1946	1790	1537	1343	1187	1070	2530	2433	2238	1921	1679	1484	1338
65,001 - 90,000	1	11	350	340	548	532	3995	3841	3534	3034	2650	2343	2113	4994	4801	4418	3793	3313	2929	2641
	2,3		350	340	548	532	3713	3570	3284	2820	2463	2178	1964	4641	4463	4105	3525	3079	2723	2455
	4,5		350	340	548	532	3502	3367	3098	2660	2323	2054	1852	4378	4209	3873	3325	2904	2568	2315
	6-9		265	257	414	402	2199	2114	1945	1670	1459	1290	1163	2749	2643	2431	2088	1824	1613	1454
Charge per \$1000 over \$90,000	1	12	0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	2,3		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	4,5		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32
	6-9		0.88	0.85	1.37	1.33	23.17	22.28	20.50	17.60	15.37	13.59	12.25	28.96	27.85	25.62	22.00	19.22	16.99	15.32

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	\$ 30
\$ 500 Deductible	\$ 42
\$1000 Deductible	\$ 72
\$2000 Deductible	\$117
\$3000 Deductible	\$149
\$4000 Deductible	\$171
\$5000 Deductible	\$189

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 \$30
to the \$300 Ded Limited Collision Rate.

R-45

C.A.R.

3/1/2019

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 11 - NON-FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
															TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS					
			ALL VEHICLES				TRUCKS													
			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	58	53	88	83	291	280	258	221	193	171	154	364	350	323	276	241	214	193
	2,3		58	53	88	83	284	273	251	216	188	167	150	355	341	314	270	235	209	188
	4,5		58	53	88	83	279	268	247	212	185	163	147	349	335	309	265	231	204	184
	6-9		53	48	80	75	243	234	215	185	161	143	129	304	293	269	231	201	179	161
4,501 - 6,000	1	2	63	58	96	91	298	287	264	227	198	175	158	373	359	330	284	248	219	198
	2,3		63	58	96	91	290	279	257	220	193	170	153	363	349	321	275	241	213	191
	4,5		63	58	96	91	284	273	251	216	188	167	150	355	341	314	270	235	209	188
	6-9		56	51	85	80	248	238	219	188	164	145	131	310	298	274	235	205	181	164
6,001 - 8,000	1	3	63	58	96	91	322	310	285	245	214	189	171	403	388	356	306	268	236	214
	2,3		63	58	96	91	313	301	277	238	208	184	166	391	376	346	298	260	230	208
	4,5		63	58	96	91	306	294	270	232	203	179	162	383	368	338	290	254	224	203
	6-9		56	51	85	80	260	250	230	198	173	153	138	325	313	288	248	216	191	173
8,001 - 10,000	1	4	77	72	118	113	406	390	359	308	269	238	215	508	488	449	385	336	298	269
	2,3		77	72	118	113	390	375	345	296	259	229	206	488	469	431	370	324	286	258
	4,5		77	72	118	113	378	363	334	287	250	221	200	473	454	418	359	313	276	250
	6-9		67	62	102	97	304	292	269	231	201	178	161	380	365	336	289	251	223	201
10,001 - 15,000	1	5	97	92	148	143	538	517	476	408	357	315	284	673	646	595	510	446	394	355
	2,3		97	92	148	143	512	492	453	389	339	300	271	640	615	566	486	424	375	339
	4,5		97	92	148	143	492	473	435	374	326	289	260	615	591	544	468	408	361	325
	6-9		81	76	124	119	373	359	330	284	248	219	197	466	449	413	355	310	274	246
15,001 - 20,000	1	6	128	123	198	192	807	776	714	613	535	473	427	1009	970	893	766	669	591	534
	2,3		128	123	198	192	762	733	674	579	506	447	403	953	916	843	724	633	559	504
	4,5		128	123	198	192	728	700	644	553	483	427	385	910	875	805	691	604	534	481
	6-9		104	99	160	155	517	497	457	393	343	303	273	646	621	571	491	429	379	341
20,001 - 25,000	1	7	136	131	211	205	985	947	871	748	653	578	521	1231	1184	1089	935	816	723	651
	2,3		136	131	211	205	926	890	819	703	614	543	490	1158	1113	1024	879	768	679	613
	4,5		136	131	211	205	882	848	780	670	585	517	466	1103	1060	975	838	731	646	583
	6-9		110	105	169	164	609	586	539	463	404	357	322	761	733	674	579	505	446	403
25,001 - 40,000	1	8	150	145	233	226	1106	1063	978	840	733	648	585	1383	1329	1223	1050	916	810	731
	2,3		150	145	233	226	1038	998	918	788	689	609	549	1298	1248	1148	985	861	761	686
	4,5		150	145	233	226	987	949	873	750	655	579	522	1234	1186	1091	938	819	724	653
	6-9		120	115	184	179	674	648	596	512	447	395	356	843	810	745	640	559	494	445
40,001 - 65,000	1	10	172	167	269	261	1394	1340	1233	1059	925	817	737	1743	1675	1541	1324	1156	1021	921
	2,3		172	167	269	261	1304	1254	1154	991	865	765	690	1630	1568	1443	1239	1081	956	863
	4,5		172	167	269	261	1238	1190	1095	940	821	726	655	1548	1488	1369	1175	1026	908	819
	6-9		136	131	210	204	826	794	730	627	548	484	437	1033	993	913	784	685	605	546
65,001 - 90,000	1	11	185	180	289	281	1508	1450	1334	1146	1001	885	798	1885	1813	1668	1433	1251	1106	998
	2,3		185	180	289	281	1410	1356	1248	1071	936	827	746	1763	1695	1560	1339	1170	1034	933
	4,5		185	180	289	281	1337	1286	1183	1016	887	784	707	1671	1608	1479	1270	1109	980	884
	6-9		146	141	227	220	886	852	784	673	588	520	469	1108	1065	980	841	735	650	586
Charge per \$1000 over \$90,000	1	12	0.42	0.41	0.66	0.64	8.02	7.72	7.10	6.10	5.32	4.71	4.24	10.03	9.64	8.87	7.62	6.65	5.88	5.30
	2,3		0.42	0.41	0.66	0.64	8.02	7.72	7.10	6.10	5.32	4.71	4.24	10.03	9.64	8.87	7.62	6.65	5.88	5.30
	4,5		0.42	0.41	0.66	0.64	8.02	7.72	7.10	6.10	5.32	4.71	4.24	10.03	9.64	8.87	7.62	6.65	5.88	5.30
	6-9		0.42	0.41	0.66	0.64	8.02	7.72	7.10	6.10	5.32	4.71	4.24	10.03	9.64	8.87	7.62	6.65	5.88	5.30

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 10
\$ 500 Deductible	\$ 14
\$1000 Deductible	\$ 25
\$2000 Deductible	\$ 41
\$3000 Deductible	\$ 52
\$4000 Deductible	\$ 59
\$5000 Deductible	\$ 66

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 \$10
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													
															TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS					
			ALL VEHICLES				TRUCKS													
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES					
300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000			
\$ 0 - 4,500	1	1	64	59	97	92	303	291	268	230	201	178	160	379	364	335	288	251	223	200
	2,3		64	59	97	92	294	283	260	224	195	173	156	368	354	325	280	244	216	195
	4,5		64	59	97	92	288	277	255	219	191	169	152	360	346	319	274	239	211	190
	6-9		57	52	86	81	250	240	221	190	166	146	132	313	300	276	238	208	183	165
4,501 - 6,000	1	2	70	65	106	101	311	299	275	236	206	182	164	389	374	344	295	258	228	205
	2,3		70	65	106	101	302	290	267	229	200	177	160	378	363	334	286	250	221	200
	4,5		70	65	106	101	295	284	261	224	196	173	156	369	355	326	280	245	216	195
	6-9		61	56	93	88	254	244	224	193	168	149	134	318	305	280	241	210	186	168
6,001 - 8,000	1	3	70	65	106	101	338	325	299	257	224	198	179	423	406	374	321	280	248	224
	2,3		70	65	106	101	327	314	289	248	217	192	173	409	393	361	310	271	240	216
	4,5		70	65	106	101	318	306	282	242	211	187	168	398	383	353	303	264	234	210
	6-9		61	56	93	88	268	258	237	204	178	157	142	335	323	296	255	223	196	178
8,001 - 10,000	1	4	88	83	135	130	431	414	381	327	286	253	228	539	518	476	409	358	316	285
	2,3		88	83	135	130	413	397	365	314	274	242	218	516	496	456	393	343	303	273
	4,5		88	83	135	130	399	384	353	303	265	234	211	499	480	441	379	331	293	264
	6-9		75	70	114	109	317	305	281	241	210	186	168	396	381	351	301	263	233	210
10,001 - 15,000	1	5	113	108	173	168	577	555	511	438	383	339	305	721	694	639	548	479	424	381
	2,3		113	108	173	168	549	528	486	417	364	322	290	686	660	608	521	455	403	363
	4,5		113	108	173	168	527	507	466	401	350	309	279	659	634	583	501	438	386	349
	6-9		93	88	142	137	395	380	350	300	262	232	209	494	475	438	375	328	290	261
15,001 - 20,000	1	6	153	148	238	231	879	845	777	668	583	515	465	1099	1056	971	835	729	644	581
	2,3		153	148	238	231	829	797	733	630	550	486	438	1036	996	916	788	688	608	548
	4,5		153	148	238	231	790	760	699	600	524	464	418	988	950	874	750	655	580	523
	6-9		122	117	188	183	554	533	490	421	368	325	293	693	666	613	526	460	406	366
20,001 - 25,000	1	7	163	158	254	247	1076	1035	952	818	714	631	569	1345	1294	1190	1023	893	789	711
	2,3		163	158	254	247	1011	972	894	768	671	593	535	1264	1215	1118	960	839	741	669
	4,5		163	158	254	247	962	925	851	731	638	564	509	1203	1156	1064	914	798	705	636
	6-9		130	125	201	195	658	633	582	500	437	386	348	823	791	728	625	546	483	435
25,001 - 40,000	1	8	180	175	282	274	1213	1166	1073	921	805	711	641	1516	1458	1341	1151	1006	889	801
	2,3		180	175	282	274	1137	1093	1006	863	754	667	601	1421	1366	1258	1079	943	834	751
	4,5		180	175	282	274	1080	1038	955	820	716	633	571	1350	1298	1194	1025	895	791	714
	6-9		142	137	220	214	730	702	646	555	484	428	386	913	878	808	694	605	535	483
40,001 - 65,000	1	10	210	204	328	318	1534	1475	1357	1165	1018	900	811	1918	1844	1696	1456	1273	1125	1014
	2,3		210	204	328	318	1434	1379	1269	1089	952	841	758	1793	1724	1586	1361	1190	1051	948
	4,5		210	204	328	318	1359	1307	1202	1033	902	797	719	1699	1634	1503	1291	1128	996	899
	6-9		162	157	253	246	900	865	796	683	597	528	476	1125	1081	995	854	746	660	595
65,001 - 90,000	1	11	228	221	355	345	1661	1597	1469	1262	1102	974	878	2076	1996	1836	1578	1378	1218	1098
	2,3		228	221	355	345	1552	1492	1373	1179	1029	910	821	1940	1865	1716	1474	1286	1138	1026
	4,5		228	221	355	345	1471	1414	1301	1117	976	863	778	1839	1768	1626	1396	1220	1079	973
	6-9		175	170	274	266	967	930	856	735	642	567	512	1209	1163	1070	919	803	709	640
Charge per \$1000 over \$90,000	1	12	0.54	0.52	0.84	0.81	8.96	8.61	7.92	6.80	5.94	5.25	4.74	11.20	10.77	9.90	8.50	7.43	6.57	5.92
	2,3		0.54	0.52	0.84	0.81	8.96	8.61	7.92	6.80	5.94	5.25	4.74	11.20	10.77	9.90	8.50	7.43	6.57	5.92
	4,5		0.54	0.52	0.84	0.81	8.96	8.61	7.92	6.80	5.94	5.25	4.74	11.20	10.77	9.90	8.50	7.43	6.57	5.92
	6-9		0.54	0.52	0.84	0.81	8.96	8.61	7.92	6.80	5.94	5.25	4.74	11.20	10.77	9.90	8.50	7.43	6.57	5.92

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 12
\$ 500 Deductible	\$ 16
\$1000 Deductible	\$ 28
\$2000 Deductible	\$ 45
\$3000 Deductible	\$ 58
\$4000 Deductible	\$ 66
\$5000 Deductible	\$ 73

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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.

R-47

C.A.R.

3/1/2019

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 13 - NON-FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION														
			ALL VEHICLES				TRUCKS								TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS						
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES						
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000	
\$ 0 - 4,500	1	1	65	60	98	93	308	296	272	234	204	181	163	385	370	340	293	255	226	204	
	2,3		65	60	98	93	298	287	264	227	198	175	158	373	359	330	284	248	219	198	
	4,5		65	60	98	93	292	281	259	222	194	171	155	365	351	324	278	243	214	194	
	6-9		57	52	87	82	253	243	224	192	168	148	134	316	304	280	240	210	185	168	
4,501 - 6,000	1	2	71	66	108	103	316	304	280	240	210	185	167	395	380	350	300	263	231	209	
	2,3		71	66	108	103	307	295	271	233	204	180	162	384	369	339	291	255	225	203	
	4,5		71	66	108	103	300	288	265	228	199	176	158	375	360	331	285	249	220	198	
	6-9		62	57	94	89	257	247	227	195	170	151	136	321	309	284	244	213	189	170	
6,001 - 8,000	1	3	71	66	108	103	343	330	304	261	228	201	182	429	413	380	326	285	251	228	
	2,3		71	66	108	103	333	320	294	253	221	195	176	416	400	368	316	276	244	220	
	4,5		71	66	108	103	323	311	286	246	215	190	171	404	389	358	308	269	238	214	
	6-9		62	57	94	89	271	261	240	206	180	159	144	339	326	300	258	225	199	180	
8,001 - 10,000	1	4	89	84	137	132	441	424	390	335	293	259	233	551	530	488	419	366	324	291	
	2,3		89	84	137	132	422	406	374	321	280	248	223	528	508	468	401	350	310	279	
	4,5		89	84	137	132	409	393	362	310	271	240	216	511	491	453	388	339	300	270	
	6-9		76	71	116	111	322	310	285	245	214	189	171	403	388	356	306	268	236	214	
10,001 - 15,000	1	5	115	110	177	172	594	571	525	451	394	348	314	743	714	656	564	493	435	393	
	2,3		115	110	177	172	564	542	499	428	374	331	298	705	678	624	535	468	414	373	
	4,5		115	110	177	172	542	521	479	412	359	318	287	678	651	599	515	449	398	359	
	6-9		95	90	145	140	404	388	357	307	268	237	213	505	485	446	384	335	296	266	
15,001 - 20,000	1	6	157	152	244	237	908	873	803	690	602	533	480	1135	1091	1004	863	753	666	600	
	2,3		157	152	244	237	855	822	756	649	567	501	452	1069	1028	945	811	709	626	565	
	4,5		157	152	244	237	815	784	721	619	541	478	431	1019	980	901	774	676	598	539	
	6-9		125	120	193	187	570	548	504	433	378	334	301	713	685	630	541	473	418	376	
20,001 - 25,000	1	7	167	162	261	253	1114	1071	985	846	739	653	589	1393	1339	1231	1058	924	816	736	
	2,3		167	162	261	253	1045	1005	925	794	693	613	553	1306	1256	1156	993	866	766	691	
	4,5		167	162	261	253	994	956	880	755	660	583	526	1243	1195	1100	944	825	729	658	
	6-9		132	127	205	199	678	652	600	515	450	398	359	848	815	750	644	563	498	449	
25,001 - 40,000	1	8	185	180	289	281	1254	1206	1110	953	832	736	663	1568	1508	1388	1191	1040	920	829	
	2,3		185	180	289	281	1176	1131	1041	893	780	690	622	1470	1414	1301	1116	975	863	778	
	4,5		185	180	289	281	1117	1074	988	848	741	655	591	1396	1343	1235	1060	926	819	739	
	6-9		145	140	226	219	752	723	665	571	499	441	398	940	904	831	714	624	551	498	
40,001 - 65,000	1	10	215	209	336	326	1589	1528	1406	1207	1054	932	840	1986	1910	1758	1509	1318	1165	1050	
	2,3		215	209	336	326	1486	1429	1315	1129	986	872	786	1858	1786	1644	1411	1233	1090	983	
	4,5		215	209	336	326	1408	1354	1246	1070	934	826	745	1760	1693	1558	1338	1168	1033	931	
	6-9		166	161	260	252	929	893	822	705	616	545	491	1161	1116	1028	881	770	681	614	
65,001 - 90,000	1	11	234	227	365	354	1722	1656	1524	1308	1143	1010	911	2153	2070	1905	1635	1429	1263	1139	
	2,3		234	227	365	354	1609	1547	1423	1222	1067	944	851	2011	1934	1779	1528	1334	1180	1064	
	4,5		234	227	365	354	1524	1465	1348	1157	1011	894	806	1905	1831	1685	1446	1264	1118	1008	
	6-9		179	174	280	272	999	961	884	759	663	586	529	1249	1201	1105	949	829	733	661	
Charge per \$1000 over \$90,000	1	12	0.55	0.54	0.86	0.84	9.33	8.97	8.25	7.09	6.19	5.47	4.93	11.66	11.21	10.32	8.86	7.74	6.84	6.17	
	2,3		0.55	0.54	0.86	0.84	9.33	8.97	8.25	7.09	6.19	5.47	4.93	11.66	11.21	10.32	8.86	7.74	6.84	6.17	
	4,5		0.55	0.54	0.86	0.84	9.33	8.97	8.25	7.09	6.19	5.47	4.93	11.66	11.21	10.32	8.86	7.74	6.84	6.17	
	6-9		0.55	0.54	0.86	0.84	9.33	8.97	8.25	7.09	6.19	5.47	4.93	11.66	11.21	10.32	8.86	7.74	6.84	6.17	

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 12
\$ 500 Deductible	\$ 17
\$1000 Deductible	\$ 29
\$2000 Deductible	\$ 47
\$3000 Deductible	\$ 60
\$4000 Deductible	\$ 69
\$5000 Deductible	\$ 76

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 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	66	61	100	95	322	310	285	245	214	189	171	403	388	356	306	268	236	214
	2,3		66	61	100	95	313	301	277	238	208	184	166	391	376	346	298	260	230	208
	4,5		66	61	100	95	306	294	270	232	203	179	162	383	368	338	290	254	224	203
	6-9		58	53	88	83	260	250	230	198	173	153	138	325	313	288	248	216	191	173
4,501 - 6,000	1	2	72	67	110	105	332	319	293	252	220	195	175	415	399	366	315	275	244	219
	2,3		72	67	110	105	321	309	284	244	213	188	170	401	386	355	305	266	235	213
	4,5		72	67	110	105	313	301	277	238	208	184	166	391	376	346	298	260	230	208
	6-9		63	58	96	91	265	255	235	201	176	156	140	331	319	294	251	220	195	175
6,001 - 8,000	1	3	72	67	110	105	363	349	321	276	241	213	192	454	436	401	345	301	266	240
	2,3		72	67	110	105	350	337	310	266	233	206	185	438	421	388	333	291	258	231
	4,5		72	67	110	105	341	328	302	259	226	200	180	426	410	378	324	283	250	225
	6-9		63	58	96	91	282	271	249	214	187	165	149	353	339	311	268	234	206	186
8,001 - 10,000	1	4	92	87	141	136	472	454	418	359	313	277	250	590	568	523	449	391	346	313
	2,3		92	87	141	136	451	434	399	343	299	265	239	564	543	499	429	374	331	299
	4,5		92	87	141	136	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	6-9		78	73	119	114	339	326	300	258	225	199	179	424	408	375	323	281	249	224
10,001 - 15,000	1	5	119	114	183	178	645	620	570	490	428	378	341	806	775	713	613	535	473	426
	2,3		119	114	183	178	612	588	541	465	406	359	323	765	735	676	581	508	449	404
	4,5		119	114	183	178	586	563	518	445	388	343	310	733	704	648	556	485	429	388
	6-9		97	92	149	144	431	414	381	327	286	253	228	539	518	476	409	358	316	285
15,001 - 20,000	1	6	162	157	253	246	998	960	883	758	662	586	528	1248	1200	1104	948	828	733	660
	2,3		162	157	253	246	939	903	831	713	623	551	497	1174	1129	1039	891	779	689	621
	4,5		162	157	253	246	894	860	791	679	593	525	473	1118	1075	989	849	741	656	591
	6-9		129	124	200	194	618	594	546	469	410	362	327	773	743	683	586	513	453	409
20,001 - 25,000	1	7	173	168	271	263	1230	1183	1088	935	816	722	651	1538	1479	1360	1169	1020	903	814
	2,3		173	168	271	263	1153	1109	1020	876	765	676	610	1441	1386	1275	1095	956	845	763
	4,5		173	168	271	263	1096	1054	970	833	727	643	580	1370	1318	1213	1041	909	804	725
	6-9		137	132	212	206	739	711	654	562	491	434	391	924	889	818	703	614	543	489
25,001 - 40,000	1	8	193	187	301	292	1389	1336	1229	1055	922	815	735	1736	1670	1536	1319	1153	1019	919
	2,3		193	187	301	292	1301	1251	1151	988	863	763	688	1626	1564	1439	1235	1079	954	860
	4,5		193	187	301	292	1234	1187	1092	938	819	724	653	1543	1484	1365	1173	1024	905	816
	6-9		150	145	234	227	824	792	729	626	546	483	436	1030	990	911	783	683	604	545
40,001 - 65,000	1	10	225	218	350	340	1767	1699	1563	1342	1172	1036	934	2209	2124	1954	1678	1465	1295	1168
	2,3		225	218	350	340	1649	1586	1459	1253	1094	967	872	2061	1983	1824	1566	1368	1209	1090
	4,5		225	218	350	340	1562	1502	1382	1187	1036	916	826	1953	1878	1728	1484	1295	1145	1033
	6-9		173	168	270	262	1022	983	904	777	678	600	541	1278	1229	1130	971	848	750	676
65,001 - 90,000	1	11	243	236	380	369	1917	1843	1696	1456	1272	1124	1014	2396	2304	2120	1820	1590	1405	1268
	2,3		243	236	380	369	1789	1720	1582	1359	1187	1049	946	2236	2150	1978	1699	1484	1311	1183
	4,5		243	236	380	369	1693	1628	1498	1286	1123	993	895	2116	2035	1873	1608	1404	1241	1119
	6-9		186	181	291	283	1101	1059	974	837	731	646	582	1376	1324	1218	1046	914	808	728
Charge per \$1000 over \$90,000	1	12	0.58	0.56	0.91	0.88	10.51	10.11	9.30	7.99	6.97	6.17	5.56	13.14	12.63	11.62	9.98	8.72	7.71	6.95
	2,3		0.58	0.56	0.91	0.88	10.51	10.11	9.30	7.99	6.97	6.17	5.56	13.14	12.63	11.62	9.98	8.72	7.71	6.95
	4,5		0.58	0.56	0.91	0.88	10.51	10.11	9.30	7.99	6.97	6.17	5.56	13.14	12.63	11.62	9.98	8.72	7.71	6.95
	6-9		0.58	0.56	0.91	0.88	10.51	10.11	9.30	7.99	6.97	6.17	5.56	13.14	12.63	11.62	9.98	8.72	7.71	6.95

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.

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	\$ 19
\$1000 Deductible	\$ 33
\$2000 Deductible	\$ 53
\$3000 Deductible	\$ 68
\$4000 Deductible	\$ 78
\$5000 Deductible	\$ 86

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 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	65	60	98	93	320	308	283	243	213	188	169	400	385	354	304	266	235	211
	2,3		65	60	98	93	311	299	275	236	206	182	164	389	374	344	295	258	228	205
	4,5		65	60	98	93	304	292	269	231	201	178	161	380	365	336	289	251	223	201
	6-9		57	52	87	82	259	249	229	197	172	152	137	324	311	286	246	215	190	171
4,501 - 6,000	1	2	70	65	107	102	329	316	291	250	218	193	174	411	395	364	313	273	241	218
	2,3		70	65	107	102	318	306	282	242	211	187	168	398	383	353	303	264	234	210
	4,5		70	65	107	102	311	299	275	236	206	182	164	389	374	344	295	258	228	205
	6-9		62	57	94	89	264	254	234	201	175	155	140	330	318	293	251	219	194	175
6,001 - 8,000	1	3	70	65	107	102	360	346	318	273	239	211	190	450	433	398	341	299	264	238
	2,3		70	65	107	102	347	334	307	264	230	204	184	434	418	384	330	288	255	230
	4,5		70	65	107	102	338	325	299	257	224	198	179	423	406	374	321	280	248	224
	6-9		62	57	94	89	281	270	248	213	186	165	149	351	338	310	266	233	206	186
8,001 - 10,000	1	4	89	84	137	132	467	449	413	355	310	274	247	584	561	516	444	388	343	309
	2,3		89	84	137	132	447	430	396	340	297	262	237	559	538	495	425	371	328	296
	4,5		89	84	137	132	432	415	382	328	286	253	228	540	519	478	410	358	316	285
	6-9		75	70	115	110	337	324	298	256	224	198	178	421	405	373	320	280	248	223
10,001 - 15,000	1	5	114	109	176	171	636	612	563	483	422	373	337	795	765	704	604	528	466	421
	2,3		114	109	176	171	603	580	534	458	400	354	319	754	725	668	573	500	443	399
	4,5		114	109	176	171	579	557	512	440	384	340	306	724	696	640	550	480	425	383
	6-9		94	89	144	139	426	410	377	324	283	250	226	533	513	471	405	354	313	283
15,001 - 20,000	1	6	155	150	242	235	985	947	871	748	653	578	521	1231	1184	1089	935	816	723	651
	2,3		155	150	242	235	926	890	819	703	614	543	490	1158	1113	1024	879	768	679	613
	4,5		155	150	242	235	882	848	780	670	585	517	466	1103	1060	975	838	731	646	583
	6-9		123	118	191	185	609	586	539	463	404	357	322	761	733	674	579	505	446	403
20,001 - 25,000	1	7	166	161	259	251	1212	1165	1072	920	804	711	641	1515	1456	1340	1150	1005	889	801
	2,3		166	161	259	251	1137	1093	1006	863	754	667	601	1421	1366	1258	1079	943	834	751
	4,5		166	161	259	251	1080	1038	955	820	716	633	571	1350	1298	1194	1025	895	791	714
	6-9		132	127	204	198	730	702	646	555	484	428	386	913	878	808	694	605	535	483
25,001 - 40,000	1	8	184	179	287	279	1369	1316	1211	1040	908	803	724	1711	1645	1514	1300	1135	1004	905
	2,3		184	179	287	279	1281	1232	1133	973	850	752	678	1601	1540	1416	1216	1063	940	848
	4,5		184	179	287	279	1216	1169	1075	924	807	713	643	1520	1461	1344	1155	1009	891	804
	6-9		144	139	224	217	812	781	719	617	539	476	430	1015	976	899	771	674	595	538
40,001 - 65,000	1	10	213	207	334	324	1739	1672	1538	1321	1154	1020	920	2174	2090	1923	1651	1443	1275	1150
	2,3		213	207	334	324	1623	1561	1436	1233	1077	952	859	2029	1951	1795	1541	1346	1190	1074
	4,5		213	207	334	324	1538	1479	1361	1168	1021	902	813	1923	1849	1701	1460	1276	1128	1016
	6-9		165	160	258	250	1008	969	891	766	669	591	533	1260	1211	1114	958	836	739	666
65,001 - 90,000	1	11	232	225	362	351	1886	1813	1668	1432	1251	1106	997	2358	2266	2085	1790	1564	1383	1246
	2,3		232	225	362	351	1760	1692	1557	1337	1167	1032	931	2200	2115	1946	1671	1459	1290	1164
	4,5		232	225	362	351	1666	1602	1474	1266	1105	977	881	2083	2003	1843	1583	1381	1221	1101
	6-9		178	173	278	270	1086	1044	960	825	720	637	574	1358	1305	1200	1031	900	796	718
Charge per \$1000 over \$90,000	1	12	0.55	0.53	0.85	0.83	10.33	9.93	9.13	7.84	6.85	6.06	5.46	12.91	12.41	11.42	9.80	8.56	7.57	6.83
	2,3		0.55	0.53	0.85	0.83	10.33	9.93	9.13	7.84	6.85	6.06	5.46	12.91	12.41	11.42	9.80	8.56	7.57	6.83
	4,5		0.55	0.53	0.85	0.83	10.33	9.93	9.13	7.84	6.85	6.06	5.46	12.91	12.41	11.42	9.80	8.56	7.57	6.83
	6-9		0.55	0.53	0.85	0.83	10.33	9.93	9.13	7.84	6.85	6.06	5.46	12.91	12.41	11.42	9.80	8.56	7.57	6.83

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

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

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 \$ 19

\$1000 Deductible \$ 32

\$2000 Deductible \$ 52

\$3000 Deductible \$ 66

\$4000 Deductible \$ 76

\$5000 Deductible \$ 84

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: 89%

\$3000 Ded. - Charge this % of \$500 Ded. Premium: 85%

\$4000 Ded. - Charge this % of \$500 Ded. Premium: 82%

\$5000 Ded. - Charge this % of \$500 Ded. Premium: 80%

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 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	67	62	102	97	333	320	294	253	221	195	176	416	400	368	316	276	244	220
	2,3		67	62	102	97	322	310	285	245	214	189	171	403	388	356	306	268	236	214
	4,5		67	62	102	97	315	303	279	239	209	185	167	394	379	349	299	261	231	209
	6-9		59	54	90	85	266	256	236	202	177	156	141	333	320	295	253	221	195	176
4,501 - 6,000	1	2	74	69	113	108	343	330	304	261	228	201	182	429	413	380	326	285	251	228
	2,3		74	69	113	108	332	319	293	252	220	195	175	415	399	366	315	275	244	219
	4,5		74	69	113	108	323	311	286	246	215	190	171	404	389	358	308	269	238	214
	6-9		65	60	98	93	271	261	240	206	180	159	144	339	326	300	258	225	199	180
6,001 - 8,000	1	3	74	69	113	108	378	363	334	287	250	221	200	473	454	418	359	313	276	250
	2,3		74	69	113	108	364	350	322	277	242	214	193	455	438	403	346	303	268	241
	4,5		74	69	113	108	354	340	313	269	235	207	187	443	425	391	336	294	259	234
	6-9		65	60	98	93	289	278	256	220	192	170	153	361	348	320	275	240	213	191
8,001 - 10,000	1	4	95	90	145	140	496	477	439	377	329	291	262	620	596	549	471	411	364	328
	2,3		95	90	145	140	473	455	419	359	314	278	250	591	569	524	449	393	348	313
	4,5		95	90	145	140	457	439	404	347	303	268	241	571	549	505	434	379	335	301
	6-9		80	75	122	117	352	338	311	267	233	206	186	440	423	389	334	291	258	233
10,001 - 15,000	1	5	123	118	190	184	682	656	604	518	453	400	361	853	820	755	648	566	500	451
	2,3		123	118	190	184	646	621	571	491	428	379	342	808	776	714	614	535	474	428
	4,5		123	118	190	184	619	595	547	470	411	363	327	774	744	684	588	514	454	409
	6-9		100	95	153	148	450	433	398	342	299	264	238	563	541	498	428	374	330	298
15,001 - 20,000	1	6	168	163	263	255	1066	1025	943	810	707	625	564	1333	1281	1179	1013	884	781	705
	2,3		168	163	263	255	1002	963	886	761	664	587	530	1253	1204	1108	951	830	734	663
	4,5		168	163	263	255	953	916	843	724	632	559	504	1191	1145	1054	905	790	699	630
	6-9		133	128	206	200	653	628	578	496	433	383	345	816	785	723	620	541	479	431
20,001 - 25,000	1	7	180	175	281	273	1317	1266	1165	1000	874	772	696	1646	1583	1456	1250	1093	965	870
	2,3		180	175	281	273	1233	1186	1091	937	818	723	652	1541	1483	1364	1171	1023	904	815
	4,5		180	175	281	273	1171	1126	1036	890	777	687	619	1464	1408	1295	1113	971	859	774
	6-9		142	137	220	214	785	755	695	596	521	461	415	981	944	869	745	651	576	519
25,001 - 40,000	1	8	201	195	313	304	1489	1432	1317	1131	988	874	788	1861	1790	1646	1414	1235	1093	985
	2,3		201	195	313	304	1393	1339	1232	1058	924	817	736	1741	1674	1540	1323	1155	1021	920
	4,5		201	195	313	304	1321	1270	1168	1003	876	775	699	1651	1588	1460	1254	1095	969	874
	6-9		156	151	243	236	876	842	775	665	581	514	463	1095	1053	969	831	726	643	579
40,001 - 65,000	1	10	234	227	365	354	1897	1824	1678	1441	1259	1113	1003	2371	2280	2098	1801	1574	1391	1254
	2,3		234	227	365	354	1771	1703	1567	1345	1175	1039	937	2214	2129	1959	1681	1469	1299	1171
	4,5		234	227	365	354	1675	1611	1482	1273	1112	983	886	2094	2014	1853	1591	1390	1229	1108
	6-9		179	174	280	272	1091	1049	965	829	724	640	577	1364	1311	1206	1036	905	800	721
65,001 - 90,000	1	11	253	246	396	384	2059	1980	1822	1564	1366	1208	1089	2574	2475	2278	1955	1708	1510	1361
	2,3		253	246	396	384	1921	1847	1699	1459	1274	1127	1016	2401	2309	2124	1824	1593	1409	1270
	4,5		253	246	396	384	1817	1747	1607	1380	1205	1066	961	2271	2184	2009	1725	1506	1333	1201
	6-9		194	188	303	294	1177	1132	1041	894	781	691	623	1471	1415	1301	1118	976	864	779
Charge per \$1000 over \$90,000	1	12	0.61	0.59	0.95	0.92	11.38	10.94	10.07	8.65	7.55	6.68	6.02	14.23	13.68	12.59	10.81	9.44	8.35	7.52
	2,3		0.61	0.59	0.95	0.92	11.38	10.94	10.07	8.65	7.55	6.68	6.02	14.23	13.68	12.59	10.81	9.44	8.35	7.52
	4,5		0.61	0.59	0.95	0.92	11.38	10.94	10.07	8.65	7.55	6.68	6.02	14.23	13.68	12.59	10.81	9.44	8.35	7.52
	6-9		0.61	0.59	0.95	0.92	11.38	10.94	10.07	8.65	7.55	6.68	6.02	14.23	13.68	12.59	10.81	9.44	8.35	7.52

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, and CAC.

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 15
\$ 500 Deductible	\$ 21
\$1000 Deductible	\$ 35
\$2000 Deductible	\$ 58
\$3000 Deductible	\$ 73
\$4000 Deductible	\$ 84
\$5000 Deductible	\$ 93

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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****Territories 17 - NON-FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
															TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS					
			ALL VEHICLES				TRUCKS								DEDUCTIBLES					
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES					
300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000			
\$ 0 - 4,500	1	1	66	61	100	95	337	324	298	256	224	198	178	421	405	373	320	280	248	223
	2,3		66	61	100	95	326	313	288	247	216	191	172	408	391	360	309	270	239	215
	4,5		66	61	100	95	318	306	282	242	211	187	168	398	383	353	303	264	234	210
	6-9		59	54	89	84	267	257	236	203	177	157	141	334	321	295	254	221	196	176
4,501 - 6,000	1	2	73	68	111	106	347	334	307	264	230	204	184	434	418	384	330	288	255	230
	2,3		73	68	111	106	335	322	296	254	222	196	177	419	403	370	318	278	245	221
	4,5		73	68	111	106	327	314	289	248	217	192	173	409	393	361	310	271	240	216
	6-9		63	58	96	91	274	263	242	208	181	160	145	343	329	303	260	226	200	181
6,001 - 8,000	1	3	73	68	111	106	382	367	338	290	253	224	202	478	459	423	363	316	280	253
	2,3		73	68	111	106	368	354	326	280	244	216	195	460	443	408	350	305	270	244
	4,5		73	68	111	106	357	343	316	271	237	209	189	446	429	395	339	296	261	236
	6-9		63	58	96	91	292	281	259	222	194	171	155	365	351	324	278	243	214	194
8,001 - 10,000	1	4	93	88	142	137	503	484	445	382	334	295	266	629	605	556	478	418	369	333
	2,3		93	88	142	137	479	461	424	364	318	281	254	599	576	530	455	398	351	318
	4,5		93	88	142	137	463	445	409	352	307	271	245	579	556	511	440	384	339	306
	6-9		78	73	119	114	356	342	315	270	236	209	188	445	428	394	338	295	261	235
10,001 - 15,000	1	5	120	115	184	179	695	668	615	528	461	407	367	869	835	769	660	576	509	459
	2,3		120	115	184	179	657	632	581	499	436	386	348	821	790	726	624	545	483	435
	4,5		120	115	184	179	629	605	557	478	417	369	333	786	756	696	598	521	461	416
	6-9		98	93	150	145	457	439	404	347	303	268	241	571	549	505	434	379	335	301
15,001 - 20,000	1	6	164	159	255	248	1087	1045	961	826	721	637	575	1359	1306	1201	1033	901	796	719
	2,3		164	159	255	248	1021	982	903	776	678	599	540	1276	1228	1129	970	848	749	675
	4,5		164	159	255	248	971	934	859	738	644	570	514	1214	1168	1074	923	805	713	643
	6-9		130	125	201	195	665	639	588	505	441	390	351	831	799	735	631	551	488	439
20,001 - 25,000	1	7	175	170	273	265	1345	1293	1190	1021	892	789	711	1681	1616	1488	1276	1115	986	889
	2,3		175	170	273	265	1259	1211	1114	957	836	739	666	1574	1514	1393	1196	1045	924	833
	4,5		175	170	273	265	1195	1149	1057	908	793	701	632	1494	1436	1321	1135	991	876	790
	6-9		138	133	214	208	800	769	707	608	531	469	423	1000	961	884	760	664	586	529
25,001 - 40,000	1	8	195	189	304	295	1520	1462	1345	1155	1009	892	804	1900	1828	1681	1444	1261	1115	1005
	2,3		195	189	304	295	1423	1368	1259	1081	944	834	752	1779	1710	1574	1351	1180	1043	940
	4,5		195	189	304	295	1349	1297	1193	1025	895	791	713	1686	1621	1491	1281	1119	989	891
	6-9		152	147	236	229	892	858	789	678	592	523	472	1115	1073	986	848	740	654	590
40,001 - 65,000	1	10	227	220	353	343	1940	1865	1716	1473	1287	1138	1026	2425	2331	2145	1841	1609	1423	1283
	2,3		227	220	353	343	1810	1740	1601	1375	1201	1061	957	2263	2175	2001	1719	1501	1326	1196
	4,5		227	220	353	343	1713	1647	1515	1301	1136	1005	906	2141	2059	1894	1626	1420	1256	1133
	6-9		174	169	272	264	1114	1071	985	846	739	653	589	1393	1339	1231	1058	924	816	736
65,001 - 90,000	1	11	245	238	383	372	2105	2024	1862	1599	1397	1235	1113	2631	2530	2328	1999	1746	1544	1391
	2,3		245	238	383	372	1964	1888	1737	1492	1303	1152	1038	2455	2360	2171	1865	1629	1440	1298
	4,5		245	238	383	372	1857	1786	1643	1411	1232	1089	982	2321	2233	2054	1764	1540	1361	1228
	6-9		188	183	295	286	1201	1155	1063	912	797	705	635	1501	1444	1329	1140	996	881	794
Charge per \$1000 over \$90,000	1	12	0.59	0.57	0.91	0.89	11.66	11.21	10.32	8.86	7.74	6.84	6.17	14.58	14.02	12.90	11.07	9.67	8.55	7.71
	2,3		0.59	0.57	0.91	0.89	11.66	11.21	10.32	8.86	7.74	6.84	6.17	14.58	14.02	12.90	11.07	9.67	8.55	7.71
	4,5		0.59	0.57	0.91	0.89	11.66	11.21	10.32	8.86	7.74	6.84	6.17	14.58	14.02	12.90	11.07	9.67	8.55	7.71
	6-9		0.59	0.57	0.91	0.89	11.66	11.21	10.32	8.86	7.74	6.84	6.17	14.58	14.02	12.90	11.07	9.67	8.55	7.71

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 15
\$ 500 Deductible	\$ 21
\$1000 Deductible	\$ 36
\$2000 Deductible	\$ 59
\$3000 Deductible	\$ 75
\$4000 Deductible	\$ 86
\$5000 Deductible	\$ 95

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 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	69	64	105	100	353	339	312	268	234	207	186	441	424	390	335	293	259	233
	2,3		69	64	105	100	341	328	302	259	226	200	180	426	410	378	324	283	250	225
	4,5		69	64	105	100	332	319	293	252	220	195	175	415	399	366	315	275	244	219
	6-9		61	56	92	87	276	265	244	209	183	162	146	345	331	305	261	229	203	183
4,501 - 6,000	1	2	77	72	117	112	364	350	322	277	242	214	193	455	438	403	346	303	268	241
	2,3		77	72	117	112	352	338	311	267	233	206	186	440	423	389	334	291	258	233
	4,5		77	72	117	112	341	328	302	259	226	200	180	426	410	378	324	283	250	225
	6-9		66	61	101	96	282	271	249	214	187	165	149	353	339	311	268	234	206	186
6,001 - 8,000	1	3	77	72	117	112	402	387	356	306	267	236	213	503	484	445	383	334	295	266
	2,3		77	72	117	112	387	372	342	294	257	227	205	484	465	428	368	321	284	256
	4,5		77	72	117	112	375	361	332	285	249	220	199	469	451	415	356	311	275	249
	6-9		66	61	101	96	303	291	268	230	201	178	160	379	364	335	288	251	223	200
8,001 - 10,000	1	4	99	94	152	147	538	517	476	408	357	315	284	673	646	595	510	446	394	355
	2,3		99	94	152	147	512	492	453	389	339	300	271	640	615	566	486	424	375	339
	4,5		99	94	152	147	492	473	435	374	326	289	260	615	591	544	468	408	361	325
	6-9		82	77	126	121	373	359	330	284	248	219	197	466	449	413	355	310	274	246
10,001 - 15,000	1	5	129	124	199	193	750	721	663	570	497	440	397	938	901	829	713	621	550	496
	2,3		129	124	199	193	708	681	627	538	470	415	375	885	851	784	673	588	519	469
	4,5		129	124	199	193	677	651	599	514	449	397	358	846	814	749	643	561	496	448
	6-9		104	99	160	155	486	467	430	369	322	285	257	608	584	538	461	403	356	321
15,001 - 20,000	1	6	178	173	278	270	1186	1140	1049	901	787	695	627	1483	1425	1311	1126	984	869	784
	2,3		178	173	278	270	1112	1069	983	845	738	652	588	1390	1336	1229	1056	923	815	735
	4,5		178	173	278	270	1057	1016	935	803	701	620	559	1321	1270	1169	1004	876	775	699
	6-9		140	135	217	211	716	688	633	544	475	420	378	895	860	791	680	594	525	473
20,001 - 25,000	1	7	191	185	298	289	1471	1414	1301	1117	976	863	778	1839	1768	1626	1396	1220	1079	973
	2,3		191	185	298	289	1376	1323	1217	1045	913	807	728	1720	1654	1521	1306	1141	1009	910
	4,5		191	185	298	289	1305	1255	1155	991	866	766	690	1631	1569	1444	1239	1083	958	863
	6-9		149	144	232	225	866	833	766	658	575	508	458	1083	1041	958	823	719	635	573
25,001 - 40,000	1	8	212	206	332	322	1666	1602	1474	1266	1105	977	881	2083	2003	1843	1583	1381	1221	1101
	2,3		212	206	332	322	1557	1497	1377	1183	1033	913	823	1946	1871	1721	1479	1291	1141	1029
	4,5		212	206	332	322	1475	1418	1305	1120	978	865	780	1844	1773	1631	1400	1223	1081	975
	6-9		164	159	256	249	969	932	857	736	643	569	513	1211	1165	1071	920	804	711	641
40,001 - 65,000	1	10	248	241	387	376	2130	2048	1884	1618	1413	1249	1126	2663	2560	2355	2023	1766	1561	1408
	2,3		248	241	387	376	1986	1910	1757	1509	1318	1165	1051	2483	2388	2196	1886	1648	1456	1314
	4,5		248	241	387	376	1879	1807	1662	1428	1247	1102	994	2349	2259	2078	1785	1559	1378	1243
	6-9		190	184	297	288	1215	1168	1075	923	806	712	642	1519	1460	1344	1154	1008	890	803
65,001 - 90,000	1	11	269	261	420	408	2315	2226	2048	1759	1536	1358	1224	2894	2783	2560	2199	1920	1698	1530
	2,3		269	261	420	408	2157	2074	1908	1638	1431	1265	1141	2696	2593	2385	2048	1789	1581	1426
	4,5		269	261	420	408	2039	1961	1804	1549	1353	1196	1079	2549	2451	2255	1936	1691	1495	1349
	6-9		206	200	321	312	1311	1261	1160	996	870	769	694	1639	1576	1450	1245	1088	961	868
Charge per \$1000 over \$90,000	1	12	0.65	0.63	1.02	0.99	12.94	12.44	11.44	9.83	8.58	7.59	6.84	16.17	15.55	14.31	12.28	10.73	9.49	8.55
	2,3		0.65	0.63	1.02	0.99	12.94	12.44	11.44	9.83	8.58	7.59	6.84	16.17	15.55	14.31	12.28	10.73	9.49	8.55
	4,5		0.65	0.63	1.02	0.99	12.94	12.44	11.44	9.83	8.58	7.59	6.84	16.17	15.55	14.31	12.28	10.73	9.49	8.55
	6-9		0.65	0.63	1.02	0.99	12.94	12.44	11.44	9.83	8.58	7.59	6.84	16.17	15.55	14.31	12.28	10.73	9.49	8.55

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	\$ 17
\$ 500 Deductible	\$ 23
\$1000 Deductible	\$ 40
\$2000 Deductible	\$ 65
\$3000 Deductible	\$ 83
\$4000 Deductible	\$ 95
\$5000 Deductible	\$106

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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.

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 19 - NON-FLEET**

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS								TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS					
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES					
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	68	63	104	99	350	337	310	266	233	206	185	438	421	388	333	291	258	231
	2,3		68	63	104	99	339	326	300	258	225	199	179	424	408	375	323	281	249	224
	4,5		68	63	104	99	330	317	292	250	219	193	174	413	396	365	313	274	241	218
	6-9		60	55	91	86	275	264	243	209	182	161	145	344	330	304	261	228	201	181
4,501 - 6,000	1	2	75	70	115	110	362	348	320	275	240	212	191	453	435	400	344	300	265	239
	2,3		75	70	115	110	348	335	308	265	231	204	184	435	419	385	331	289	255	230
	4,5		75	70	115	110	339	326	300	258	225	199	179	424	408	375	323	281	249	224
	6-9		65	60	99	94	281	270	248	213	186	165	149	351	338	310	266	233	206	186
6,001 - 8,000	1	3	75	70	115	110	399	384	353	303	265	234	211	499	480	441	379	331	293	264
	2,3		75	70	115	110	385	370	340	292	255	226	204	481	463	425	365	319	283	255
	4,5		75	70	115	110	372	358	329	283	247	218	197	465	448	411	354	309	273	246
	6-9		65	60	99	94	302	290	267	229	200	177	160	378	363	334	286	250	221	200
8,001 - 10,000	1	4	97	92	149	144	532	512	471	404	353	312	282	665	640	589	505	441	390	353
	2,3		97	92	149	144	506	487	448	385	336	297	268	633	609	560	481	420	371	335
	4,5		97	92	149	144	488	469	431	371	324	286	258	610	586	539	464	405	358	323
	6-9		81	76	124	119	370	356	328	281	246	217	196	463	445	410	351	308	271	245
10,001 - 15,000	1	5	126	121	195	189	742	713	656	563	492	435	392	928	891	820	704	615	544	490
	2,3		126	121	195	189	701	674	620	532	465	411	371	876	843	775	665	581	514	464
	4,5		126	121	195	189	670	644	592	509	444	393	354	838	805	740	636	555	491	443
	6-9		102	97	157	152	482	463	426	366	319	282	255	603	579	533	458	399	353	319
15,001 - 20,000	1	6	173	168	270	262	1171	1126	1036	890	777	687	619	1464	1408	1295	1113	971	859	774
	2,3		173	168	270	262	1098	1056	972	834	729	644	581	1373	1320	1215	1043	911	805	726
	4,5		173	168	270	262	1044	1004	924	793	693	612	552	1305	1255	1155	991	866	765	690
	6-9		137	132	212	206	708	681	627	538	470	415	375	885	851	784	673	588	519	469
20,001 - 25,000	1	7	185	180	289	281	1452	1396	1284	1103	963	852	768	1815	1745	1605	1379	1204	1065	960
	2,3		185	180	289	281	1358	1306	1202	1032	901	797	718	1698	1633	1503	1290	1126	996	898
	4,5		185	180	289	281	1289	1239	1140	979	855	756	681	1611	1549	1425	1224	1069	945	851
	6-9		146	141	227	220	856	823	757	650	568	502	453	1070	1029	946	813	710	628	566
25,001 - 40,000	1	8	206	200	322	313	1645	1582	1455	1250	1092	965	870	2056	1978	1819	1563	1365	1206	1088
	2,3		206	200	322	313	1537	1478	1360	1168	1020	902	813	1921	1848	1700	1460	1275	1128	1016
	4,5		206	200	322	313	1457	1401	1289	1107	967	855	771	1821	1751	1611	1384	1209	1069	964
	6-9		160	155	249	242	958	921	847	728	635	562	507	1198	1151	1059	910	794	703	634
40,001 - 65,000	1	10	241	234	376	365	2102	2021	1859	1597	1394	1233	1112	2628	2526	2324	1996	1743	1541	1390
	2,3		241	234	376	365	1960	1885	1734	1489	1301	1150	1037	2450	2356	2168	1861	1626	1438	1296
	4,5		241	234	376	365	1854	1783	1640	1409	1230	1088	981	2318	2229	2050	1761	1538	1360	1226
	6-9		184	179	288	280	1199	1153	1061	911	796	703	634	1499	1441	1326	1139	995	879	793
65,001 - 90,000	1	11	261	253	408	396	2284	2196	2020	1735	1515	1340	1208	2855	2745	2525	2169	1894	1675	1510
	2,3		261	253	408	396	2129	2047	1883	1617	1412	1249	1126	2661	2559	2354	2021	1765	1561	1408
	4,5		261	253	408	396	2012	1935	1780	1529	1335	1180	1064	2515	2419	2225	1911	1669	1475	1330
	6-9		200	194	312	303	1296	1246	1146	984	860	760	685	1620	1558	1433	1230	1075	950	856
Charge per \$1000 over \$90,000	1	12	0.63	0.61	0.98	0.95	12.75	12.26	11.28	9.69	8.46	7.48	6.74	15.94	15.33	14.10	12.11	10.57	9.35	8.43
	2,3		0.63	0.61	0.98	0.95	12.75	12.26	11.28	9.69	8.46	7.48	6.74	15.94	15.33	14.10	12.11	10.57	9.35	8.43
	4,5		0.63	0.61	0.98	0.95	12.75	12.26	11.28	9.69	8.46	7.48	6.74	15.94	15.33	14.10	12.11	10.57	9.35	8.43
	6-9		0.63	0.61	0.98	0.95	12.75	12.26	11.28	9.69	8.46	7.48	6.74	15.94	15.33	14.10	12.11	10.57	9.35	8.43

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 17
\$ 500 Deductible	\$ 23
\$1000 Deductible	\$ 40
\$2000 Deductible	\$ 65
\$3000 Deductible	\$ 82
\$4000 Deductible	\$ 94
\$5000 Deductible	\$104

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 20 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	68	63	103	98	378	363	334	287	250	221	200	473	454	418	359	313	276	250
	2,3		68	63	103	98	364	350	322	277	242	214	193	455	438	403	346	303	268	241
	4,5		68	63	103	98	354	340	313	269	235	207	187	443	425	391	336	294	259	234
	6-9		60	55	91	86	289	278	256	220	192	170	153	361	348	320	275	240	213	191
4,501 - 6,000	1	2	75	70	114	109	391	376	346	297	259	229	207	489	470	433	371	324	286	259
	2,3		75	70	114	109	375	361	332	285	249	220	199	469	451	415	356	311	275	249
	4,5		75	70	114	109	364	350	322	277	242	214	193	455	438	403	346	303	268	241
	6-9		65	60	99	94	296	285	262	225	197	174	157	370	356	328	281	246	218	196
6,001 - 8,000	1	3	75	70	114	109	436	419	385	331	289	256	230	545	524	481	414	361	320	288
	2,3		75	70	114	109	418	402	370	318	277	245	221	523	503	463	398	346	306	276
	4,5		75	70	114	109	404	388	357	307	268	237	213	505	485	446	384	335	296	266
	6-9		65	60	99	94	320	308	283	243	213	188	169	400	385	354	304	266	235	211
8,001 - 10,000	1	4	97	92	148	143	591	568	523	449	392	346	312	739	710	654	561	490	433	390
	2,3		97	92	148	143	561	539	496	426	372	329	296	701	674	620	533	465	411	370
	4,5		97	92	148	143	539	518	477	409	357	316	285	674	648	596	511	446	395	356
	6-9		81	76	123	118	401	386	355	305	266	235	212	501	483	444	381	333	294	265
10,001 - 15,000	1	5	125	120	194	188	835	803	739	634	554	490	442	1044	1004	924	793	693	613	553
	2,3		125	120	194	188	788	758	697	599	523	462	417	985	948	871	749	654	578	521
	4,5		125	120	194	188	752	723	665	571	499	441	398	940	904	831	714	624	551	498
	6-9		102	97	156	151	531	511	470	404	353	312	281	664	639	588	505	441	390	351
15,001 - 20,000	1	6	171	166	268	260	1338	1287	1184	1017	888	785	708	1673	1609	1480	1271	1110	981	885
	2,3		171	166	268	260	1253	1205	1109	952	831	735	663	1566	1506	1386	1190	1039	919	829
	4,5		171	166	268	260	1190	1144	1052	904	789	698	629	1488	1430	1315	1130	986	873	786
	6-9		136	131	210	204	797	766	705	605	529	467	421	996	958	881	756	661	584	526
20,001 - 25,000	1	7	184	179	287	279	1667	1603	1475	1266	1106	978	882	2084	2004	1844	1583	1383	1223	1103
	2,3		184	179	287	279	1558	1498	1378	1183	1034	914	824	1948	1873	1723	1479	1293	1143	1030
	4,5		184	179	287	279	1477	1420	1306	1122	980	866	781	1846	1775	1633	1403	1225	1083	976
	6-9		145	140	225	218	970	933	858	737	644	569	513	1213	1166	1073	921	805	711	641
25,001 - 40,000	1	8	205	199	320	311	1893	1820	1674	1438	1256	1110	1001	2366	2275	2093	1798	1570	1388	1251
	2,3		205	199	320	311	1767	1699	1563	1342	1172	1036	934	2209	2124	1954	1678	1465	1295	1168
	4,5		205	199	320	311	1672	1608	1479	1270	1110	981	884	2090	2010	1849	1588	1388	1226	1105
	6-9		159	154	248	241	1089	1047	963	827	722	639	576	1361	1309	1204	1034	903	799	720
40,001 - 65,000	1	10	239	232	373	362	2428	2335	2148	1845	1611	1424	1284	3035	2919	2685	2306	2014	1780	1605
	2,3		239	232	373	362	2263	2176	2002	1719	1501	1327	1197	2829	2720	2503	2149	1876	1659	1496
	4,5		239	232	373	362	2138	2056	1892	1624	1419	1254	1131	2673	2570	2365	2030	1774	1568	1414
	6-9		183	178	286	278	1372	1319	1213	1042	910	805	725	1715	1649	1516	1303	1138	1006	906
65,001 - 90,000	1	11	260	252	405	393	2642	2540	2337	2007	1753	1549	1397	3303	3175	2921	2509	2191	1936	1746
	2,3		260	252	405	393	2460	2365	2176	1868	1632	1443	1301	3075	2956	2720	2335	2040	1804	1626
	4,5		260	252	405	393	2323	2234	2055	1765	1541	1363	1229	2904	2793	2569	2206	1926	1704	1536
	6-9		199	193	310	301	1484	1427	1313	1127	985	870	785	1855	1784	1641	1409	1231	1088	981
Charge per \$1000 over \$90,000	1	12	0.62	0.61	0.97	0.95	14.93	14.35	13.21	11.34	9.90	8.76	7.89	18.66	17.94	16.51	14.17	12.38	10.94	9.87
	2,3		0.62	0.61	0.97	0.95	14.93	14.35	13.21	11.34	9.90	8.76	7.89	18.66	17.94	16.51	14.17	12.38	10.94	9.87
	4,5		0.62	0.61	0.97	0.95	14.93	14.35	13.21	11.34	9.90	8.76	7.89	18.66	17.94	16.51	14.17	12.38	10.94	9.87
	6-9		0.62	0.61	0.97	0.95	14.93	14.35	13.21	11.34	9.90	8.76	7.89	18.66	17.94	16.51	14.17	12.38	10.94	9.87

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 19
\$ 500 Deductible	\$ 27
\$1000 Deductible	\$ 46
\$2000 Deductible	\$ 76
\$3000 Deductible	\$ 96
\$4000 Deductible	\$110
\$5000 Deductible	\$122

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:	89%
\$3000 Ded. - Charge this % of \$500 Ded. Premium:	85%
\$4000 Ded. - Charge this % of \$500 Ded. Premium:	82%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	80%

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 \$19
to the \$300 Ded Limited Collision Rate.

Commercial Automobile Insurance Manual

ZONE RATING TABLES

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

KEY TO ZONE RATING TABLES			
The liability premiums are displayed as follows:			The physical damage factors are displayed as follows:
Bodily Injury (\$20,000/40,000)	\$2,026	1.82	Comprehensive
Property Damage (\$5,000)	920	1.13	Fire, Theft and CAC (incl. MM&V)
		4.00	Collision (All Deductibles)
2XX or 9XX			
Zone Combination Code			

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

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

Medical Payments –

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

Commercial Automobile Insurance Manual**LONG DISTANCE ZONE DEFINITIONS****METROPOLITAN ZONES**

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

Commercial Automobile Insurance Manual

LONG DISTANCE ZONE DEFINITIONS

METROPOLITAN ZONES

(Continued)

30	PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware 24 (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories, Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.
31	PITTSBURGH Zone includes all of Allegheny and Beaver Counties, Pennsylvania territories.
32	PORTLAND Zone includes all of Portland, Portland Semi-Suburban, Portland Suburban, Oregon and Vancouver, Washington territories.
33	RICHMOND Zone includes all of Richmond, Virginia territory.
34	ST. LOUIS Zone includes all of St. Louis County, Missouri, and East St. Louis, Illinois territories.
35	SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.
36	SAN FRANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.
37	TULSA Zone includes all of Tulsa, Oklahoma territory.

REGIONAL ZONES

40	PACIFIC COAST Zone includes the States of California (excluding Los Angeles and San Francisco Zones), Oregon (excluding Portland Zone), and Washington (excluding Portland Zone).
41	MOUNTAIN Zone includes the States of Arizona (excluding Phoenix Zone), Colorado (excluding Denver Zone), Idaho, Montana, Nevada, New Mexico, Utah (excluding Salt Lake City Zone) and Wyoming.
42	MIDWEST Zone includes the States of Iowa (excluding Omaha Zone), Kansas (excluding Kansas City Zone), Missouri (excluding Kansas City and St. Louis Zones), Minnesota (excluding Minneapolis-St. Paul Zone), Nebraska (excluding Omaha Zone), North Dakota, South Dakota and Wisconsin (excluding Milwaukee Zone).
43	SOUTHWEST Zone includes the States of Arkansas (excluding Little Rock Zone), Oklahoma (excluding Oklahoma City and Tulsa Zones) and Texas (excluding Dallas-Fort Worth and Houston Zones).
44	NORTH CENTRAL Zone includes the States of Illinois (excluding Chicago and St. Louis Zones), Indiana (excluding Chicago, Indianapolis and Louisville Zones), Ohio (excluding Cincinnati and Cleveland Zones) and Michigan (excluding Detroit Zone).
45	MIDEAST Zone includes the States of Kentucky (excluding Cincinnati and Louisville Zones), Tennessee (excluding Memphis and Nashville Zones) and West Virginia.
46	GULF Zone includes the States of Alabama, Louisiana (excluding New Orleans Zone) and Mississippi.
47	SOUTHEAST Zone includes the States of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone), North Carolina (excluding Charlotte Zone), South Carolina and Virginia (excluding Baltimore/Washington and Richmond Zones).
48	EASTERN Zone includes the States of Delaware (excluding Philadelphia Zone), Maryland (excluding Baltimore/Washington Zone), New York (excluding Buffalo and New York City Zones), New Jersey (excluding New York City and Philadelphia Zones) and Pennsylvania (excluding Philadelphia and Pittsburgh Zones).
49	NEW ENGLAND Zone includes the States of Connecticut (excluding Hartford and New York City Zones), Maine, Massachusetts (excluding Boston Zone), New Hampshire, Rhode Island and Vermont.
50	ALASKA Zone includes all of the State of Alaska (refer to company).

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

ZONE RATING TABLE
Zone of Principal Garaging is Zone 03 (Boston) or Other Metropolitan Zones
Zone Combination Codes 2XX

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01	2026	1.82	13	1656	2.75	25	1656	2.33	37	1656	2.11
Atlanta	920	1.13	Houston	753	1.30	New Orleans	753	1.13	Tulsa	753	1.16
	201	4.00		213	3.75		225	3.38		237	3.39
02	2026	2.45	14	1656	1.76	26	1963	1.83	40	1656	1.92
Balt.- Wash	920	0.95	Indian-apolis	753	1.01	N.Y. City	889	0.98	Pacific	753	0.97
	202	3.32		214	3.16		226	3.32		240	3.55
03	1656	1.60	15	2026	1.73	27	1656	2.11	41	1656	2.08
Boston	753	0.90	Jackson-ville	920	1.06	Okla. City	753	1.16	Mountain	753	1.01
	203	3.32		215	3.90		227	3.39		241	3.38
04	1656	1.83	16	1534	2.14	28	1656	1.89	42	1656	2.03
Buffalo	753	0.98	Kansas City	697	1.21	Omaha	753	1.01	Midwest	753	1.06
	204	3.32		216	3.16		228	3.16		242	3.16
05	2026	1.53	17	1534	2.51	29	1656	2.24	43	1656	2.73
Charlotte	920	0.93	Little Rock	697	1.03	Phoenix	753	0.97	Southwest	753	1.27
	205	3.71		217	4.00		229	3.55		243	3.69
06	1656	1.98	18	1534	1.93	30	2026	1.60	44	1656	1.77
Chicago	753	1.08	Los Angeles	697	1.08	Phila-delphia	920	0.95	North Central	753	1.01
	206	3.16		218	3.55		230	3.32		244	3.22
07	1656	1.84	19	1656	1.62	31	1656	1.60	45	1656	1.76
Cincinnati	753	0.99	Louisville	753	0.99	Pitts-burgh	753	0.95	Mid-east	753	1.11
	207	3.16		219	3.16		231	3.32		245	3.28
08	1656	1.84	20	1534	1.95	32	1656	1.87	46	1656	2.28
Cleveland	753	0.99	Memphis	697	1.25	Portland	753	0.92	Gulf	753	1.08
	208	3.16		220	3.37		232	3.55		246	3.46
09	1656	2.80	21	2026	1.73	33	2026	1.81	47	2026	1.72
Dallas Fort Worth	753	1.35	Miami	920	1.06	Richmond	920	1.03	South East	920	1.04
	209	3.80		221	3.90		233	3.17		247	3.75
10	1656	2.04	22	1656	1.63	34	1656	2.14	48	1656	1.79
Denver	753	1.09	Milwau-kee	753	0.98	St. Louis	753	1.22	Eastern	753	0.97
	210	3.16		222	3.16		234	3.16		248	3.32
11	1656	1.76	23	1656	1.89	35	1656	2.26	49	1656	1.60
Detroit	753	1.01	Minn-St. Paul	753	0.99	Salt Lake City	753	0.91	New England	753	0.90
	211	3.46		223	3.16		235	3.55		249	3.32
12	2026	1.72	24	1656	1.95	36	2026	1.93			
Hartford	920	0.99	Nashville	753	1.25	San. Fran	920	0.98			
	212	3.32		224	3.37		236	3.55			

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COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

ZONE RATING TABLE
Zone of Principal Garaging is Zone 49 (New England) or Other Regional Zones
Zone Combination Codes 9XX

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01	2026	1.61	13	2026	2.63	25	1476	2.13	37	1476	1.90
	920	1.05		920	1.23		666	1.05		666	1.08
Atlanta		4.00	Houston		3.70	New Orleans		3.38	Tulsa		3.39
	901			913			925			937	
02	2026	2.24	14	1476	1.56	26	1963	1.63	40	1476	1.72
	920	0.87		666	0.93		889	0.90		666	0.89
Balt.- Wash		3.32	Indianapolis		3.16	N.Y. City		3.32	Pacific		3.55
	902			914			926			940	
03	1656	1.81	15	2026	1.53	27	1476	1.90	41	1291	1.87
	753	0.98		920	0.98		666	1.08		583	0.93
Boston		3.32	Jacksonville		3.90	Okla. City		3.39	Mountain		3.38
	903			915			927			941	
04	1476	1.63	16	1534	1.94	28	1656	1.68	42	1291	1.83
	666	0.90		697	1.14		753	0.93		583	0.98
Buffalo		3.32	Kansas City		3.16	Omaha		3.16	Midwest		3.38
	904			916			928			942	
05	2026	1.33	17	1534	2.30	29	1476	2.04	43	1291	2.53
	920	0.85		697	0.95		666	0.89		583	1.19
Charlotte		3.71	Little Rock		4.00	Phoenix		3.55	Southwest		3.69
	905			917			929			943	
06	1476	1.78	18	1534	1.73	30	2026	1.39	44	1534	1.56
	666	1.00		697	1.00		920	0.87		697	0.93
Chicago		3.16	Los Angeles		3.55	Philadelphia		3.32	North Central		3.22
	906			918			930			944	
07	1476	1.63	19	1656	1.41	31	1476	1.39	45	1476	1.56
	666	0.91		753	0.91		666	0.87		666	1.03
Cincinnati		3.16	Louisville		3.16	Pittsburgh		3.55	Midwest		3.28
	907			919			931			945	
08	1476	1.63	20	1534	2.00	32	1476	1.66	46	1656	2.07
	666	0.91		697	1.00		666	0.84		753	1.00
Cleveland		3.16	Memphis		3.37	Portland		3.55	Gulf		3.46
	908			920			932			946	
09	1476	2.63	21	2026	1.53	33	2026	1.60	47	1476	1.51
	666	1.23		920	0.98		920	0.95		666	0.96
Dallas Fort Worth		3.70	Miami		3.90	Richmond		3.17	South East		3.75
	909			921			933			947	
10	1656	1.83	22	1476	1.43	34	1476	1.94	48	1656	1.59
	753	1.01		666	0.90		666	1.14		753	0.89
Denver		3.16	Milwaukee		3.16	St. Louis		3.16	Eastern		3.32
	910			922			934			948	
11	1656	1.56	23	1476	1.69	35	1656	2.05	49	1476	1.60
	753	0.93		666	0.91		753	0.83		666	0.90
Detroit		3.46	Minn-St. Paul		3.16	Lake City		3.55	New England		3.32
	911			923			935			949	
12	2026	1.51	24	1476	1.74	36	2026	1.73			
	920	0.91		666	1.17		920	0.90			
Hartford		3.32	Nashville		3.37	San. Fran		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	10	10	51	44	30	16	77	66	45	24
	4	10	9	44	36	26	15	66	54	39	23
	5	9	5	39	30	21	13	59	45	32	20
	6-9	5	4	31	26	18	10	47	39	27	15
\$4501 - 6,000	1,2,3	18	18	66	58	47	32	99	87	71	48
	4	17	16	57	51	41	29	86	77	62	44
	5	15	15	51	45	36	25	77	68	54	38
	6-9	13	11	45	39	30	21	68	59	45	32
\$6001 - 8,000	1,2,3	28	26	86	77	64	51	129	116	96	77
	4	23	21	71	65	55	45	107	98	83	68
	5	19	18	63	57	50	39	95	86	75	59
	6-9	18	17	55	51	44	32	83	77	66	48
\$8001 - 10,000	1,2,3	38	36	106	96	86	71	159	144	129	107
	4	30	30	91	84	71	60	137	126	107	90
	5	28	26	79	73	63	54	119	110	95	81
	6-9	23	23	66	63	55	47	99	95	83	71
\$10,001 - 15,000	1,2,3	54	53	140	133	121	107	210	200	182	161
	4	46	45	120	113	101	92	180	170	152	138
	5	43	39	106	99	92	79	159	149	138	119
	6-9	33	33	92	86	78	69	138	129	117	104
\$15,001 - 20,000	1,2,3	79	78	192	182	169	158	288	273	254	237
	4	66	64	163	157	146	133	245	236	219	200
	5	58	57	143	138	128	116	215	207	192	174
	6-9	51	50	124	118	112	101	186	177	168	152
\$20,001 - 25,000	1,2,3	101	100	240	233	220	207	360	350	330	311
	4	87	86	206	200	188	175	309	300	282	263
	5	75	75	180	174	166	155	270	261	249	233
	6-9	65	64	158	153	144	133	237	230	216	200
\$25,001 - 40,000	1,2,3	149	148	341	333	322	307	512	500	483	461
	4	128	125	288	282	273	262	432	423	410	393
	5	113	112	256	250	240	232	384	375	360	348
	6-9	96	96	221	217	209	200	332	326	314	300
\$40,001 - 65,000	1,2,3	244	243	543	536	523	508	815	804	785	762
	4	209	208	461	455	444	432	692	683	666	648
	5	184	182	406	400	392	382	609	600	588	573
	6-9	161	160	353	347	339	330	530	521	509	495
\$65,001 - 90,000	1,2,3	366	363	796	786	773	760	1194	1179	1160	1140
	4	312	309	674	666	658	649	1011	999	987	974
	5	274	273	595	589	582	569	893	884	873	854
	6-9	237	237	514	510	502	494	771	765	753	741
Over 90,000	1,2,3	485	484	1045	1036	1024	1011	1568	1554	1536	1517
	4	414	413	887	881	872	860	1331	1322	1308	1290
	5	363	363	782	776	770	758	1173	1164	1155	1137
	6-9	315	314	679	674	665	657	1019	1011	998	986

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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	\$500	\$300	\$500	\$1000	\$2000	\$300	\$500	\$300	\$500	\$1000	\$2000	\$300	\$500	\$300	\$500	\$1000	\$2000
	(035)	(037)	(076)	(077)	(078)	(072)	(035)	(037)	(076)	(077)	(078)	(072)	(035)	(037)	(076)	(077)	(078)	(072)
\$1000	0.003	0.003	0.029	0.026	0.017	0.013	0.005	0.005	0.047	0.044	0.026	0.019	0.010	0.010	0.071	0.065	0.039	0.029
\$2000	0.005	0.005	0.033	0.031	0.018	0.016	0.010	0.010	0.057	0.053	0.031	0.025	0.017	0.017	0.087	0.079	0.051	0.039
\$3000	0.009	0.009	0.043	0.039	0.023	0.018	0.015	0.015	0.064	0.058	0.039	0.029	0.021	0.019	0.101	0.094	0.058	0.046
\$4000	0.010	0.010	0.047	0.044	0.028	0.019	0.017	0.017	0.075	0.070	0.046	0.033	0.028	0.026	0.116	0.108	0.070	0.054
\$5000	0.013	0.013	0.054	0.050	0.031	0.025	0.021	0.019	0.087	0.079	0.053	0.041	0.031	0.030	0.132	0.121	0.079	0.060
\$6000	0.016	0.016	0.060	0.055	0.036	0.028	0.025	0.023	0.096	0.089	0.058	0.046	0.038	0.036	0.148	0.136	0.091	0.069
\$7000	0.017	0.017	0.064	0.058	0.039	0.029	0.029	0.028	0.106	0.096	0.063	0.049	0.044	0.043	0.164	0.149	0.099	0.075
\$8000	0.019	0.018	0.070	0.064	0.044	0.032	0.031	0.030	0.114	0.106	0.071	0.055	0.049	0.047	0.175	0.163	0.109	0.085
\$9000	0.021	0.019	0.078	0.071	0.047	0.036	0.036	0.033	0.125	0.115	0.077	0.058	0.055	0.053	0.193	0.177	0.118	0.092
\$10000	0.025	0.023	0.084	0.075	0.053	0.041	0.039	0.038	0.136	0.125	0.085	0.064	0.058	0.057	0.208	0.192	0.130	0.099
\$11000	0.026	0.025	0.091	0.084	0.055	0.044	0.043	0.041	0.146	0.133	0.092	0.070	0.064	0.061	0.223	0.206	0.139	0.107
\$12000	0.029	0.028	0.096	0.089	0.058	0.046	0.047	0.046	0.155	0.142	0.096	0.074	0.070	0.066	0.238	0.219	0.148	0.114
\$13000	0.030	0.029	0.101	0.094	0.063	0.049	0.050	0.049	0.165	0.153	0.102	0.078	0.075	0.073	0.253	0.233	0.160	0.121
\$14000	0.031	0.030	0.108	0.099	0.066	0.053	0.053	0.051	0.172	0.161	0.109	0.085	0.080	0.078	0.268	0.248	0.169	0.130
\$15000	0.033	0.032	0.114	0.106	0.071	0.055	0.057	0.054	0.185	0.169	0.116	0.091	0.087	0.085	0.282	0.259	0.179	0.138
\$16000	0.038	0.036	0.120	0.110	0.075	0.057	0.058	0.057	0.194	0.179	0.122	0.094	0.093	0.089	0.300	0.276	0.189	0.144
\$17000	0.039	0.038	0.127	0.116	0.079	0.060	0.063	0.060	0.206	0.189	0.130	0.099	0.098	0.094	0.314	0.288	0.197	0.153
\$18000	0.043	0.041	0.132	0.121	0.084	0.063	0.066	0.064	0.216	0.196	0.136	0.106	0.102	0.099	0.329	0.303	0.208	0.161
\$19000	0.044	0.043	0.136	0.125	0.087	0.065	0.070	0.066	0.223	0.206	0.142	0.109	0.109	0.106	0.345	0.318	0.218	0.166
\$20000	0.046	0.045	0.143	0.132	0.093	0.070	0.074	0.071	0.235	0.216	0.148	0.114	0.113	0.109	0.359	0.330	0.226	0.172

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

Each Addl \$1000	0.001	0.001	0.004	0.004	0.003	0.002	0.002	0.002	0.010	0.009	0.005	0.004	0.004	0.004	0.015	0.014	0.009	0.005
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Commercial Automobile Insurance Manual

PRIVATE PASSENGER TYPES Rating Procedures

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

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

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

Where

B, incr denotes the Optional Bodily Injury Liability rate,

A-1 denotes the Compulsory Bodily Injury rate,

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

ILF denotes the appropriate Increased Limits Factor.

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

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

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

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

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	\$ 93	\$ 93	\$ 93	\$ 93
\$300 Ded. - Non-Fleet	111	111	111	111
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 93	\$ 93	\$ 93	\$ 93
\$300 Ded. - Non-Fleet	111	111	111	111
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 93	\$ 93	\$30	\$37
\$300 Ded. - Non-Fleet	111	111	36	45
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$36	\$40	\$41	\$45
\$300 Ded. - Non-Fleet	44	47	49	55
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$54	\$62	\$77	\$82
\$300 Ded. - Non-Fleet	64	74	92	99

Collision Deductibles:

\$1,000 Ded. - Charge 91% of \$500 Ded. Premium.

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

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

\$4,000 Ded. - Charge 57% of \$500 Ded. Premium.

\$5,000 Ded. - Charge 51% of \$500 Ded. Premium.

Collision Waiver of Deductible Charges—

	<u>Fleet</u>	<u>Non-Fleet</u>
\$ 300 Ded. -	\$ 19	\$ 23
\$ 500 Ded. -	28	33
\$1,000 Ded. -	51	61
\$2,000 Ded. -	83	100
\$3,000 Ded. -	106	127
\$4,000 Ded. -	123	148
\$5,000 Ded. -	136	164

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

Limited Collision Deductibles:

\$1,000 Ded. - Charge 91% of \$500 Ded. Premium.

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

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

\$4,000 Ded. - Charge 57% of \$500 Ded. Premium.

\$5,000 Ded. - Charge 51% 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	\$ 18	\$ 18	\$ 18	\$ 18
\$300 Ded. – Non-Fleet	18	18	18	18
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 18	\$ 18	\$ 18	\$ 18
\$300 Ded. – Non-Fleet	18	18	18	18
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 18	\$ 18	\$ 8	\$ 8
\$300 Ded. - Non-Fleet	18	18	8	8
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 8	\$ 10	\$ 9	\$ 10
\$300 Ded. – Non-Fleet	8	10	9	10
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 10	\$ 10	\$ 13	\$ 14
\$300 Ded. – Non-Fleet	10	11	13	14

Comprehensive Deductibles:

\$1,000 Ded. - Charge 94% of \$500 Ded. Premium.

\$2,000 Ded. - Charge 86% of \$500 Ded. Premium.

\$3,000 Ded. - Charge 80% of \$500 Ded. Premium.

\$4,000 Ded. - Charge 75% of \$500 Ded. Premium.

\$5,000 Ded. - Charge 72% 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 92% of the otherwise determined premium that would apply in the absence of a glass deductible.

R-67
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 1

A-1
1008

A-2
249

B, Increased Limits

				Property Damage Liability	
20/40	151	100/300	1136	5000	923
20/50	174	250/500	1762	10000	1145
25/50	290	500/500	2214	25000	1283
35/80	487	500/1000	2237	50000	1311
50/100	673	1000/1000	2620	100000	1329
				500000	1338

	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		1591	1591	1510	1510	1482	1482	1482	1482	1127
4,501 - 6,000	02		1720	1720	1630	1630	1600	1600	1600	1600	1213
6,001 - 8,000	03		1739	1739	1648	1648	1617	1617	1617	1617	1224
8,001 - 10,000	04		1739	1739	1648	1648	1617	1617	1617	1617	1224
10,001 - 15,000	05		2070	2070	1960	1960	1923	1923	1923	1923	1444
15,001 - 20,000	06		2310	2310	2185	2185	2144	2144	2144	2144	1602
20,001 - 25,000	07		2310	2310	2185	2185	2144	2144	2144	2144	1602
25,001 - 40,000	08		2384	2384	2255	2255	2211	2211	2211	2211	1650
40,001 - 65,000	10		2513	2513	2376	2376	2330	2330	2330	2330	1735
65,001 - 90,000	11		3213	3213	3035	3035	2974	2974	2974	2974	2198
Charge Per \$1K > \$90K	12		18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		111	111	106	106	104	104	104	104	79
4,501 - 6,000	02		121	121	114	114	112	112	112	112	85
6,001 - 8,000	03		122	122	116	116	113	113	113	113	86
8,001 - 10,000	04		122	122	116	116	113	113	113	113	86
10,001 - 15,000	05		145	145	137	137	135	135	135	135	101
15,001 - 20,000	06		162	162	153	153	150	150	150	150	112
20,001 - 25,000	07		162	162	153	153	150	150	150	150	112
25,001 - 40,000	08		167	167	158	158	155	155	155	155	116
40,001 - 65,000	10		176	176	167	167	163	163	163	163	122
65,001 - 90,000	11		225	225	213	213	208	208	208	208	154
Charge Per \$1K > \$90K	12		1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29

Symbol		COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		426	398	398	395	373	335	335	335	293
4,501 - 6,000	02		430	402	402	399	378	338	338	338	296
6,001 - 8,000	03		430	402	402	399	378	338	338	338	296
8,001 - 10,000	04		493	460	460	456	432	386	386	386	337
10,001 - 15,000	05		498	465	465	460	435	390	390	390	340
15,001 - 20,000	06		570	531	531	526	498	444	444	444	386
20,001 - 25,000	07		592	552	552	547	517	461	461	461	401
25,001 - 40,000	08		628	585	585	580	548	489	489	489	424
40,001 - 65,000	10		768	714	714	708	668	594	594	594	515
65,001 - 90,000	11		1307	1214	1214	1202	1132	1004	1004	1004	864
Charge Per \$1K > \$90K	12		8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-68
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET

Territory 2

A-1
1008

A-2
249

B, Increased Limits

Property Damage Liability

20/40	151	100/300	1136	5000	923
20/50	174	250/500	1762	10000	1145
25/50	290	500/500	2214	25000	1283
35/80	487	500/1000	2237	50000	1311
50/100	673	1000/1000	2620	100000	1329
				500000	1338

Symbol

COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1591	1591	1510	1510	1482	1482	1482	1482	1127
4,501 - 6,000	02		1720	1720	1630	1630	1600	1600	1600	1600	1213
6,001 - 8,000	03		1739	1739	1648	1648	1617	1617	1617	1617	1224
8,001 - 10,000	04		1739	1739	1648	1648	1617	1617	1617	1617	1224
10,001 - 15,000	05		2070	2070	1960	1960	1923	1923	1923	1923	1444
15,001 - 20,000	06		2310	2310	2185	2185	2144	2144	2144	2144	1602
20,001 - 25,000	07		2310	2310	2185	2185	2144	2144	2144	2144	1602
25,001 - 40,000	08		2384	2384	2255	2255	2211	2211	2211	2211	1650
40,001 - 65,000	10		2513	2513	2376	2376	2330	2330	2330	2330	1735
65,001 - 90,000	11		3213	3213	3035	3035	2974	2974	2974	2974	2198
Charge Per \$1K > \$90K	12		18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43

Symbol

LIMITED COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		111	111	106	106	104	104	104	104	79
4,501 - 6,000	02		121	121	114	114	112	112	112	112	85
6,001 - 8,000	03		122	122	116	116	113	113	113	113	86
8,001 - 10,000	04		122	122	116	116	113	113	113	113	86
10,001 - 15,000	05		145	145	137	137	135	135	135	135	101
15,001 - 20,000	06		162	162	153	153	150	150	150	150	112
20,001 - 25,000	07		162	162	153	153	150	150	150	150	112
25,001 - 40,000	08		167	167	158	158	155	155	155	155	116
40,001 - 65,000	10		176	176	167	167	163	163	163	163	122
65,001 - 90,000	11		225	225	213	213	208	208	208	208	154
Charge Per \$1K > \$90K	12		1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29

Symbol

COMPREHENSIVE \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		426	398	398	395	373	335	335	335	293
4,501 - 6,000	02		430	402	402	399	378	338	338	338	296
6,001 - 8,000	03		430	402	402	399	378	338	338	338	296
8,001 - 10,000	04		493	460	460	456	432	386	386	386	337
10,001 - 15,000	05		498	465	465	460	435	390	390	390	340
15,001 - 20,000	06		570	531	531	526	498	444	444	444	386
20,001 - 25,000	07		592	552	552	547	517	461	461	461	401
25,001 - 40,000	08		628	585	585	580	548	489	489	489	424
40,001 - 65,000	10		768	714	714	708	668	594	594	594	515
65,001 - 90,000	11		1307	1214	1214	1202	1132	1004	1004	1004	864
Charge Per \$1K > \$90K	12		8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33

Medical Payments

U1, Uninsured

U2, Underinsured

5000	30	20/40	4	20/40	0
10000	32	20/50	5	20/50	0
15000	34	25/50	6	25/50	0
20000	35	35/80	7	35/80	4
25000	37	50/100	8	50/100	7
		100/300	9	100/300	22
		250/500	10	250/500	86
		500/500	12	500/500	234

Towing & Labor (Rule 65)

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

R-69
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET

Territory 3

A-1
1008

A-2
249

B, Increased Limits

Property Damage Liability

20/40	151	100/300	1136	5000	923
20/50	174	250/500	1762	10000	1145
25/50	290	500/500	2214	25000	1283
35/80	487	500/1000	2237	50000	1311
50/100	673	1000/1000	2620	100000	1329
				500000	1338

Symbol

COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1591	1591	1510	1510	1482	1482	1482	1482	1127
4,501 - 6,000	02		1720	1720	1630	1630	1600	1600	1600	1600	1213
6,001 - 8,000	03		1739	1739	1648	1648	1617	1617	1617	1617	1224
8,001 - 10,000	04		1739	1739	1648	1648	1617	1617	1617	1617	1224
10,001 - 15,000	05		2070	2070	1960	1960	1923	1923	1923	1923	1444
15,001 - 20,000	06		2310	2310	2185	2185	2144	2144	2144	2144	1602
20,001 - 25,000	07		2310	2310	2185	2185	2144	2144	2144	2144	1602
25,001 - 40,000	08		2384	2384	2255	2255	2211	2211	2211	2211	1650
40,001 - 65,000	10		2513	2513	2376	2376	2330	2330	2330	2330	1735
65,001 - 90,000	11		3213	3213	3035	3035	2974	2974	2974	2974	2198
Charge Per \$1K > \$90K	12		18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43

Symbol

LIMITED COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		111	111	106	106	104	104	104	104	79
4,501 - 6,000	02		121	121	114	114	112	112	112	112	85
6,001 - 8,000	03		122	122	116	116	113	113	113	113	86
8,001 - 10,000	04		122	122	116	116	113	113	113	113	86
10,001 - 15,000	05		145	145	137	137	135	135	135	135	101
15,001 - 20,000	06		162	162	153	153	150	150	150	150	112
20,001 - 25,000	07		162	162	153	153	150	150	150	150	112
25,001 - 40,000	08		167	167	158	158	155	155	155	155	116
40,001 - 65,000	10		176	176	167	167	163	163	163	163	122
65,001 - 90,000	11		225	225	213	213	208	208	208	208	154
Charge Per \$1K > \$90K	12		1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29

Symbol

COMPREHENSIVE \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		426	398	398	395	373	335	335	335	293
4,501 - 6,000	02		430	402	402	399	378	338	338	338	296
6,001 - 8,000	03		430	402	402	399	378	338	338	338	296
8,001 - 10,000	04		493	460	460	456	432	386	386	386	337
10,001 - 15,000	05		498	465	465	460	435	390	390	390	340
15,001 - 20,000	06		570	531	531	526	498	444	444	444	386
20,001 - 25,000	07		592	552	552	547	517	461	461	461	401
25,001 - 40,000	08		628	585	585	580	548	489	489	489	424
40,001 - 65,000	10		768	714	714	708	668	594	594	594	515
65,001 - 90,000	11		1307	1214	1214	1202	1132	1004	1004	1004	864
Charge Per \$1K > \$90K	12		8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-70
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET

Territory 4

A-1
1008

A-2
249

B, Increased Limits

Property Damage Liability

20/40	151	100/300	1136	5000	923
20/50	174	250/500	1762	10000	1145
25/50	290	500/500	2214	25000	1283
35/80	487	500/1000	2237	50000	1311
50/100	673	1000/1000	2620	100000	1329
				500000	1338

Symbol

COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1591	1591	1510	1510	1482	1482	1482	1482	1127
4,501 - 6,000	02		1720	1720	1630	1630	1600	1600	1600	1600	1213
6,001 - 8,000	03		1739	1739	1648	1648	1617	1617	1617	1617	1224
8,001 - 10,000	04		1739	1739	1648	1648	1617	1617	1617	1617	1224
10,001 - 15,000	05		2070	2070	1960	1960	1923	1923	1923	1923	1444
15,001 - 20,000	06		2310	2310	2185	2185	2144	2144	2144	2144	1602
20,001 - 25,000	07		2310	2310	2185	2185	2144	2144	2144	2144	1602
25,001 - 40,000	08		2384	2384	2255	2255	2211	2211	2211	2211	1650
40,001 - 65,000	10		2513	2513	2376	2376	2330	2330	2330	2330	1735
65,001 - 90,000	11		3213	3213	3035	3035	2974	2974	2974	2974	2198
Charge Per \$1K > \$90K	12		18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43

Symbol

LIMITED COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		111	111	106	106	104	104	104	104	79
4,501 - 6,000	02		121	121	114	114	112	112	112	112	85
6,001 - 8,000	03		122	122	116	116	113	113	113	113	86
8,001 - 10,000	04		122	122	116	116	113	113	113	113	86
10,001 - 15,000	05		145	145	137	137	135	135	135	135	101
15,001 - 20,000	06		162	162	153	153	150	150	150	150	112
20,001 - 25,000	07		162	162	153	153	150	150	150	150	112
25,001 - 40,000	08		167	167	158	158	155	155	155	155	116
40,001 - 65,000	10		176	176	167	167	163	163	163	163	122
65,001 - 90,000	11		225	225	213	213	208	208	208	208	154
Charge Per \$1K > \$90K	12		1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29

Symbol

COMPREHENSIVE \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		426	398	398	395	373	335	335	335	293
4,501 - 6,000	02		430	402	402	399	378	338	338	338	296
6,001 - 8,000	03		430	402	402	399	378	338	338	338	296
8,001 - 10,000	04		493	460	460	456	432	386	386	386	337
10,001 - 15,000	05		498	465	465	460	435	390	390	390	340
15,001 - 20,000	06		570	531	531	526	498	444	444	444	386
20,001 - 25,000	07		592	552	552	547	517	461	461	461	401
25,001 - 40,000	08		628	585	585	580	548	489	489	489	424
40,001 - 65,000	10		768	714	714	708	668	594	594	594	515
65,001 - 90,000	11		1307	1214	1214	1202	1132	1004	1004	1004	864
Charge Per \$1K > \$90K	12		8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-71
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET

Territory 5

A-1
1008

A-2
249

B, Increased Limits

						Property Damage	Liability
20/40	151	100/300	1136			5000	923
20/50	174	250/500	1762			10000	1145
25/50	290	500/500	2214			25000	1283
35/80	487	500/1000	2237			50000	1311
50/100	673	1000/1000	2620			100000	1329
						500000	1338

Symbol

COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1591	1591	1510	1510	1482	1482	1482	1482	1127
4,501 - 6,000	02		1720	1720	1630	1630	1600	1600	1600	1600	1213
6,001 - 8,000	03		1739	1739	1648	1648	1617	1617	1617	1617	1224
8,001 - 10,000	04		1739	1739	1648	1648	1617	1617	1617	1617	1224
10,001 - 15,000	05		2070	2070	1960	1960	1923	1923	1923	1923	1444
15,001 - 20,000	06		2310	2310	2185	2185	2144	2144	2144	2144	1602
20,001 - 25,000	07		2310	2310	2185	2185	2144	2144	2144	2144	1602
25,001 - 40,000	08		2384	2384	2255	2255	2211	2211	2211	2211	1650
40,001 - 65,000	10		2513	2513	2376	2376	2330	2330	2330	2330	1735
65,001 - 90,000	11		3213	3213	3035	3035	2974	2974	2974	2974	2198
Charge Per \$1K > \$90K	12		18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43

Symbol

LIMITED COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		111	111	106	106	104	104	104	104	79
4,501 - 6,000	02		121	121	114	114	112	112	112	112	85
6,001 - 8,000	03		122	122	116	116	113	113	113	113	86
8,001 - 10,000	04		122	122	116	116	113	113	113	113	86
10,001 - 15,000	05		145	145	137	137	135	135	135	135	101
15,001 - 20,000	06		162	162	153	153	150	150	150	150	112
20,001 - 25,000	07		162	162	153	153	150	150	150	150	112
25,001 - 40,000	08		167	167	158	158	155	155	155	155	116
40,001 - 65,000	10		176	176	167	167	163	163	163	163	122
65,001 - 90,000	11		225	225	213	213	208	208	208	208	154
Charge Per \$1K > \$90K	12		1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29

Symbol

COMPREHENSIVE \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		426	398	398	395	373	335	335	335	293
4,501 - 6,000	02		430	402	402	399	378	338	338	338	296
6,001 - 8,000	03		430	402	402	399	378	338	338	338	296
8,001 - 10,000	04		493	460	460	456	432	386	386	386	337
10,001 - 15,000	05		498	465	465	460	435	390	390	390	340
15,001 - 20,000	06		570	531	531	526	498	444	444	444	386
20,001 - 25,000	07		592	552	552	547	517	461	461	461	401
25,001 - 40,000	08		628	585	585	580	548	489	489	489	424
40,001 - 65,000	10		768	714	714	708	668	594	594	594	515
65,001 - 90,000	11		1307	1214	1214	1202	1132	1004	1004	1004	864
Charge Per \$1K > \$90K	12		8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-72
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 6

A-1
1008

A-2
249

B, Increased Limits

				Property Damage Liability	
20/40	151	100/300	1136	5000	923
20/50	174	250/500	1762	10000	1145
25/50	290	500/500	2214	25000	1283
35/80	487	500/1000	2237	50000	1311
50/100	673	1000/1000	2620	100000	1329
				500000	1338

	Symbol	COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1591	1591	1510	1510	1482	1482	1482	1482	1127
4,501 - 6,000	02		1720	1720	1630	1630	1600	1600	1600	1600	1213
6,001 - 8,000	03		1739	1739	1648	1648	1617	1617	1617	1617	1224
8,001 - 10,000	04		1739	1739	1648	1648	1617	1617	1617	1617	1224
10,001 - 15,000	05		2070	2070	1960	1960	1923	1923	1923	1923	1444
15,001 - 20,000	06		2310	2310	2185	2185	2144	2144	2144	2144	1602
20,001 - 25,000	07		2310	2310	2185	2185	2144	2144	2144	2144	1602
25,001 - 40,000	08		2384	2384	2255	2255	2211	2211	2211	2211	1650
40,001 - 65,000	10		2513	2513	2376	2376	2330	2330	2330	2330	1735
65,001 - 90,000	11		3213	3213	3035	3035	2974	2974	2974	2974	2198
Charge Per \$1K > \$90K	12		18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		111	111	106	106	104	104	104	104	79
4,501 - 6,000	02		121	121	114	114	112	112	112	112	85
6,001 - 8,000	03		122	122	116	116	113	113	113	113	86
8,001 - 10,000	04		122	122	116	116	113	113	113	113	86
10,001 - 15,000	05		145	145	137	137	135	135	135	135	101
15,001 - 20,000	06		162	162	153	153	150	150	150	150	112
20,001 - 25,000	07		162	162	153	153	150	150	150	150	112
25,001 - 40,000	08		167	167	158	158	155	155	155	155	116
40,001 - 65,000	10		176	176	167	167	163	163	163	163	122
65,001 - 90,000	11		225	225	213	213	208	208	208	208	154
Charge Per \$1K > \$90K	12		1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29

	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		426	398	398	395	373	335	335	335	293
4,501 - 6,000	02		430	402	402	399	378	338	338	338	296
6,001 - 8,000	03		430	402	402	399	378	338	338	338	296
8,001 - 10,000	04		493	460	460	456	432	386	386	386	337
10,001 - 15,000	05		498	465	465	460	435	390	390	390	340
15,001 - 20,000	06		570	531	531	526	498	444	444	444	386
20,001 - 25,000	07		592	552	552	547	517	461	461	461	401
25,001 - 40,000	08		628	585	585	580	548	489	489	489	424
40,001 - 65,000	10		768	714	714	708	668	594	594	594	515
65,001 - 90,000	11		1307	1214	1214	1202	1132	1004	1004	1004	864
Charge Per \$1K > \$90K	12		8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-73
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 7

A-1
1008

A-2
249

B, Increased Limits

				Property Damage Liability	
20/40	151	100/300	1136	5000	923
20/50	174	250/500	1762	10000	1145
25/50	290	500/500	2214	25000	1283
35/80	487	500/1000	2237	50000	1311
50/100	673	1000/1000	2620	100000	1329
				500000	1338

	Symbol	COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1591	1591	1510	1510	1482	1482	1482	1482	1127
4,501 - 6,000	02		1720	1720	1630	1630	1600	1600	1600	1600	1213
6,001 - 8,000	03		1739	1739	1648	1648	1617	1617	1617	1617	1224
8,001 - 10,000	04		1739	1739	1648	1648	1617	1617	1617	1617	1224
10,001 - 15,000	05		2070	2070	1960	1960	1923	1923	1923	1923	1444
15,001 - 20,000	06		2310	2310	2185	2185	2144	2144	2144	2144	1602
20,001 - 25,000	07		2310	2310	2185	2185	2144	2144	2144	2144	1602
25,001 - 40,000	08		2384	2384	2255	2255	2211	2211	2211	2211	1650
40,001 - 65,000	10		2513	2513	2376	2376	2330	2330	2330	2330	1735
65,001 - 90,000	11		3213	3213	3035	3035	2974	2974	2974	2974	2198
Charge Per \$1K > \$90K	12		18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		111	111	106	106	104	104	104	104	79
4,501 - 6,000	02		121	121	114	114	112	112	112	112	85
6,001 - 8,000	03		122	122	116	116	113	113	113	113	86
8,001 - 10,000	04		122	122	116	116	113	113	113	113	86
10,001 - 15,000	05		145	145	137	137	135	135	135	135	101
15,001 - 20,000	06		162	162	153	153	150	150	150	150	112
20,001 - 25,000	07		162	162	153	153	150	150	150	150	112
25,001 - 40,000	08		167	167	158	158	155	155	155	155	116
40,001 - 65,000	10		176	176	167	167	163	163	163	163	122
65,001 - 90,000	11		225	225	213	213	208	208	208	208	154
Charge Per \$1K > \$90K	12		1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29

	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		426	398	398	395	373	335	335	335	293
4,501 - 6,000	02		430	402	402	399	378	338	338	338	296
6,001 - 8,000	03		430	402	402	399	378	338	338	338	296
8,001 - 10,000	04		493	460	460	456	432	386	386	386	337
10,001 - 15,000	05		498	465	465	460	435	390	390	390	340
15,001 - 20,000	06		570	531	531	526	498	444	444	444	386
20,001 - 25,000	07		592	552	552	547	517	461	461	461	401
25,001 - 40,000	08		628	585	585	580	548	489	489	489	424
40,001 - 65,000	10		768	714	714	708	668	594	594	594	515
65,001 - 90,000	11		1307	1214	1214	1202	1132	1004	1004	1004	864
Charge Per \$1K > \$90K	12		8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-74
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 8

A-1
1008

A-2
249

B, Increased Limits

				Property Damage Liability	
20/40	151	100/300	1136	5000	923
20/50	174	250/500	1762	10000	1145
25/50	290	500/500	2214	25000	1283
35/80	487	500/1000	2237	50000	1311
50/100	673	1000/1000	2620	100000	1329
				500000	1338

	Symbol	COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1591	1591	1510	1510	1482	1482	1482	1482	1127
4,501 - 6,000	02		1720	1720	1630	1630	1600	1600	1600	1600	1213
6,001 - 8,000	03		1739	1739	1648	1648	1617	1617	1617	1617	1224
8,001 - 10,000	04		1739	1739	1648	1648	1617	1617	1617	1617	1224
10,001 - 15,000	05		2070	2070	1960	1960	1923	1923	1923	1923	1444
15,001 - 20,000	06		2310	2310	2185	2185	2144	2144	2144	2144	1602
20,001 - 25,000	07		2310	2310	2185	2185	2144	2144	2144	2144	1602
25,001 - 40,000	08		2384	2384	2255	2255	2211	2211	2211	2211	1650
40,001 - 65,000	10		2513	2513	2376	2376	2330	2330	2330	2330	1735
65,001 - 90,000	11		3213	3213	3035	3035	2974	2974	2974	2974	2198
Charge Per \$1K > \$90K	12		18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		111	111	106	106	104	104	104	104	79
4,501 - 6,000	02		121	121	114	114	112	112	112	112	85
6,001 - 8,000	03		122	122	116	116	113	113	113	113	86
8,001 - 10,000	04		122	122	116	116	113	113	113	113	86
10,001 - 15,000	05		145	145	137	137	135	135	135	135	101
15,001 - 20,000	06		162	162	153	153	150	150	150	150	112
20,001 - 25,000	07		162	162	153	153	150	150	150	150	112
25,001 - 40,000	08		167	167	158	158	155	155	155	155	116
40,001 - 65,000	10		176	176	167	167	163	163	163	163	122
65,001 - 90,000	11		225	225	213	213	208	208	208	208	154
Charge Per \$1K > \$90K	12		1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29

	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		426	398	398	395	373	335	335	335	293
4,501 - 6,000	02		430	402	402	399	378	338	338	338	296
6,001 - 8,000	03		430	402	402	399	378	338	338	338	296
8,001 - 10,000	04		493	460	460	456	432	386	386	386	337
10,001 - 15,000	05		498	465	465	460	435	390	390	390	340
15,001 - 20,000	06		570	531	531	526	498	444	444	444	386
20,001 - 25,000	07		592	552	552	547	517	461	461	461	401
25,001 - 40,000	08		628	585	585	580	548	489	489	489	424
40,001 - 65,000	10		768	714	714	708	668	594	594	594	515
65,001 - 90,000	11		1307	1214	1214	1202	1132	1004	1004	1004	864
Charge Per \$1K > \$90K	12		8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-75
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 9

A-1
1008

A-2
249

B, Increased Limits

Property Damage Liability

20/40	151	100/300	1136	5000	923
20/50	174	250/500	1762	10000	1145
25/50	290	500/500	2214	25000	1283
35/80	487	500/1000	2237	50000	1311
50/100	673	1000/1000	2620	100000	1329
				500000	1338

	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		1591	1591	1510	1510	1482	1482	1482	1482	1127
4,501 - 6,000	02		1720	1720	1630	1630	1600	1600	1600	1600	1213
6,001 - 8,000	03		1739	1739	1648	1648	1617	1617	1617	1617	1224
8,001 - 10,000	04		1739	1739	1648	1648	1617	1617	1617	1617	1224
10,001 - 15,000	05		2070	2070	1960	1960	1923	1923	1923	1923	1444
15,001 - 20,000	06		2310	2310	2185	2185	2144	2144	2144	2144	1602
20,001 - 25,000	07		2310	2310	2185	2185	2144	2144	2144	2144	1602
25,001 - 40,000	08		2384	2384	2255	2255	2211	2211	2211	2211	1650
40,001 - 65,000	10		2513	2513	2376	2376	2330	2330	2330	2330	1735
65,001 - 90,000	11		3213	3213	3035	3035	2974	2974	2974	2974	2198
Charge Per \$1K > \$90K	12		18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		111	111	106	106	104	104	104	104	79
4,501 - 6,000	02		121	121	114	114	112	112	112	112	85
6,001 - 8,000	03		122	122	116	116	113	113	113	113	86
8,001 - 10,000	04		122	122	116	116	113	113	113	113	86
10,001 - 15,000	05		145	145	137	137	135	135	135	135	101
15,001 - 20,000	06		162	162	153	153	150	150	150	150	112
20,001 - 25,000	07		162	162	153	153	150	150	150	150	112
25,001 - 40,000	08		167	167	158	158	155	155	155	155	116
40,001 - 65,000	10		176	176	167	167	163	163	163	163	122
65,001 - 90,000	11		225	225	213	213	208	208	208	208	154
Charge Per \$1K > \$90K	12		1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		426	398	398	395	373	335	335	335	293
4,501 - 6,000	02		430	402	402	399	378	338	338	338	296
6,001 - 8,000	03		430	402	402	399	378	338	338	338	296
8,001 - 10,000	04		493	460	460	456	432	386	386	386	337
10,001 - 15,000	05		498	465	465	460	435	390	390	390	340
15,001 - 20,000	06		570	531	531	526	498	444	444	444	386
20,001 - 25,000	07		592	552	552	547	517	461	461	461	401
25,001 - 40,000	08		628	585	585	580	548	489	489	489	424
40,001 - 65,000	10		768	714	714	708	668	594	594	594	515
65,001 - 90,000	11		1307	1214	1214	1202	1132	1004	1004	1004	864
Charge Per \$1K > \$90K	12		8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-76
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET

Territory 10

A-1
1008

A-2
249

B, Increased Limits

						Property Damage Liability	
20/40	151	100/300	1136			5000	923
20/50	174	250/500	1762			10000	1145
25/50	290	500/500	2214			25000	1283
35/80	487	500/1000	2237			50000	1311
50/100	673	1000/1000	2620			100000	1329
						500000	1338

Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1591	1591	1510	1510	1482	1482	1482	1482	1127
4,501 - 6,000	02		1720	1720	1630	1630	1600	1600	1600	1600	1213
6,001 - 8,000	03		1739	1739	1648	1648	1617	1617	1617	1617	1224
8,001 - 10,000	04		1739	1739	1648	1648	1617	1617	1617	1617	1224
10,001 - 15,000	05		2070	2070	1960	1960	1923	1923	1923	1923	1444
15,001 - 20,000	06		2310	2310	2185	2185	2144	2144	2144	2144	1602
20,001 - 25,000	07		2310	2310	2185	2185	2144	2144	2144	2144	1602
25,001 - 40,000	08		2384	2384	2255	2255	2211	2211	2211	2211	1650
40,001 - 65,000	10		2513	2513	2376	2376	2330	2330	2330	2330	1735
65,001 - 90,000	11		3213	3213	3035	3035	2974	2974	2974	2974	2198
Charge Per \$1K > \$90K	12		18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43

Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		111	111	106	106	104	104	104	104	79
4,501 - 6,000	02		121	121	114	114	112	112	112	112	85
6,001 - 8,000	03		122	122	116	116	113	113	113	113	86
8,001 - 10,000	04		122	122	116	116	113	113	113	113	86
10,001 - 15,000	05		145	145	137	137	135	135	135	135	101
15,001 - 20,000	06		162	162	153	153	150	150	150	150	112
20,001 - 25,000	07		162	162	153	153	150	150	150	150	112
25,001 - 40,000	08		167	167	158	158	155	155	155	155	116
40,001 - 65,000	10		176	176	167	167	163	163	163	163	122
65,001 - 90,000	11		225	225	213	213	208	208	208	208	154
Charge Per \$1K > \$90K	12		1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29

Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		426	398	398	395	373	335	335	335	293
4,501 - 6,000	02		430	402	402	399	378	338	338	338	296
6,001 - 8,000	03		430	402	402	399	378	338	338	338	296
8,001 - 10,000	04		493	460	460	456	432	386	386	386	337
10,001 - 15,000	05		498	465	465	460	435	390	390	390	340
15,001 - 20,000	06		570	531	531	526	498	444	444	444	386
20,001 - 25,000	07		592	552	552	547	517	461	461	461	401
25,001 - 40,000	08		628	585	585	580	548	489	489	489	424
40,001 - 65,000	10		768	714	714	708	668	594	594	594	515
65,001 - 90,000	11		1307	1214	1214	1202	1132	1004	1004	1004	864
Charge Per \$1K > \$90K	12		8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-77
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 11

A-1
334

A-2
88

B, Increased Limits					Property Damage Liability						
20/40	50	100/300	376		5000	309					
20/50	58	250/500	584		10000	383					
25/50	96	500/500	734		25000	430					
35/80	161	500/1000	741		50000	439					
50/100	223	1000/1000	868		100000	445					
					500000	448					
COLLISION \$500 DEDUCTIBLE											
Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		665	665	639	639	630	630	630	630	516
4,501 - 6,000	02		707	707	678	678	668	668	668	668	544
6,001 - 8,000	03		713	713	684	684	674	674	674	674	547
8,001 - 10,000	04		713	713	684	684	674	674	674	674	547
10,001 - 15,000	05		819	819	784	784	772	772	772	772	618
15,001 - 20,000	06		896	896	856	856	843	843	843	843	669
20,001 - 25,000	07		896	896	856	856	843	843	843	843	669
25,001 - 40,000	08		920	920	878	878	864	864	864	864	684
40,001 - 65,000	10		961	961	918	918	903	903	903	903	711
65,001 - 90,000	11		1186	1186	1129	1129	1109	1109	1109	1109	860
Charge Per \$1K > \$90K	12		5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		47	47	45	45	44	44	44	44	36
4,501 - 6,000	02		50	50	48	48	47	47	47	47	38
6,001 - 8,000	03		50	50	48	48	47	47	47	47	39
8,001 - 10,000	04		50	50	48	48	47	47	47	47	39
10,001 - 15,000	05		58	58	55	55	54	54	54	54	44
15,001 - 20,000	06		63	63	60	60	59	59	59	59	47
20,001 - 25,000	07		63	63	60	60	59	59	59	59	47
25,001 - 40,000	08		65	65	62	62	61	61	61	61	48
40,001 - 65,000	10		68	68	65	65	64	64	64	64	50
65,001 - 90,000	11		84	84	80	80	78	78	78	78	61
Charge Per \$1K > \$90K	12		0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		215	203	203	202	192	175	175	175	157
4,501 - 6,000	02		217	205	205	203	194	177	177	177	158
6,001 - 8,000	03		217	205	205	203	194	177	177	177	158
8,001 - 10,000	04		245	231	231	229	218	198	198	198	176
10,001 - 15,000	05		247	233	233	231	220	199	199	199	177
15,001 - 20,000	06		279	262	262	260	247	224	224	224	198
20,001 - 25,000	07		289	271	271	269	256	231	231	231	204
25,001 - 40,000	08		305	286	286	284	269	243	243	243	215
40,001 - 65,000	10		367	343	343	340	322	290	290	290	255
65,001 - 90,000	11		605	564	564	559	528	471	471	471	409
Charge Per \$1K > \$90K	12		3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-78
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 12

A-1
376

A-2
98

B, Increased Limits					Property Damage Liability						
20/40	56	100/300	423		5000	347					
20/50	65	250/500	656		10000	430					
25/50	108	500/500	825		25000	482					
35/80	181	500/1000	834		50000	493					
50/100	250	1000/1000	976		100000	500					
					500000	503					
COLLISION \$500 DEDUCTIBLE											
Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		775	775	742	742	731	731	731	731	588
4,501 - 6,000	02		827	827	791	791	779	779	779	779	623
6,001 - 8,000	03		834	834	798	798	785	785	785	785	628
8,001 - 10,000	04		834	834	798	798	785	785	785	785	628
10,001 - 15,000	05		968	968	923	923	908	908	908	908	716
15,001 - 20,000	06		1064	1064	1013	1013	997	997	997	997	780
20,001 - 25,000	07		1064	1064	1013	1013	997	997	997	997	780
25,001 - 40,000	08		1093	1093	1042	1042	1024	1024	1024	1024	799
40,001 - 65,000	10		1145	1145	1090	1090	1072	1072	1072	1072	833
65,001 - 90,000	11		1427	1427	1355	1355	1330	1330	1330	1330	1019
Charge Per \$1K > \$90K	12		7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		54	54	52	52	51	51	51	51	41
4,501 - 6,000	02		58	58	55	55	54	54	54	54	43
6,001 - 8,000	03		58	58	56	56	55	55	55	55	44
8,001 - 10,000	04		58	58	56	56	55	55	55	55	44
10,001 - 15,000	05		67	67	64	64	63	63	63	63	50
15,001 - 20,000	06		74	74	71	71	69	69	69	69	54
20,001 - 25,000	07		74	74	71	71	69	69	69	69	54
25,001 - 40,000	08		76	76	72	72	71	71	71	71	56
40,001 - 65,000	10		80	80	76	76	75	75	75	75	58
65,001 - 90,000	11		99	99	94	94	93	93	93	93	71
Charge Per \$1K > \$90K	12		0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		221	208	208	207	197	179	179	179	160
4,501 - 6,000	02		223	210	210	208	199	181	181	181	162
6,001 - 8,000	03		223	210	210	208	199	181	181	181	162
8,001 - 10,000	04		252	237	237	235	224	203	203	203	180
10,001 - 15,000	05		254	239	239	237	225	204	204	204	181
15,001 - 20,000	06		287	269	269	267	254	229	229	229	203
20,001 - 25,000	07		297	278	278	276	262	237	237	237	209
25,001 - 40,000	08		313	294	294	291	277	250	250	250	220
40,001 - 65,000	10		377	353	353	350	331	298	298	298	261
65,001 - 90,000	11		623	581	581	576	544	485	485	485	421
Charge Per \$1K > \$90K	12		3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-79
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET

Territory 13

A-1
375

A-2
98

B, Increased Limits

				Property Damage Liability	
20/40	56	100/300	422	5000	346
20/50	65	250/500	655	10000	429
25/50	108	500/500	823	25000	481
35/80	181	500/1000	832	50000	491
50/100	250	1000/1000	974	100000	498
				500000	502

	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		764	764	733	733	722	722	722	722	581
4,501 - 6,000	02		815	815	780	780	768	768	768	768	616
6,001 - 8,000	03		823	823	787	787	775	775	775	775	620
8,001 - 10,000	04		823	823	787	787	775	775	775	775	620
10,001 - 15,000	05		953	953	910	910	895	895	895	895	706
15,001 - 20,000	06		1048	1048	998	998	982	982	982	982	769
20,001 - 25,000	07		1048	1048	998	998	982	982	982	982	769
25,001 - 40,000	08		1077	1077	1026	1026	1008	1008	1008	1008	788
40,001 - 65,000	10		1127	1127	1074	1074	1056	1056	1056	1056	821
65,001 - 90,000	11		1403	1403	1333	1333	1309	1309	1309	1309	1003
Charge Per \$1K > \$90K	12		7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		53	53	51	51	50	50	50	50	40
4,501 - 6,000	02		57	57	54	54	53	53	53	53	43
6,001 - 8,000	03		57	57	55	55	54	54	54	54	43
8,001 - 10,000	04		57	57	55	55	54	54	54	54	43
10,001 - 15,000	05		66	66	63	63	62	62	62	62	49
15,001 - 20,000	06		73	73	69	69	68	68	68	68	53
20,001 - 25,000	07		73	73	69	69	68	68	68	68	53
25,001 - 40,000	08		75	75	71	71	70	70	70	70	55
40,001 - 65,000	10		78	78	74	74	73	73	73	73	57
65,001 - 90,000	11		97	97	92	92	91	91	91	91	70
Charge Per \$1K > \$90K	12		0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

	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		215	203	203	202	192	175	175	175	157
4,501 - 6,000	02		217	205	205	203	194	177	177	177	158
6,001 - 8,000	03		217	205	205	203	194	177	177	177	158
8,001 - 10,000	04		245	231	231	229	218	198	198	198	176
10,001 - 15,000	05		247	233	233	231	220	199	199	199	177
15,001 - 20,000	06		279	262	262	260	247	224	224	224	198
20,001 - 25,000	07		289	271	271	269	256	231	231	231	204
25,001 - 40,000	08		305	286	286	284	269	243	243	243	215
40,001 - 65,000	10		367	343	343	340	322	290	290	290	255
65,001 - 90,000	11		605	564	564	559	528	471	471	471	409
Charge Per \$1K > \$90K	12		3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-80
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET

Territory 14

A-1
389

A-2
101

B, Increased Limits

Property Damage Liability

20/40	58	100/300	438	5000	359
20/50	67	250/500	679	10000	445
25/50	112	500/500	854	25000	499
35/80	188	500/1000	863	50000	510
50/100	259	1000/1000	1010	100000	517
				500000	521

Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		810	810	776	776	764	764	764	764	612
4,501 - 6,000	02		866	866	827	827	814	814	814	814	649
6,001 - 8,000	03		874	874	835	835	822	822	822	822	654
8,001 - 10,000	04		874	874	835	835	822	822	822	822	654
10,001 - 15,000	05		1015	1015	968	968	952	952	952	952	747
15,001 - 20,000	06		1118	1118	1064	1064	1047	1047	1047	1047	815
20,001 - 25,000	07		1118	1118	1064	1064	1047	1047	1047	1047	815
25,001 - 40,000	08		1149	1149	1094	1094	1075	1075	1075	1075	836
40,001 - 65,000	10		1205	1205	1146	1146	1127	1127	1127	1127	872
65,001 - 90,000	11		1504	1504	1428	1428	1402	1402	1402	1402	1070
Charge Per \$1K > \$90K	12		7.88	7.88	7.88	7.88	7.88	7.88	7.88	7.88	7.88

Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		57	57	54	54	53	53	53	53	43
4,501 - 6,000	02		60	60	58	58	57	57	57	57	45
6,001 - 8,000	03		61	61	58	58	57	57	57	57	46
8,001 - 10,000	04		61	61	58	58	57	57	57	57	46
10,001 - 15,000	05		71	71	68	68	67	67	67	67	52
15,001 - 20,000	06		78	78	74	74	73	73	73	73	57
20,001 - 25,000	07		78	78	74	74	73	73	73	73	57
25,001 - 40,000	08		80	80	76	76	75	75	75	75	58
40,001 - 65,000	10		84	84	80	80	79	79	79	79	61
65,001 - 90,000	11		105	105	100	100	98	98	98	98	75
Charge Per \$1K > \$90K	12		0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55

Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		250	235	235	233	222	202	202	202	179
4,501 - 6,000	02		253	237	237	236	224	203	203	203	181
6,001 - 8,000	03		253	237	237	236	224	203	203	203	181
8,001 - 10,000	04		286	269	269	266	253	229	229	229	203
10,001 - 15,000	05		289	271	271	269	255	231	231	231	204
15,001 - 20,000	06		327	306	306	304	288	260	260	260	229
20,001 - 25,000	07		339	318	318	315	299	269	269	269	237
25,001 - 40,000	08		358	335	335	332	315	284	284	284	249
40,001 - 65,000	10		433	404	404	401	379	340	340	340	298
65,001 - 90,000	11		721	671	671	665	628	559	559	559	484
Charge Per \$1K > \$90K	12		4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-81
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 15

A-1
407

A-2
106

B, Increased Limits					Property Damage Liability						
20/40	61	100/300	459		5000	376					
20/50	70	250/500	712		10000	466					
25/50	117	500/500	894		25000	523					
35/80	197	500/1000	903		50000	534					
50/100	272	1000/1000	1058		100000	541					
					500000	545					
COLLISION \$500 DEDUCTIBLE											
Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		832	832	796	796	784	784	784	784	626
4,501 - 6,000	02		889	889	849	849	836	836	836	836	664
6,001 - 8,000	03		897	897	857	857	843	843	843	843	669
8,001 - 10,000	04		897	897	857	857	843	843	843	843	669
10,001 - 15,000	05		1044	1044	995	995	979	979	979	979	766
15,001 - 20,000	06		1150	1150	1095	1095	1077	1077	1077	1077	837
20,001 - 25,000	07		1150	1150	1095	1095	1077	1077	1077	1077	837
25,001 - 40,000	08		1183	1183	1126	1126	1106	1106	1106	1106	858
40,001 - 65,000	10		1240	1240	1180	1180	1159	1159	1159	1159	895
65,001 - 90,000	11		1551	1551	1471	1471	1444	1444	1444	1444	1101
Charge Per \$1K > \$90K	12		8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		58	58	56	56	55	55	55	55	44
4,501 - 6,000	02		62	62	60	60	59	59	59	59	47
6,001 - 8,000	03		63	63	60	60	59	59	59	59	47
8,001 - 10,000	04		63	63	60	60	59	59	59	59	47
10,001 - 15,000	05		73	73	70	70	69	69	69	69	54
15,001 - 20,000	06		81	81	77	77	76	76	76	76	59
20,001 - 25,000	07		81	81	77	77	76	76	76	76	59
25,001 - 40,000	08		83	83	79	79	78	78	78	78	60
40,001 - 65,000	10		87	87	83	83	81	81	81	81	63
65,001 - 90,000	11		109	109	103	103	101	101	101	101	77
Charge Per \$1K > \$90K	12		0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		234	220	220	219	208	189	189	189	169
4,501 - 6,000	02		236	222	222	221	210	191	191	191	170
6,001 - 8,000	03		236	222	222	221	210	191	191	191	170
8,001 - 10,000	04		267	251	251	249	237	214	214	214	190
10,001 - 15,000	05		269	253	253	251	239	216	216	216	192
15,001 - 20,000	06		305	286	286	283	269	243	243	243	214
20,001 - 25,000	07		316	296	296	293	278	251	251	251	222
25,001 - 40,000	08		333	312	312	310	294	265	265	265	233
40,001 - 65,000	10		402	376	376	372	353	317	317	317	277
65,001 - 90,000	11		667	621	621	615	581	518	518	518	449
Charge Per \$1K > \$90K	12		4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-82
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 16

A-1
412

A-2
107

B, Increased Limits				Property Damage Liability			
20/40	62	100/300	465	5000	380		
20/50	71	250/500	721	10000	471		
25/50	119	500/500	906	25000	528		
35/80	199	500/1000	915	50000	540		
50/100	275	1000/1000	1072	100000	547		
				500000	551		

Cost New	Symbol	Age:	COLLISION \$500 DEDUCTIBLE						
	Code		1	2	3	4	5	6	7
0 - 4,500	01		897	897	857	857	844	844	844
4,501 - 6,000	02		961	961	916	916	902	902	902
6,001 - 8,000	03		970	970	925	925	910	910	910
8,001 - 10,000	04		970	970	925	925	910	910	910
10,001 - 15,000	05		1133	1133	1078	1078	1060	1060	1060
15,001 - 20,000	06		1250	1250	1189	1189	1169	1169	1169
20,001 - 25,000	07		1250	1250	1189	1189	1169	1169	1169
25,001 - 40,000	08		1287	1287	1223	1223	1201	1201	1201
40,001 - 65,000	10		1350	1350	1283	1283	1260	1260	1260
65,001 - 90,000	11		1694	1694	1606	1606	1576	1576	1576
Charge Per \$1K > \$90K	12		9.06	9.06	9.06	9.06	9.06	9.06	9.06

Cost New	Symbol	Age:	LIMITED COLLISION \$500 DEDUCTIBLE						
	Code		1	2	3	4	5	6	7
0 - 4,500	01		63	63	60	60	59	59	59
4,501 - 6,000	02		67	67	64	64	63	63	63
6,001 - 8,000	03		68	68	65	65	64	64	64
8,001 - 10,000	04		68	68	65	65	64	64	64
10,001 - 15,000	05		79	79	75	75	74	74	74
15,001 - 20,000	06		88	88	83	83	82	82	82
20,001 - 25,000	07		88	88	83	83	82	82	82
25,001 - 40,000	08		90	90	86	86	84	84	84
40,001 - 65,000	10		95	95	90	90	88	88	88
65,001 - 90,000	11		119	119	112	112	110	110	110
Charge Per \$1K > \$90K	12		0.63	0.63	0.63	0.63	0.63	0.63	0.63

Cost New	Symbol	Age:	COMPREHENSIVE \$500 DEDUCTIBLE						
	Code		1	2	3	4	5	6	7
0 - 4,500	01		259	243	243	241	230	208	208
4,501 - 6,000	02		261	246	246	244	232	210	210
6,001 - 8,000	03		261	246	246	244	232	210	210
8,001 - 10,000	04		296	278	278	276	262	237	237
10,001 - 15,000	05		299	280	280	278	264	239	239
15,001 - 20,000	06		339	318	318	315	299	269	269
20,001 - 25,000	07		352	329	329	326	309	279	279
25,001 - 40,000	08		372	348	348	345	327	294	294
40,001 - 65,000	10		449	420	420	416	394	353	353
65,001 - 90,000	11		750	698	698	692	653	581	581
Charge Per \$1K > \$90K	12		4.64	4.64	4.64	4.64	4.64	4.64	4.64

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-83
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 17

A-1
509

A-2
130

B, Increased Limits				Property Damage Liability	
20/40	76	100/300	573	5000	468
20/50	88	250/500	889	10000	580
25/50	146	500/500	1117	25000	651
35/80	246	500/1000	1129	50000	665
50/100	339	1000/1000	1322	100000	674
				500000	679

Symbol	Age:	COLLISION \$500 DEDUCTIBLE								
Cost New	Code	1	2	3	4	5	6	7	8	9
0 - 4,500	01	1017	1017	970	970	954	954	954	954	748
4,501 - 6,000	02	1091	1091	1039	1039	1022	1022	1022	1022	798
6,001 - 8,000	03	1102	1102	1050	1050	1032	1032	1032	1032	804
8,001 - 10,000	04	1102	1102	1050	1050	1032	1032	1032	1032	804
10,001 - 15,000	05	1294	1294	1230	1230	1209	1209	1209	1209	931
15,001 - 20,000	06	1433	1433	1360	1360	1337	1337	1337	1337	1023
20,001 - 25,000	07	1433	1433	1360	1360	1337	1337	1337	1337	1023
25,001 - 40,000	08	1476	1476	1401	1401	1375	1375	1375	1375	1051
40,001 - 65,000	10	1550	1550	1471	1471	1445	1445	1445	1445	1100
65,001 - 90,000	11	1956	1956	1852	1852	1817	1817	1817	1817	1368
Charge Per \$1K > \$90K	12	10.67	10.67	10.67	10.67	10.67	10.67	10.67	10.67	10.67

Symbol	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	1	2	3	4	5	6	7	8	9
0 - 4,500	01	71	71	68	68	66	66	66	66	52
4,501 - 6,000	02	76	76	72	72	71	71	71	71	56
6,001 - 8,000	03	77	77	73	73	72	72	72	72	56
8,001 - 10,000	04	77	77	73	73	72	72	72	72	56
10,001 - 15,000	05	90	90	86	86	84	84	84	84	65
15,001 - 20,000	06	100	100	95	95	93	93	93	93	71
20,001 - 25,000	07	100	100	95	95	93	93	93	93	71
25,001 - 40,000	08	103	103	97	97	96	96	96	96	73
40,001 - 65,000	10	108	108	102	102	101	101	101	101	77
65,001 - 90,000	11	136	136	129	129	126	126	126	126	95
Charge Per \$1K > \$90K	12	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74

Symbol	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	1	2	3	4	5	6	7	8	9
0 - 4,500	01	260	244	244	242	231	209	209	209	186
4,501 - 6,000	02	262	247	247	245	233	211	211	211	187
6,001 - 8,000	03	262	247	247	245	233	211	211	211	187
8,001 - 10,000	04	298	279	279	277	263	238	238	238	210
10,001 - 15,000	05	300	282	282	279	265	240	240	240	212
15,001 - 20,000	06	341	319	319	316	300	270	270	270	238
20,001 - 25,000	07	353	331	331	328	311	280	280	280	246
25,001 - 40,000	08	373	349	349	346	328	295	295	295	259
40,001 - 65,000	10	451	422	422	418	395	354	354	354	310
65,001 - 90,000	11	754	701	701	695	656	584	584	584	506
Charge Per \$1K > \$90K	12	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-84
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 18

A-1
589

A-2
149

B, Increased Limits				Property Damage Liability	
20/40	88	100/300	663	5000	541
20/50	102	250/500	1029	10000	671
25/50	169	500/500	1293	25000	752
35/80	284	500/1000	1307	50000	768
50/100	393	1000/1000	1530	100000	779
				500000	784

Symbol	Age:	COLLISION \$500 DEDUCTIBLE							
Cost New	Code	1	2	3	4	5	6	7	9
0 - 4,500	01	1136	1136	1082	1082	1064	1064	1064	827
4,501 - 6,000	02	1222	1222	1162	1162	1142	1142	1142	884
6,001 - 8,000	03	1234	1234	1174	1174	1153	1153	1153	892
8,001 - 10,000	04	1234	1234	1174	1174	1153	1153	1153	892
10,001 - 15,000	05	1456	1456	1382	1382	1357	1357	1357	1038
15,001 - 20,000	06	1615	1615	1532	1532	1505	1505	1505	1144
20,001 - 25,000	07	1615	1615	1532	1532	1505	1505	1505	1144
25,001 - 40,000	08	1664	1664	1578	1578	1549	1549	1549	1176
40,001 - 65,000	10	1750	1750	1660	1660	1629	1629	1629	1232
65,001 - 90,000	11	2217	2217	2098	2098	2058	2058	2058	1540
Charge Per \$1K > \$90K	12	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28

Symbol	Age:	LIMITED COLLISION \$500 DEDUCTIBLE							
Cost New	Code	1	2	3	4	5	6	7	9
0 - 4,500	01	80	80	76	76	75	75	75	58
4,501 - 6,000	02	86	86	81	81	80	80	80	62
6,001 - 8,000	03	87	87	82	82	81	81	81	62
8,001 - 10,000	04	87	87	82	82	81	81	81	62
10,001 - 15,000	05	102	102	97	97	95	95	95	73
15,001 - 20,000	06	113	113	107	107	105	105	105	80
20,001 - 25,000	07	113	113	107	107	105	105	105	80
25,001 - 40,000	08	117	117	111	111	109	109	109	82
40,001 - 65,000	10	123	123	116	116	114	114	114	86
65,001 - 90,000	11	155	155	147	147	144	144	144	108
Charge Per \$1K > \$90K	12	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86

Symbol	Age:	COMPREHENSIVE \$500 DEDUCTIBLE							
Cost New	Code	1	2	3	4	5	6	7	9
0 - 4,500	01	271	254	254	252	240	217	217	193
4,501 - 6,000	02	273	257	257	255	242	219	219	194
6,001 - 8,000	03	273	257	257	255	242	219	219	194
8,001 - 10,000	04	310	291	291	289	274	247	247	218
10,001 - 15,000	05	313	294	294	291	276	249	249	220
15,001 - 20,000	06	356	333	333	330	313	282	282	247
20,001 - 25,000	07	369	345	345	342	324	292	292	256
25,001 - 40,000	08	390	365	365	361	343	308	308	270
40,001 - 65,000	10	472	441	441	437	413	370	370	323
65,001 - 90,000	11	790	735	735	728	687	611	611	529
Charge Per \$1K > \$90K	12	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-85
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 19

A-1
740

A-2
185

B, Increased Limits					Property Damage Liability					
20/40	111	100/300	834	5000	678					
20/50	128	250/500	1294	10000	841					
25/50	213	500/500	1626	25000	942					
35/80	358	500/1000	1643	50000	963					
50/100	494	1000/1000	1924	100000	976					
				500000	983					

Symbol	COLLISION \$500 DEDUCTIBLE										
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1363	1363	1295	1295	1272	1272	1272	1272	976
4,501 - 6,000	02		1470	1470	1395	1395	1370	1370	1370	1370	1048
6,001 - 8,000	03		1486	1486	1410	1410	1384	1384	1384	1384	1057
8,001 - 10,000	04		1486	1486	1410	1410	1384	1384	1384	1384	1057
10,001 - 15,000	05		1762	1762	1670	1670	1639	1639	1639	1639	1240
15,001 - 20,000	06		1961	1961	1857	1857	1823	1823	1823	1823	1372
20,001 - 25,000	07		1961	1961	1857	1857	1823	1823	1823	1823	1372
25,001 - 40,000	08		2023	2023	1915	1915	1878	1878	1878	1878	1412
40,001 - 65,000	10		2130	2130	2017	2017	1978	1978	1978	1978	1483
65,001 - 90,000	11		2713	2713	2564	2564	2514	2514	2514	2514	1868
Charge Per \$1K > \$90K	12		15.35	15.35	15.35	15.35	15.35	15.35	15.35	15.35	15.35

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		96	96	91	91	89	89	89	89	68
4,501 - 6,000	02		103	103	98	98	96	96	96	96	73
6,001 - 8,000	03		104	104	99	99	97	97	97	97	74
8,001 - 10,000	04		104	104	99	99	97	97	97	97	74
10,001 - 15,000	05		124	124	117	117	115	115	115	115	87
15,001 - 20,000	06		138	138	130	130	128	128	128	128	96
20,001 - 25,000	07		138	138	130	130	128	128	128	128	96
25,001 - 40,000	08		142	142	134	134	132	132	132	132	99
40,001 - 65,000	10		149	149	141	141	139	139	139	139	104
65,001 - 90,000	11		190	190	180	180	176	176	176	176	131
Charge Per \$1K > \$90K	12		1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		329	309	309	306	290	262	262	262	231
4,501 - 6,000	02		333	312	312	309	293	264	264	264	233
6,001 - 8,000	03		333	312	312	309	293	264	264	264	233
8,001 - 10,000	04		380	355	355	352	334	300	300	300	263
10,001 - 15,000	05		383	358	358	355	336	302	302	302	265
15,001 - 20,000	06		437	408	408	404	383	343	343	343	300
20,001 - 25,000	07		453	423	423	420	397	356	356	356	311
25,001 - 40,000	08		480	448	448	444	420	376	376	376	328
40,001 - 65,000	10		584	544	544	539	509	455	455	455	395
65,001 - 90,000	11		985	916	916	907	855	760	760	760	656
Charge Per \$1K > \$90K	12		6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-86
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET

Territory 20

A-1
862

A-2
214

B, Increased Limits

Property Damage Liability

20/40	129	100/300	971	5000	790
20/50	149	250/500	1506	10000	980
25/50	248	500/500	1893	25000	1098
35/80	416	500/1000	1913	50000	1122
50/100	575	1000/1000	2240	100000	1138
				500000	1146

Symbol

COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1442	1442	1369	1369	1345	1345	1345	1345	1028
4,501 - 6,000	02		1556	1556	1476	1476	1450	1450	1450	1450	1105
6,001 - 8,000	03		1573	1573	1492	1492	1465	1465	1465	1465	1115
8,001 - 10,000	04		1573	1573	1492	1492	1465	1465	1465	1465	1115
10,001 - 15,000	05		1868	1868	1770	1770	1737	1737	1737	1737	1310
15,001 - 20,000	06		2082	2082	1970	1970	1934	1934	1934	1934	1451
20,001 - 25,000	07		2082	2082	1970	1970	1934	1934	1934	1934	1451
25,001 - 40,000	08		2147	2147	2032	2032	1993	1993	1993	1993	1494
40,001 - 65,000	10		2262	2262	2141	2141	2100	2100	2100	2100	1570
65,001 - 90,000	11		2886	2886	2727	2727	2672	2672	2672	2672	1982
Charge Per \$1K > \$90K	12		16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41

Symbol

LIMITED COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		101	101	96	96	94	94	94	94	72
4,501 - 6,000	02		109	109	103	103	101	101	101	101	77
6,001 - 8,000	03		110	110	104	104	102	102	102	102	78
8,001 - 10,000	04		110	110	104	104	102	102	102	102	78
10,001 - 15,000	05		131	131	124	124	122	122	122	122	92
15,001 - 20,000	06		146	146	138	138	135	135	135	135	102
20,001 - 25,000	07		146	146	138	138	135	135	135	135	102
25,001 - 40,000	08		150	150	142	142	139	139	139	139	105
40,001 - 65,000	10		158	158	150	150	147	147	147	147	110
65,001 - 90,000	11		202	202	191	191	187	187	187	187	139
Charge Per \$1K > \$90K	12		1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15

Symbol

COMPREHENSIVE \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		341	320	320	317	301	271	271	271	238
4,501 - 6,000	02		345	323	323	320	304	273	273	273	241
6,001 - 8,000	03		345	323	323	320	304	273	273	273	241
8,001 - 10,000	04		394	368	368	365	346	311	311	311	272
10,001 - 15,000	05		397	371	371	368	349	313	313	313	274
15,001 - 20,000	06		453	423	423	419	397	355	355	355	311
20,001 - 25,000	07		470	439	439	435	412	369	369	369	322
25,001 - 40,000	08		498	465	465	461	436	390	390	390	340
40,001 - 65,000	10		606	565	565	560	529	472	472	472	410
65,001 - 90,000	11		1025	953	953	944	889	790	790	790	681
Charge Per \$1K > \$90K	12		6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

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C.A.R.
3/1/2019

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

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B, Increased Limits

						<u>Property Damage Liability</u>
20/40	142	100/300	1071			5000 929
20/50	164	250/500	1661			10000 1152
25/50	273	500/500	2088			25000 1291
35/80	459	500/1000	2109			50000 1319
50/100	634	1000/1000	2470			100000 1338
						500000 1347

	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		1658	1658	1573	1573	1544	1544	1544	1544	1170
4,501 - 6,000	02		1793	1793	1698	1698	1667	1667	1667	1667	1261
6,001 - 8,000	03		1812	1812	1718	1718	1685	1685	1685	1685	1273
8,001 - 10,000	04		1812	1812	1718	1718	1685	1685	1685	1685	1273
10,001 - 15,000	05		2160	2160	2044	2044	2006	2006	2006	2006	1503
15,001 - 20,000	06		2411	2411	2280	2280	2237	2237	2237	2237	1669
20,001 - 25,000	07		2411	2411	2280	2280	2237	2237	2237	2237	1669
25,001 - 40,000	08		2489	2489	2353	2353	2307	2307	2307	2307	1719
40,001 - 65,000	10		2624	2624	2481	2481	2433	2433	2433	2433	1808
65,001 - 90,000	11		3359	3359	3171	3171	3107	3107	3107	3107	2294
Charge Per \$1K > \$90	12		19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33

	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		116	116	110	110	108	108	108	108	82
4,501 - 6,000	02		125	125	119	119	117	117	117	117	88
6,001 - 8,000	03		127	127	120	120	118	118	118	118	89
8,001 - 10,000	04		127	127	120	120	118	118	118	118	89
10,001 - 15,000	05		151	151	143	143	140	140	140	140	105
15,001 - 20,000	06		169	169	159	159	156	156	156	156	117
20,001 - 25,000	07		169	169	159	159	156	156	156	156	117
25,001 - 40,000	08		174	174	165	165	161	161	161	161	120
40,001 - 65,000	10		184	184	174	174	170	170	170	170	126
65,001 - 90,000	11		235	235	222	222	217	217	217	217	160
Charge Per \$1K > \$90	12		1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35

	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		400	374	374	371	351	315	315	315	276
4,501 - 6,000	02		404	378	378	375	355	318	318	318	279
6,001 - 8,000	03		404	378	378	375	355	318	318	318	279
8,001 - 10,000	04		463	432	432	428	405	363	363	363	317
10,001 - 15,000	05		467	436	436	432	409	366	366	366	320
15,001 - 20,000	06		534	498	498	493	467	417	417	417	363
20,001 - 25,000	07		555	517	517	513	484	433	433	433	377
25,001 - 40,000	08		588	548	548	543	513	458	458	458	398
40,001 - 65,000	10		718	668	668	662	625	557	557	557	482
65,001 - 90,000	11		1220	1134	1134	1123	1058	938	938	938	808
Charge Per \$1K > \$90	12		7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-88
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 2

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B, Increased Limits				Property Damage Liability	
20/40	142	100/300	1071	5000	929
20/50	164	250/500	1661	10000	1152
25/50	273	500/500	2088	25000	1291
35/80	459	500/1000	2109	50000	1319
50/100	634	1000/1000	2470	100000	1338
				500000	1347

Cost New	Symbol Code	Age:	COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		1658	1658	1573	1573	1544	1544	1544	1544	1170
4,501 - 6,000	02		1793	1793	1698	1698	1667	1667	1667	1667	1261
6,001 - 8,000	03		1812	1812	1718	1718	1685	1685	1685	1685	1273
8,001 - 10,000	04		1812	1812	1718	1718	1685	1685	1685	1685	1273
10,001 - 15,000	05		2160	2160	2044	2044	2006	2006	2006	2006	1503
15,001 - 20,000	06		2411	2411	2280	2280	2237	2237	2237	2237	1669
20,001 - 25,000	07		2411	2411	2280	2280	2237	2237	2237	2237	1669
25,001 - 40,000	08		2489	2489	2353	2353	2307	2307	2307	2307	1719
40,001 - 65,000	10		2624	2624	2481	2481	2433	2433	2433	2433	1808
65,001 - 90,000	11		3359	3359	3171	3171	3107	3107	3107	3107	2294
Charge Per \$1K > \$90	12		19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33

Cost New	Symbol Code	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		116	116	110	110	108	108	108	108	82
4,501 - 6,000	02		125	125	119	119	117	117	117	117	88
6,001 - 8,000	03		127	127	120	120	118	118	118	118	89
8,001 - 10,000	04		127	127	120	120	118	118	118	118	89
10,001 - 15,000	05		151	151	143	143	140	140	140	140	105
15,001 - 20,000	06		169	169	159	159	156	156	156	156	117
20,001 - 25,000	07		169	169	159	159	156	156	156	156	117
25,001 - 40,000	08		174	174	165	165	161	161	161	161	120
40,001 - 65,000	10		184	184	174	174	170	170	170	170	126
65,001 - 90,000	11		235	235	222	222	217	217	217	217	160
Charge Per \$1K > \$90	12		1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35

Cost New	Symbol Code	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
			1	2	3	4	5	6	7	8	9
0 - 4,500	01		400	374	374	371	351	315	315	315	276
4,501 - 6,000	02		404	378	378	375	355	318	318	318	279
6,001 - 8,000	03		404	378	378	375	355	318	318	318	279
8,001 - 10,000	04		463	432	432	428	405	363	363	363	317
10,001 - 15,000	05		467	436	436	432	409	366	366	366	320
15,001 - 20,000	06		534	498	498	493	467	417	417	417	363
20,001 - 25,000	07		555	517	517	513	484	433	433	433	377
25,001 - 40,000	08		588	548	548	543	513	458	458	458	398
40,001 - 65,000	10		718	668	668	662	625	557	557	557	482
65,001 - 90,000	11		1220	1134	1134	1123	1058	938	938	938	808
Charge Per \$1K > \$90	12		7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	30	20/40	4	20/40	0
10000	32	20/50	5	20/50	0
15000	34	25/50	6	25/50	0
20000	35	35/80	7	35/80	4
25000	37	50/100	8	50/100	7
		100/300	9	100/300	22
		250/500	10	250/500	86
		500/500	12	500/500	234

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

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

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B, Increased Limits				Property Damage Liability	
20/40	142	100/300	1071	5000	929
20/50	164	250/500	1661	10000	1152
25/50	273	500/500	2088	25000	1291
35/80	459	500/1000	2109	50000	1319
50/100	634	1000/1000	2470	100000	1338
				500000	1347

	Symbol	<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1658	1658	1573	1573	1544	1544	1544	1544	1170
4,501 - 6,000	02		1793	1793	1698	1698	1667	1667	1667	1667	1261
6,001 - 8,000	03		1812	1812	1718	1718	1685	1685	1685	1685	1273
8,001 - 10,000	04		1812	1812	1718	1718	1685	1685	1685	1685	1273
10,001 - 15,000	05		2160	2160	2044	2044	2006	2006	2006	2006	1503
15,001 - 20,000	06		2411	2411	2280	2280	2237	2237	2237	2237	1669
20,001 - 25,000	07		2411	2411	2280	2280	2237	2237	2237	2237	1669
25,001 - 40,000	08		2489	2489	2353	2353	2307	2307	2307	2307	1719
40,001 - 65,000	10		2624	2624	2481	2481	2433	2433	2433	2433	1808
65,001 - 90,000	11		3359	3359	3171	3171	3107	3107	3107	3107	2294
Charge Per \$1K > \$90	12		19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		116	116	110	110	108	108	108	108	82
4,501 - 6,000	02		125	125	119	119	117	117	117	117	88
6,001 - 8,000	03		127	127	120	120	118	118	118	118	89
8,001 - 10,000	04		127	127	120	120	118	118	118	118	89
10,001 - 15,000	05		151	151	143	143	140	140	140	140	105
15,001 - 20,000	06		169	169	159	159	156	156	156	156	117
20,001 - 25,000	07		169	169	159	159	156	156	156	156	117
25,001 - 40,000	08		174	174	165	165	161	161	161	161	120
40,001 - 65,000	10		184	184	174	174	170	170	170	170	126
65,001 - 90,000	11		235	235	222	222	217	217	217	217	160
Charge Per \$1K > \$90	12		1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		400	374	374	371	351	315	315	315	276
4,501 - 6,000	02		404	378	378	375	355	318	318	318	279
6,001 - 8,000	03		404	378	378	375	355	318	318	318	279
8,001 - 10,000	04		463	432	432	428	405	363	363	363	317
10,001 - 15,000	05		467	436	436	432	409	366	366	366	320
15,001 - 20,000	06		534	498	498	493	467	417	417	417	363
20,001 - 25,000	07		555	517	517	513	484	433	433	433	377
25,001 - 40,000	08		588	548	548	543	513	458	458	458	398
40,001 - 65,000	10		718	668	668	662	625	557	557	557	482
65,001 - 90,000	11		1220	1134	1134	1123	1058	938	938	938	808
Charge Per \$1K > \$90	12		7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	30	20/40	4	20/40	0
10000	32	20/50	5	20/50	0
15000	34	25/50	6	25/50	0
20000	35	35/80	7	35/80	4
25000	37	50/100	8	50/100	7
		100/300	9	100/300	22
		250/500	10	250/500	86
		500/500	12	500/500	234

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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B, Increased Limits				Property Damage Liability	
20/40	142	100/300	1071	5000	929
20/50	164	250/500	1661	10000	1152
25/50	273	500/500	2088	25000	1291
35/80	459	500/1000	2109	50000	1319
50/100	634	1000/1000	2470	100000	1338
				500000	1347

	Symbol	COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1658	1658	1573	1573	1544	1544	1544	1544	1170
4,501 - 6,000	02		1793	1793	1698	1698	1667	1667	1667	1667	1261
6,001 - 8,000	03		1812	1812	1718	1718	1685	1685	1685	1685	1273
8,001 - 10,000	04		1812	1812	1718	1718	1685	1685	1685	1685	1273
10,001 - 15,000	05		2160	2160	2044	2044	2006	2006	2006	2006	1503
15,001 - 20,000	06		2411	2411	2280	2280	2237	2237	2237	2237	1669
20,001 - 25,000	07		2411	2411	2280	2280	2237	2237	2237	2237	1669
25,001 - 40,000	08		2489	2489	2353	2353	2307	2307	2307	2307	1719
40,001 - 65,000	10		2624	2624	2481	2481	2433	2433	2433	2433	1808
65,001 - 90,000	11		3359	3359	3171	3171	3107	3107	3107	3107	2294
Charge Per \$1K > \$90	12		19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		116	116	110	110	108	108	108	108	82
4,501 - 6,000	02		125	125	119	119	117	117	117	117	88
6,001 - 8,000	03		127	127	120	120	118	118	118	118	89
8,001 - 10,000	04		127	127	120	120	118	118	118	118	89
10,001 - 15,000	05		151	151	143	143	140	140	140	140	105
15,001 - 20,000	06		169	169	159	159	156	156	156	156	117
20,001 - 25,000	07		169	169	159	159	156	156	156	156	117
25,001 - 40,000	08		174	174	165	165	161	161	161	161	120
40,001 - 65,000	10		184	184	174	174	170	170	170	170	126
65,001 - 90,000	11		235	235	222	222	217	217	217	217	160
Charge Per \$1K > \$90	12		1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		400	374	374	371	351	315	315	315	276
4,501 - 6,000	02		404	378	378	375	355	318	318	318	279
6,001 - 8,000	03		404	378	378	375	355	318	318	318	279
8,001 - 10,000	04		463	432	432	428	405	363	363	363	317
10,001 - 15,000	05		467	436	436	432	409	366	366	366	320
15,001 - 20,000	06		534	498	498	493	467	417	417	417	363
20,001 - 25,000	07		555	517	517	513	484	433	433	433	377
25,001 - 40,000	08		588	548	548	543	513	458	458	458	398
40,001 - 65,000	10		718	668	668	662	625	557	557	557	482
65,001 - 90,000	11		1220	1134	1134	1123	1058	938	938	938	808
Charge Per \$1K > \$90	12		7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	30	20/40	4	20/40	0
10000	32	20/50	5	20/50	0
15000	34	25/50	6	25/50	0
20000	35	35/80	7	35/80	4
25000	37	50/100	8	50/100	7
		100/300	9	100/300	22
		250/500	10	250/500	86
		500/500	12	500/500	234

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

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C.A.R.
3/1/2019

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

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B, Increased Limits				Property Damage Liability	
20/40	142	100/300	1071	5000	929
20/50	164	250/500	1661	10000	1152
25/50	273	500/500	2088	25000	1291
35/80	459	500/1000	2109	50000	1319
50/100	634	1000/1000	2470	100000	1338
				500000	1347

	Symbol	COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1658	1658	1573	1573	1544	1544	1544	1544	1170
4,501 - 6,000	02		1793	1793	1698	1698	1667	1667	1667	1667	1261
6,001 - 8,000	03		1812	1812	1718	1718	1685	1685	1685	1685	1273
8,001 - 10,000	04		1812	1812	1718	1718	1685	1685	1685	1685	1273
10,001 - 15,000	05		2160	2160	2044	2044	2006	2006	2006	2006	1503
15,001 - 20,000	06		2411	2411	2280	2280	2237	2237	2237	2237	1669
20,001 - 25,000	07		2411	2411	2280	2280	2237	2237	2237	2237	1669
25,001 - 40,000	08		2489	2489	2353	2353	2307	2307	2307	2307	1719
40,001 - 65,000	10		2624	2624	2481	2481	2433	2433	2433	2433	1808
65,001 - 90,000	11		3359	3359	3171	3171	3107	3107	3107	3107	2294
Charge Per \$1K > \$90	12		19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		116	116	110	110	108	108	108	108	82
4,501 - 6,000	02		125	125	119	119	117	117	117	117	88
6,001 - 8,000	03		127	127	120	120	118	118	118	118	89
8,001 - 10,000	04		127	127	120	120	118	118	118	118	89
10,001 - 15,000	05		151	151	143	143	140	140	140	140	105
15,001 - 20,000	06		169	169	159	159	156	156	156	156	117
20,001 - 25,000	07		169	169	159	159	156	156	156	156	117
25,001 - 40,000	08		174	174	165	165	161	161	161	161	120
40,001 - 65,000	10		184	184	174	174	170	170	170	170	126
65,001 - 90,000	11		235	235	222	222	217	217	217	217	160
Charge Per \$1K > \$90	12		1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		400	374	374	371	351	315	315	315	276
4,501 - 6,000	02		404	378	378	375	355	318	318	318	279
6,001 - 8,000	03		404	378	378	375	355	318	318	318	279
8,001 - 10,000	04		463	432	432	428	405	363	363	363	317
10,001 - 15,000	05		467	436	436	432	409	366	366	366	320
15,001 - 20,000	06		534	498	498	493	467	417	417	417	363
20,001 - 25,000	07		555	517	517	513	484	433	433	433	377
25,001 - 40,000	08		588	548	548	543	513	458	458	458	398
40,001 - 65,000	10		718	668	668	662	625	557	557	557	482
65,001 - 90,000	11		1220	1134	1134	1123	1058	938	938	938	808
Charge Per \$1K > \$90	12		7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	30	20/40	4	20/40	0
10000	32	20/50	5	20/50	0
15000	34	25/50	6	25/50	0
20000	35	35/80	7	35/80	4
25000	37	50/100	8	50/100	7
		100/300	9	100/300	22
		250/500	10	250/500	86
		500/500	12	500/500	234

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

R-92
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 6

A-1
951

A-2
339

B, Increased Limits			Property Damage Liability		
20/40	142	100/300	1071	5000	929
20/50	164	250/500	1661	10000	1152
25/50	273	500/500	2088	25000	1291
35/80	459	500/1000	2109	50000	1319
50/100	634	1000/1000	2470	100000	1338
				500000	1347

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	1658	1658	1573	1573	1544	1544	1544	1544	1170
4,501 - 6,000	02	1793	1793	1698	1698	1667	1667	1667	1667	1261
6,001 - 8,000	03	1812	1812	1718	1718	1685	1685	1685	1685	1273
8,001 - 10,000	04	1812	1812	1718	1718	1685	1685	1685	1685	1273
10,001 - 15,000	05	2160	2160	2044	2044	2006	2006	2006	2006	1503
15,001 - 20,000	06	2411	2411	2280	2280	2237	2237	2237	2237	1669
20,001 - 25,000	07	2411	2411	2280	2280	2237	2237	2237	2237	1669
25,001 - 40,000	08	2489	2489	2353	2353	2307	2307	2307	2307	1719
40,001 - 65,000	10	2624	2624	2481	2481	2433	2433	2433	2433	1808
65,001 - 90,000	11	3359	3359	3171	3171	3107	3107	3107	3107	2294
Charge Per \$1K > \$90	12	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	116	116	110	110	108	108	108	108	82
4,501 - 6,000	02	125	125	119	119	117	117	117	117	88
6,001 - 8,000	03	127	127	120	120	118	118	118	118	89
8,001 - 10,000	04	127	127	120	120	118	118	118	118	89
10,001 - 15,000	05	151	151	143	143	140	140	140	140	105
15,001 - 20,000	06	169	169	159	159	156	156	156	156	117
20,001 - 25,000	07	169	169	159	159	156	156	156	156	117
25,001 - 40,000	08	174	174	165	165	161	161	161	161	120
40,001 - 65,000	10	184	184	174	174	170	170	170	170	126
65,001 - 90,000	11	235	235	222	222	217	217	217	217	160
Charge Per \$1K > \$90	12	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	400	374	374	371	351	315	315	315	276
4,501 - 6,000	02	404	378	378	375	355	318	318	318	279
6,001 - 8,000	03	404	378	378	375	355	318	318	318	279
8,001 - 10,000	04	463	432	432	428	405	363	363	363	317
10,001 - 15,000	05	467	436	436	432	409	366	366	366	320
15,001 - 20,000	06	534	498	498	493	467	417	417	417	363
20,001 - 25,000	07	555	517	517	513	484	433	433	433	377
25,001 - 40,000	08	588	548	548	543	513	458	458	458	398
40,001 - 65,000	10	718	668	668	662	625	557	557	557	482
65,001 - 90,000	11	1220	1134	1134	1123	1058	938	938	938	808
Charge Per \$1K > \$90	12	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-93
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 7

A-1
951

A-2
339

B, Increased Limits			Property Damage Liability		
20/40	142	100/300	1071	5000	929
20/50	164	250/500	1661	10000	1152
25/50	273	500/500	2088	25000	1291
35/80	459	500/1000	2109	50000	1319
50/100	634	1000/1000	2470	100000	1338
				500000	1347

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	1658	1658	1573	1573	1544	1544	1544	1544	1170
4,501 - 6,000	02	1793	1793	1698	1698	1667	1667	1667	1667	1261
6,001 - 8,000	03	1812	1812	1718	1718	1685	1685	1685	1685	1273
8,001 - 10,000	04	1812	1812	1718	1718	1685	1685	1685	1685	1273
10,001 - 15,000	05	2160	2160	2044	2044	2006	2006	2006	2006	1503
15,001 - 20,000	06	2411	2411	2280	2280	2237	2237	2237	2237	1669
20,001 - 25,000	07	2411	2411	2280	2280	2237	2237	2237	2237	1669
25,001 - 40,000	08	2489	2489	2353	2353	2307	2307	2307	2307	1719
40,001 - 65,000	10	2624	2624	2481	2481	2433	2433	2433	2433	1808
65,001 - 90,000	11	3359	3359	3171	3171	3107	3107	3107	3107	2294
Charge Per \$1K > \$90	12	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	116	116	110	110	108	108	108	108	82
4,501 - 6,000	02	125	125	119	119	117	117	117	117	88
6,001 - 8,000	03	127	127	120	120	118	118	118	118	89
8,001 - 10,000	04	127	127	120	120	118	118	118	118	89
10,001 - 15,000	05	151	151	143	143	140	140	140	140	105
15,001 - 20,000	06	169	169	159	159	156	156	156	156	117
20,001 - 25,000	07	169	169	159	159	156	156	156	156	117
25,001 - 40,000	08	174	174	165	165	161	161	161	161	120
40,001 - 65,000	10	184	184	174	174	170	170	170	170	126
65,001 - 90,000	11	235	235	222	222	217	217	217	217	160
Charge Per \$1K > \$90	12	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	400	374	374	371	351	315	315	315	276
4,501 - 6,000	02	404	378	378	375	355	318	318	318	279
6,001 - 8,000	03	404	378	378	375	355	318	318	318	279
8,001 - 10,000	04	463	432	432	428	405	363	363	363	317
10,001 - 15,000	05	467	436	436	432	409	366	366	366	320
15,001 - 20,000	06	534	498	498	493	467	417	417	417	363
20,001 - 25,000	07	555	517	517	513	484	433	433	433	377
25,001 - 40,000	08	588	548	548	543	513	458	458	458	398
40,001 - 65,000	10	718	668	668	662	625	557	557	557	482
65,001 - 90,000	11	1220	1134	1134	1123	1058	938	938	938	808
Charge Per \$1K > \$90	12	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-94
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 8

A-1
951

A-2
339

B, Increased Limits			Property Damage Liability		
20/40	142	100/300	1071	5000	929
20/50	164	250/500	1661	10000	1152
25/50	273	500/500	2088	25000	1291
35/80	459	500/1000	2109	50000	1319
50/100	634	1000/1000	2470	100000	1338
				500000	1347

Symbol	Age:	<u>COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01	1658	1658	1573	1573	1544	1544	1544	1544	1170
4,501 - 6,000	02	1793	1793	1698	1698	1667	1667	1667	1667	1261
6,001 - 8,000	03	1812	1812	1718	1718	1685	1685	1685	1685	1273
8,001 - 10,000	04	1812	1812	1718	1718	1685	1685	1685	1685	1273
10,001 - 15,000	05	2160	2160	2044	2044	2006	2006	2006	2006	1503
15,001 - 20,000	06	2411	2411	2280	2280	2237	2237	2237	2237	1669
20,001 - 25,000	07	2411	2411	2280	2280	2237	2237	2237	2237	1669
25,001 - 40,000	08	2489	2489	2353	2353	2307	2307	2307	2307	1719
40,001 - 65,000	10	2624	2624	2481	2481	2433	2433	2433	2433	1808
65,001 - 90,000	11	3359	3359	3171	3171	3107	3107	3107	3107	2294
Charge Per \$1K > \$90	12	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33

Symbol	Age:	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01	116	116	110	110	108	108	108	108	82
4,501 - 6,000	02	125	125	119	119	117	117	117	117	88
6,001 - 8,000	03	127	127	120	120	118	118	118	118	89
8,001 - 10,000	04	127	127	120	120	118	118	118	118	89
10,001 - 15,000	05	151	151	143	143	140	140	140	140	105
15,001 - 20,000	06	169	169	159	159	156	156	156	156	117
20,001 - 25,000	07	169	169	159	159	156	156	156	156	117
25,001 - 40,000	08	174	174	165	165	161	161	161	161	120
40,001 - 65,000	10	184	184	174	174	170	170	170	170	126
65,001 - 90,000	11	235	235	222	222	217	217	217	217	160
Charge Per \$1K > \$90	12	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35

Symbol	Age:	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01	400	374	374	371	351	315	315	315	276
4,501 - 6,000	02	404	378	378	375	355	318	318	318	279
6,001 - 8,000	03	404	378	378	375	355	318	318	318	279
8,001 - 10,000	04	463	432	432	428	405	363	363	363	317
10,001 - 15,000	05	467	436	436	432	409	366	366	366	320
15,001 - 20,000	06	534	498	498	493	467	417	417	417	363
20,001 - 25,000	07	555	517	517	513	484	433	433	433	377
25,001 - 40,000	08	588	548	548	543	513	458	458	458	398
40,001 - 65,000	10	718	668	668	662	625	557	557	557	482
65,001 - 90,000	11	1220	1134	1134	1123	1058	938	938	938	808
Charge Per \$1K > \$90	12	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-95
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 9

A-1
951

A-2
339

B, Increased Limits			Property Damage Liability		
20/40	142	100/300	1071	5000	929
20/50	164	250/500	1661	10000	1152
25/50	273	500/500	2088	25000	1291
35/80	459	500/1000	2109	50000	1319
50/100	634	1000/1000	2470	100000	1338
				500000	1347

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	1658	1658	1573	1573	1544	1544	1544	1544	1170
4,501 - 6,000	02	1793	1793	1698	1698	1667	1667	1667	1667	1261
6,001 - 8,000	03	1812	1812	1718	1718	1685	1685	1685	1685	1273
8,001 - 10,000	04	1812	1812	1718	1718	1685	1685	1685	1685	1273
10,001 - 15,000	05	2160	2160	2044	2044	2006	2006	2006	2006	1503
15,001 - 20,000	06	2411	2411	2280	2280	2237	2237	2237	2237	1669
20,001 - 25,000	07	2411	2411	2280	2280	2237	2237	2237	2237	1669
25,001 - 40,000	08	2489	2489	2353	2353	2307	2307	2307	2307	1719
40,001 - 65,000	10	2624	2624	2481	2481	2433	2433	2433	2433	1808
65,001 - 90,000	11	3359	3359	3171	3171	3107	3107	3107	3107	2294
Charge Per \$1K > \$90	12	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	116	116	110	110	108	108	108	108	82
4,501 - 6,000	02	125	125	119	119	117	117	117	117	88
6,001 - 8,000	03	127	127	120	120	118	118	118	118	89
8,001 - 10,000	04	127	127	120	120	118	118	118	118	89
10,001 - 15,000	05	151	151	143	143	140	140	140	140	105
15,001 - 20,000	06	169	169	159	159	156	156	156	156	117
20,001 - 25,000	07	169	169	159	159	156	156	156	156	117
25,001 - 40,000	08	174	174	165	165	161	161	161	161	120
40,001 - 65,000	10	184	184	174	174	170	170	170	170	126
65,001 - 90,000	11	235	235	222	222	217	217	217	217	160
Charge Per \$1K > \$90	12	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	400	374	374	371	351	315	315	315	276
4,501 - 6,000	02	404	378	378	375	355	318	318	318	279
6,001 - 8,000	03	404	378	378	375	355	318	318	318	279
8,001 - 10,000	04	463	432	432	428	405	363	363	363	317
10,001 - 15,000	05	467	436	436	432	409	366	366	366	320
15,001 - 20,000	06	534	498	498	493	467	417	417	417	363
20,001 - 25,000	07	555	517	517	513	484	433	433	433	377
25,001 - 40,000	08	588	548	548	543	513	458	458	458	398
40,001 - 65,000	10	718	668	668	662	625	557	557	557	482
65,001 - 90,000	11	1220	1134	1134	1123	1058	938	938	938	808
Charge Per \$1K > \$90	12	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-96
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 10

A-1
951

A-2
339

B, Increased Limits			Property Damage Liability		
20/40	142	100/300	1071	5000	929
20/50	164	250/500	1661	10000	1152
25/50	273	500/500	2088	25000	1291
35/80	459	500/1000	2109	50000	1319
50/100	634	1000/1000	2470	100000	1338
				500000	1347

Symbol	Age:	<u>COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01	1658	1658	1573	1573	1544	1544	1544	1544	1170
4,501 - 6,000	02	1793	1793	1698	1698	1667	1667	1667	1667	1261
6,001 - 8,000	03	1812	1812	1718	1718	1685	1685	1685	1685	1273
8,001 - 10,000	04	1812	1812	1718	1718	1685	1685	1685	1685	1273
10,001 - 15,000	05	2160	2160	2044	2044	2006	2006	2006	2006	1503
15,001 - 20,000	06	2411	2411	2280	2280	2237	2237	2237	2237	1669
20,001 - 25,000	07	2411	2411	2280	2280	2237	2237	2237	2237	1669
25,001 - 40,000	08	2489	2489	2353	2353	2307	2307	2307	2307	1719
40,001 - 65,000	10	2624	2624	2481	2481	2433	2433	2433	2433	1808
65,001 - 90,000	11	3359	3359	3171	3171	3107	3107	3107	3107	2294
Charge Per \$1K > \$90	12	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33	19.33

Symbol	Age:	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01	116	116	110	110	108	108	108	108	82
4,501 - 6,000	02	125	125	119	119	117	117	117	117	88
6,001 - 8,000	03	127	127	120	120	118	118	118	118	89
8,001 - 10,000	04	127	127	120	120	118	118	118	118	89
10,001 - 15,000	05	151	151	143	143	140	140	140	140	105
15,001 - 20,000	06	169	169	159	159	156	156	156	156	117
20,001 - 25,000	07	169	169	159	159	156	156	156	156	117
25,001 - 40,000	08	174	174	165	165	161	161	161	161	120
40,001 - 65,000	10	184	184	174	174	170	170	170	170	126
65,001 - 90,000	11	235	235	222	222	217	217	217	217	160
Charge Per \$1K > \$90	12	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35

Symbol	Age:	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01	400	374	374	371	351	315	315	315	276
4,501 - 6,000	02	404	378	378	375	355	318	318	318	279
6,001 - 8,000	03	404	378	378	375	355	318	318	318	279
8,001 - 10,000	04	463	432	432	428	405	363	363	363	317
10,001 - 15,000	05	467	436	436	432	409	366	366	366	320
15,001 - 20,000	06	534	498	498	493	467	417	417	417	363
20,001 - 25,000	07	555	517	517	513	484	433	433	433	377
25,001 - 40,000	08	588	548	548	543	513	458	458	458	398
40,001 - 65,000	10	718	668	668	662	625	557	557	557	482
65,001 - 90,000	11	1220	1134	1134	1123	1058	938	938	938	808
Charge Per \$1K > \$90	12	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	30	20/40	4	20/40	0
10000	32	20/50	5	20/50	0
15000	34	25/50	6	25/50	0
20000	35	35/80	7	35/80	4
25000	37	50/100	8	50/100	7
		100/300	9	100/300	22
		250/500	10	250/500	86
		500/500	12	500/500	234

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

R-97
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 11

A-1
319

A-2
113

B, Increased Limits			Property Damage Liability		
20/40	48	100/300	360	5000	311
20/50	55	250/500	558	10000	386
25/50	92	500/500	701	25000	432
35/80	154	500/1000	709	50000	442
50/100	213	1000/1000	830	100000	448
				500000	451

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	687	687	659	659	650	650	650	650	530
4,501 - 6,000	02	730	730	700	700	690	690	690	690	559
6,001 - 8,000	03	736	736	706	706	695	695	695	695	563
8,001 - 10,000	04	736	736	706	706	695	695	695	695	563
10,001 - 15,000	05	848	848	811	811	798	798	798	798	637
15,001 - 20,000	06	929	929	886	886	873	873	873	873	690
20,001 - 25,000	07	929	929	886	886	873	873	873	873	690
25,001 - 40,000	08	954	954	910	910	895	895	895	895	706
40,001 - 65,000	10	997	997	951	951	936	936	936	936	735
65,001 - 90,000	11	1233	1233	1173	1173	1152	1152	1152	1152	891
Charge Per \$1K > \$90	12	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	48	48	46	46	45	45	45	45	37
4,501 - 6,000	02	51	51	49	49	48	48	48	48	39
6,001 - 8,000	03	51	51	49	49	48	48	48	48	39
8,001 - 10,000	04	51	51	49	49	48	48	48	48	39
10,001 - 15,000	05	59	59	56	56	56	56	56	56	44
15,001 - 20,000	06	65	65	62	62	61	61	61	61	48
20,001 - 25,000	07	65	65	62	62	61	61	61	61	48
25,001 - 40,000	08	66	66	63	63	62	62	62	62	49
40,001 - 65,000	10	69	69	66	66	65	65	65	65	51
65,001 - 90,000	11	86	86	81	81	80	80	80	80	62
Charge Per \$1K > \$90	12	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	205	193	193	192	183	167	167	167	150
4,501 - 6,000	02	206	195	195	193	185	168	168	168	151
6,001 - 8,000	03	206	195	195	193	185	168	168	168	151
8,001 - 10,000	04	232	219	219	217	207	188	188	188	168
10,001 - 15,000	05	234	221	221	219	209	190	190	190	169
15,001 - 20,000	06	264	248	248	246	234	212	212	212	188
20,001 - 25,000	07	273	257	257	255	242	219	219	219	194
25,001 - 40,000	08	288	271	271	268	255	231	231	231	204
40,001 - 65,000	10	346	324	324	321	305	274	274	274	241
65,001 - 90,000	11	569	531	531	526	497	444	444	444	386
Charge Per \$1K > \$90	12	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-98
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 12

A-1
358

A-2
127

B, Increased Limits			Property Damage Liability		
20/40	53	100/300	402	5000	349
20/50	61	250/500	624	10000	433
25/50	102	500/500	785	25000	485
35/80	172	500/1000	793	50000	496
50/100	238	1000/1000	928	100000	503
				500000	506

Cost New	Symbol	Age:	COLLISION \$500 DEDUCTIBLE								
	Code		1	2	3	4	5	6	7	8	9
0 - 4,500	01		801	801	767	767	755	755	755	755	605
4,501 - 6,000	02		855	855	817	817	805	805	805	805	642
6,001 - 8,000	03		863	863	825	825	812	812	812	812	646
8,001 - 10,000	04		863	863	825	825	812	812	812	812	646
10,001 - 15,000	05		1002	1002	956	956	940	940	940	940	739
15,001 - 20,000	06		1103	1103	1050	1050	1033	1033	1033	1033	805
20,001 - 25,000	07		1103	1103	1050	1050	1033	1033	1033	1033	805
25,001 - 40,000	08		1134	1134	1080	1080	1061	1061	1061	1061	826
40,001 - 65,000	10		1188	1188	1131	1131	1112	1112	1112	1112	861
65,001 - 90,000	11		1483	1483	1408	1408	1382	1382	1382	1382	1056
Charge Per \$1K > \$90	12		7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75

Cost New	Symbol	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
	Code		1	2	3	4	5	6	7	8	9
0 - 4,500	01		56	56	53	53	53	53	53	53	42
4,501 - 6,000	02		59	59	57	57	56	56	56	56	45
6,001 - 8,000	03		60	60	57	57	56	56	56	56	45
8,001 - 10,000	04		60	60	57	57	56	56	56	56	45
10,001 - 15,000	05		70	70	66	66	65	65	65	65	51
15,001 - 20,000	06		77	77	73	73	72	72	72	72	56
20,001 - 25,000	07		77	77	73	73	72	72	72	72	56
25,001 - 40,000	08		79	79	75	75	74	74	74	74	57
40,001 - 65,000	10		83	83	79	79	77	77	77	77	60
65,001 - 90,000	11		103	103	98	98	96	96	96	96	73
Charge Per \$1K > \$90	12		0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54

Cost New	Symbol	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
	Code		1	2	3	4	5	6	7	8	9
0 - 4,500	01		209	197	197	196	187	170	170	170	152
4,501 - 6,000	02		211	199	199	197	188	172	172	172	154
6,001 - 8,000	03		211	199	199	197	188	172	172	172	154
8,001 - 10,000	04		238	224	224	222	211	192	192	192	171
10,001 - 15,000	05		240	225	225	224	213	194	194	194	172
15,001 - 20,000	06		270	254	254	252	239	217	217	217	192
20,001 - 25,000	07		280	263	263	260	248	224	224	224	198
25,001 - 40,000	08		295	277	277	274	261	236	236	236	208
40,001 - 65,000	10		354	332	332	329	312	281	281	281	247
65,001 - 90,000	11		584	544	544	539	509	455	455	455	395
Charge Per \$1K > \$90	12		3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-99
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 13

A-1
357

A-2
126

B, Increased Limits					Property Damage Liability						
	20/40	53	100/300	402		5000		348			
	20/50	61	250/500	623		10000		432			
	25/50	102	500/500	783		25000		484			
	35/80	172	500/1000	791		50000		494			
	50/100	238	1000/1000	926		100000		501			
						500000		505			
	Symbol	COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		790	790	757	757	745	745	745	745	598
4,501 - 6,000	02		843	843	806	806	794	794	794	794	634
6,001 - 8,000	03		851	851	814	814	801	801	801	801	639
8,001 - 10,000	04		851	851	814	814	801	801	801	801	639
10,001 - 15,000	05		988	988	942	942	927	927	927	927	729
15,001 - 20,000	06		1087	1087	1035	1035	1018	1018	1018	1018	795
20,001 - 25,000	07		1087	1087	1035	1035	1018	1018	1018	1018	795
25,001 - 40,000	08		1117	1117	1064	1064	1046	1046	1046	1046	814
40,001 - 65,000	10		1171	1171	1114	1114	1095	1095	1095	1095	849
65,001 - 90,000	11		1460	1460	1386	1386	1361	1361	1361	1361	1040
Charge Per \$1K > \$90	12		7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		56	56	53	53	53	53	53	53	42
4,501 - 6,000	02		59	59	57	57	56	56	56	56	45
6,001 - 8,000	03		60	60	57	57	56	56	56	56	45
8,001 - 10,000	04		60	60	57	57	56	56	56	56	45
10,001 - 15,000	05		70	70	66	66	65	65	65	65	51
15,001 - 20,000	06		77	77	73	73	72	72	72	72	56
20,001 - 25,000	07		77	77	73	73	72	72	72	72	56
25,001 - 40,000	08		79	79	75	75	74	74	74	74	57
40,001 - 65,000	10		83	83	79	79	77	77	77	77	60
65,001 - 90,000	11		103	103	98	98	96	96	96	96	73
Charge Per \$1K > \$90	12		0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		205	193	193	192	183	167	167	167	150
4,501 - 6,000	02		206	195	195	193	185	168	168	168	151
6,001 - 8,000	03		206	195	195	193	185	168	168	168	151
8,001 - 10,000	04		232	219	219	217	207	188	188	188	168
10,001 - 15,000	05		234	221	221	219	209	190	190	190	169
15,001 - 20,000	06		264	248	248	246	234	212	212	212	188
20,001 - 25,000	07		273	257	257	255	242	219	219	219	194
25,001 - 40,000	08		288	271	271	268	255	231	231	231	204
40,001 - 65,000	10		346	324	324	321	305	274	274	274	241
65,001 - 90,000	11		569	531	531	526	497	444	444	444	386
Charge Per \$1K > \$90	12		3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	30	20/40	4	20/40	0
10000	32	20/50	5	20/50	0
15000	34	25/50	6	25/50	0
20000	35	35/80	7	35/80	4
25000	37	50/100	8	50/100	7
		100/300	9	100/300	22
		250/500	10	250/500	86
		500/500	12	500/500	234

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

R-100
C.A.R.
3/1/2019

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

A-1
370

A-2
131

B, Increased Limits					Property Damage Liability				
20/40	55	100/300	416	5000	361				
20/50	64	250/500	646	10000	448				
25/50	106	500/500	812	25000	502				
35/80	178	500/1000	820	50000	513				
50/100	246	1000/1000	960	100000	520				
				500000	523				

Symbol	COLLISION \$500 DEDUCTIBLE										
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		839	839	802	802	790	790	790	790	631
4,501 - 6,000	02		897	897	856	856	843	843	843	843	669
6,001 - 8,000	03		905	905	864	864	850	850	850	850	674
8,001 - 10,000	04		905	905	864	864	850	850	850	850	674
10,001 - 15,000	05		1054	1054	1004	1004	988	988	988	988	773
15,001 - 20,000	06		1161	1161	1105	1105	1087	1087	1087	1087	844
20,001 - 25,000	07		1161	1161	1105	1105	1087	1087	1087	1087	844
25,001 - 40,000	08		1194	1194	1136	1136	1117	1117	1117	1117	865
40,001 - 65,000	10		1252	1252	1191	1191	1170	1170	1170	1170	903
65,001 - 90,000	11		1566	1566	1486	1486	1459	1459	1459	1459	1111
Charge Per \$1K > \$90	12		8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		58	58	56	56	55	55	55	55	44
4,501 - 6,000	02		62	62	60	60	59	59	59	59	47
6,001 - 8,000	03		63	63	60	60	59	59	59	59	47
8,001 - 10,000	04		63	63	60	60	59	59	59	59	47
10,001 - 15,000	05		73	73	70	70	69	69	69	69	54
15,001 - 20,000	06		81	81	77	77	76	76	76	76	59
20,001 - 25,000	07		81	81	77	77	76	76	76	76	59
25,001 - 40,000	08		83	83	79	79	78	78	78	78	60
40,001 - 65,000	10		87	87	83	83	81	81	81	81	63
65,001 - 90,000	11		109	109	103	103	101	101	101	101	77
Charge Per \$1K > \$90	12		0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		237	223	223	222	211	192	192	192	171
4,501 - 6,000	02		239	225	225	224	213	193	193	193	172
6,001 - 8,000	03		239	225	225	224	213	193	193	193	172
8,001 - 10,000	04		271	254	254	252	240	217	217	217	193
10,001 - 15,000	05		273	256	256	254	242	219	219	219	194
15,001 - 20,000	06		309	290	290	287	273	246	246	246	217
20,001 - 25,000	07		320	300	300	298	283	255	255	255	225
25,001 - 40,000	08		338	317	317	314	298	269	269	269	236
40,001 - 65,000	10		408	381	381	378	358	321	321	321	281
65,001 - 90,000	11		678	631	631	625	590	526	526	526	456
Charge Per \$1K > \$90	12		4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-101
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 15

A-1
387

A-2
137

B, Increased Limits				Property Damage Liability			
20/40	58	100/300	436	5000	378		
20/50	67	250/500	677	10000	469		
25/50	111	500/500	850	25000	525		
35/80	187	500/1000	859	50000	537		
50/100	258	1000/1000	1006	100000	544		
				500000	548		

Cost New	Symbol	Age:	<u>COLLISION \$500 DEDUCTIBLE</u>								
	Code		1	2	3	4	5	6	7	8	9
0 - 4,500	01		861	861	823	823	810	810	810	810	645
4,501 - 6,000	02		921	921	879	879	865	865	865	865	685
6,001 - 8,000	03		929	929	887	887	873	873	873	873	690
8,001 - 10,000	04		929	929	887	887	873	873	873	873	690
10,001 - 15,000	05		1084	1084	1032	1032	1015	1015	1015	1015	792
15,001 - 20,000	06		1195	1195	1137	1137	1118	1118	1118	1118	866
20,001 - 25,000	07		1195	1195	1137	1137	1118	1118	1118	1118	866
25,001 - 40,000	08		1229	1229	1169	1169	1149	1149	1149	1149	888
40,001 - 65,000	10		1289	1289	1226	1226	1204	1204	1204	1204	928
65,001 - 90,000	11		1615	1615	1532	1532	1503	1503	1503	1503	1143
Charge Per \$1K > \$90	12		8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56

Cost New	Symbol	Age:	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
	Code		1	2	3	4	5	6	7	8	9
0 - 4,500	01		60	60	58	58	57	57	57	57	45
4,501 - 6,000	02		64	64	61	61	60	60	60	60	48
6,001 - 8,000	03		65	65	62	62	61	61	61	61	48
8,001 - 10,000	04		65	65	62	62	61	61	61	61	48
10,001 - 15,000	05		76	76	72	72	71	71	71	71	55
15,001 - 20,000	06		83	83	79	79	78	78	78	78	61
20,001 - 25,000	07		83	83	79	79	78	78	78	78	61
25,001 - 40,000	08		86	86	82	82	80	80	80	80	62
40,001 - 65,000	10		90	90	86	86	84	84	84	84	65
65,001 - 90,000	11		113	113	107	107	105	105	105	105	80
Charge Per \$1K > \$90	12		0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60

Cost New	Symbol	Age:	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
	Code		1	2	3	4	5	6	7	8	9
0 - 4,500	01		222	209	209	208	198	180	180	180	161
4,501 - 6,000	02		224	211	211	209	200	182	182	182	162
6,001 - 8,000	03		224	211	211	209	200	182	182	182	162
8,001 - 10,000	04		253	238	238	236	225	204	204	204	181
10,001 - 15,000	05		255	240	240	238	226	205	205	205	182
15,001 - 20,000	06		288	270	270	268	255	230	230	230	204
20,001 - 25,000	07		298	280	280	278	264	238	238	238	210
25,001 - 40,000	08		315	295	295	293	278	251	251	251	221
40,001 - 65,000	10		379	355	355	352	333	299	299	299	263
65,001 - 90,000	11		627	584	584	579	547	488	488	488	423
Charge Per \$1K > \$90	12		3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-102
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 16

A-1
392

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B, Increased Limits			Property Damage Liability		
20/40	59	100/300	442	5000	383
20/50	68	250/500	686	10000	475
25/50	113	500/500	862	25000	532
35/80	190	500/1000	871	50000	544
50/100	262	1000/1000	1020	100000	552
				500000	555

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	930	930	888	888	874	874	874	874	691
4,501 - 6,000	02	996	996	950	950	935	935	935	935	735
6,001 - 8,000	03	1006	1006	959	959	943	943	943	943	741
8,001 - 10,000	04	1006	1006	959	959	943	943	943	943	741
10,001 - 15,000	05	1177	1177	1120	1120	1101	1101	1101	1101	854
15,001 - 20,000	06	1300	1300	1236	1236	1215	1215	1215	1215	936
20,001 - 25,000	07	1300	1300	1236	1236	1215	1215	1215	1215	936
25,001 - 40,000	08	1338	1338	1272	1272	1249	1249	1249	1249	960
40,001 - 65,000	10	1405	1405	1335	1335	1311	1311	1311	1311	1004
65,001 - 90,000	11	1766	1766	1674	1674	1642	1642	1642	1642	1242
Charge Per \$1K > \$90	12	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	65	65	63	63	62	62	62	62	49
4,501 - 6,000	02	70	70	67	67	66	66	66	66	52
6,001 - 8,000	03	71	71	68	68	66	66	66	66	52
8,001 - 10,000	04	71	71	68	68	66	66	66	66	52
10,001 - 15,000	05	83	83	79	79	78	78	78	78	60
15,001 - 20,000	06	92	92	87	87	86	86	86	86	66
20,001 - 25,000	07	92	92	87	87	86	86	86	86	66
25,001 - 40,000	08	94	94	90	90	88	88	88	88	68
40,001 - 65,000	10	99	99	94	94	92	92	92	92	71
65,001 - 90,000	11	124	124	118	118	116	116	116	116	88
Charge Per \$1K > \$90	12	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	245	230	230	228	217	198	198	198	176
4,501 - 6,000	02	247	232	232	231	220	199	199	199	177
6,001 - 8,000	03	247	232	232	231	220	199	199	199	177
8,001 - 10,000	04	280	263	263	261	248	224	224	224	198
10,001 - 15,000	05	282	265	265	263	250	226	226	226	200
15,001 - 20,000	06	320	299	299	297	282	254	254	254	224
20,001 - 25,000	07	331	310	310	308	292	263	263	263	232
25,001 - 40,000	08	350	328	328	325	308	277	277	277	244
40,001 - 65,000	10	422	395	395	391	371	332	332	332	291
65,001 - 90,000	11	703	655	655	649	612	545	545	545	473
Charge Per \$1K > \$90	12	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-103
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 17

A-1
483

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171

B, Increased Limits			Property Damage Liability		
20/40	72	100/300	544	5000	471
20/50	83	250/500	843	10000	584
25/50	139	500/500	1060	25000	655
35/80	233	500/1000	1071	50000	669
50/100	322	1000/1000	1254	100000	678
				500000	683

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	1055	1055	1006	1006	989	989	989	989	773
4,501 - 6,000	02	1133	1133	1078	1078	1060	1060	1060	1060	826
6,001 - 8,000	03	1144	1144	1089	1089	1070	1070	1070	1070	832
8,001 - 10,000	04	1144	1144	1089	1089	1070	1070	1070	1070	832
10,001 - 15,000	05	1346	1346	1278	1278	1256	1256	1256	1256	965
15,001 - 20,000	06	1491	1491	1415	1415	1390	1390	1390	1390	1061
20,001 - 25,000	07	1491	1491	1415	1415	1390	1390	1390	1390	1061
25,001 - 40,000	08	1536	1536	1457	1457	1431	1431	1431	1431	1091
40,001 - 65,000	10	1614	1614	1531	1531	1503	1503	1503	1503	1142
65,001 - 90,000	11	2039	2039	1931	1931	1894	1894	1894	1894	1423
Charge Per \$1K > \$90	12	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	73	73	70	70	69	69	69	69	54
4,501 - 6,000	02	79	79	75	75	74	74	74	74	57
6,001 - 8,000	03	80	80	76	76	75	75	75	75	58
8,001 - 10,000	04	80	80	76	76	75	75	75	75	58
10,001 - 15,000	05	94	94	89	89	87	87	87	87	67
15,001 - 20,000	06	104	104	98	98	97	97	97	97	74
20,001 - 25,000	07	104	104	98	98	97	97	97	97	74
25,001 - 40,000	08	107	107	101	101	100	100	100	100	76
40,001 - 65,000	10	112	112	107	107	105	105	105	105	79
65,001 - 90,000	11	142	142	134	134	132	132	132	132	99
Charge Per \$1K > \$90	12	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
0 - 4,500	01	246	231	231	229	218	198	198	198	176
4,501 - 6,000	02	248	233	233	232	221	200	200	200	178
6,001 - 8,000	03	248	233	233	232	221	200	200	200	178
8,001 - 10,000	04	281	264	264	262	249	225	225	225	199
10,001 - 15,000	05	283	266	266	264	251	227	227	227	201
15,001 - 20,000	06	321	301	301	298	283	255	255	255	225
20,001 - 25,000	07	333	312	312	309	293	264	264	264	233
25,001 - 40,000	08	352	329	329	326	310	279	279	279	245
40,001 - 65,000	10	425	397	397	393	372	334	334	334	292
65,001 - 90,000	11	707	658	658	652	615	548	548	548	475
Charge Per \$1K > \$90	12	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-104
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 18

A-1
558

A-2
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B, Increased Limits			Property Damage Liability		
20/40	83	100/300	628	5000	545
20/50	96	250/500	974	10000	676
25/50	160	500/500	1224	25000	758
35/80	269	500/1000	1237	50000	774
50/100	371	1000/1000	1448	100000	785
				500000	790

Cost New	Symbol	Age:	<u>COLLISION \$500 DEDUCTIBLE</u>								
	Code		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1180	1180	1124	1124	1104	1104	1104	1104	856
4,501 - 6,000	02		1271	1271	1208	1208	1187	1187	1187	1187	916
6,001 - 8,000	03		1284	1284	1220	1220	1199	1199	1199	1199	924
8,001 - 10,000	04		1284	1284	1220	1220	1199	1199	1199	1199	924
10,001 - 15,000	05		1515	1515	1438	1438	1412	1412	1412	1412	1077
15,001 - 20,000	06		1683	1683	1595	1595	1567	1567	1567	1567	1188
20,001 - 25,000	07		1683	1683	1595	1595	1567	1567	1567	1567	1188
25,001 - 40,000	08		1734	1734	1644	1644	1613	1613	1613	1613	1222
40,001 - 65,000	10		1825	1825	1729	1729	1697	1697	1697	1697	1281
65,001 - 90,000	11		2314	2314	2189	2189	2147	2147	2147	2147	1604
Charge Per \$1K > \$90	12		12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88

Cost New	Symbol	Age:	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
	Code		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		82	82	78	78	77	77	77	77	60
4,501 - 6,000	02		89	89	84	84	83	83	83	83	64
6,001 - 8,000	03		89	89	85	85	84	84	84	84	64
8,001 - 10,000	04		89	89	85	85	84	84	84	84	64
10,001 - 15,000	05		106	106	100	100	98	98	98	98	75
15,001 - 20,000	06		117	117	111	111	109	109	109	109	83
20,001 - 25,000	07		117	117	111	111	109	109	109	109	83
25,001 - 40,000	08		121	121	115	115	112	112	112	112	85
40,001 - 65,000	10		127	127	121	121	118	118	118	118	89
65,001 - 90,000	11		161	161	153	153	150	150	150	150	112
Charge Per \$1K > \$90	12		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90

Cost New	Symbol	Age:	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
	Code		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		256	240	240	238	227	206	206	206	183
4,501 - 6,000	02		258	243	243	241	229	208	208	208	184
6,001 - 8,000	03		258	243	243	241	229	208	208	208	184
8,001 - 10,000	04		293	275	275	272	259	234	234	234	207
10,001 - 15,000	05		295	277	277	275	261	236	236	236	208
15,001 - 20,000	06		335	313	313	311	295	266	266	266	234
20,001 - 25,000	07		347	325	325	322	305	275	275	275	242
25,001 - 40,000	08		367	343	343	340	323	290	290	290	255
40,001 - 65,000	10		443	414	414	410	388	348	348	348	304
65,001 - 90,000	11		739	688	688	682	643	573	573	573	496
Charge Per \$1K > \$90	12		4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	30	20/40	4	20/40	0
10000	32	20/50	5	20/50	0
15000	34	25/50	6	25/50	0
20000	35	35/80	7	35/80	4
25000	37	50/100	8	50/100	7
		100/300	9	100/300	22
		250/500	10	250/500	86
		500/500	12	500/500	234

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

R-105
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 19

A-1
699

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B, Increased Limits					Property Damage Liability				
20/40	104	100/300	787		5000	682			
20/50	120	250/500	1220		10000	846			
25/50	200	500/500	1533		25000	948			
35/80	337	500/1000	1549		50000	968			
50/100	465	1000/1000	1814		100000	982			
					500000	989			

Cost New	Symbol	Age:	COLLISION \$500 DEDUCTIBLE								
	Code		1	2	3	4	5	6	7	8	9
0 - 4,500	01		1418	1418	1347	1347	1323	1323	1323	1323	1012
4,501 - 6,000	02		1530	1530	1451	1451	1426	1426	1426	1426	1088
6,001 - 8,000	03		1546	1546	1468	1468	1440	1440	1440	1440	1098
8,001 - 10,000	04		1546	1546	1468	1468	1440	1440	1440	1440	1098
10,001 - 15,000	05		1836	1836	1739	1739	1707	1707	1707	1707	1289
15,001 - 20,000	06		2045	2045	1936	1936	1900	1900	1900	1900	1427
20,001 - 25,000	07		2045	2045	1936	1936	1900	1900	1900	1900	1427
25,001 - 40,000	08		2110	2110	1997	1997	1958	1958	1958	1958	1469
40,001 - 65,000	10		2222	2222	2103	2103	2063	2063	2063	2063	1543
65,001 - 90,000	11		2833	2833	2677	2677	2624	2624	2624	2624	1947
Charge Per \$1K > \$90	12		16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09

	Symbol		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		99	99	94	94	92	92	92	92	71
4,501 - 6,000	02		107	107	101	101	100	100	100	100	76
6,001 - 8,000	03		108	108	103	103	101	101	101	101	77
8,001 - 10,000	04		108	108	103	103	101	101	101	101	77
10,001 - 15,000	05		128	128	122	122	119	119	119	119	90
15,001 - 20,000	06		143	143	135	135	133	133	133	133	100
20,001 - 25,000	07		143	143	135	135	133	133	133	133	100
25,001 - 40,000	08		147	147	140	140	137	137	137	137	103
40,001 - 65,000	10		155	155	147	147	144	144	144	144	108
65,001 - 90,000	11		198	198	187	187	183	183	183	183	136
Charge Per \$1K > \$90	12		1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12

	Symbol		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		311	292	292	289	274	248	248	248	219
4,501 - 6,000	02		314	294	294	292	277	250	250	250	221
6,001 - 8,000	03		314	294	294	292	277	250	250	250	221
8,001 - 10,000	04		358	335	335	332	315	283	283	283	249
10,001 - 15,000	05		361	338	338	335	318	286	286	286	251
15,001 - 20,000	06		411	384	384	381	361	324	324	324	283
20,001 - 25,000	07		427	399	399	395	374	336	336	336	294
25,001 - 40,000	08		452	422	422	418	396	355	355	355	310
40,001 - 65,000	10		549	512	512	507	479	428	428	428	373
65,001 - 90,000	11		924	859	859	851	802	713	713	713	616
Charge Per \$1K > \$90	12		5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

R-106
C.A.R.
3/1/2019

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 20

A-1
813

A-2
290

B, Increased Limits

					<u>Property Damage Liability</u>
20/40	122	100/300	917		5000 795
20/50	141	250/500	1422		10000 986
25/50	234	500/500	1786		25000 1105
35/80	393	500/1000	1805		50000 1129
50/100	543	1000/1000	2114		100000 1145
					500000 1153

<u>Cost New</u>	<u>Symbol</u>	<u>Age:</u>	<u>COLLISION \$500 DEDUCTIBLE</u>								
	<u>Code</u>		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1500	1500	1424	1424	1399	1399	1399	1399	1067
4,501 - 6,000	02		1620	1620	1536	1536	1509	1509	1509	1509	1147
6,001 - 8,000	03		1638	1638	1553	1553	1524	1524	1524	1524	1158
8,001 - 10,000	04		1638	1638	1553	1553	1524	1524	1524	1524	1158
10,001 - 15,000	05		1947	1947	1844	1844	1810	1810	1810	1810	1362
15,001 - 20,000	06		2171	2171	2054	2054	2016	2016	2016	2016	1510
20,001 - 25,000	07		2171	2171	2054	2054	2016	2016	2016	2016	1510
25,001 - 40,000	08		2240	2240	2119	2119	2078	2078	2078	2078	1555
40,001 - 65,000	10		2360	2360	2233	2233	2190	2190	2190	2190	1634
65,001 - 90,000	11		3014	3014	2847	2847	2790	2790	2790	2790	2066
Charge Per \$1K > \$90	12		17.20	17.20	17.20	17.20	17.20	17.20	17.20	17.20	17.20

<u>Cost New</u>	<u>Symbol</u>	<u>Age:</u>	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
	<u>Code</u>		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		105	105	100	100	98	98	98	98	75
4,501 - 6,000	02		114	114	108	108	106	106	106	106	81
6,001 - 8,000	03		115	115	109	109	107	107	107	107	81
8,001 - 10,000	04		115	115	109	109	107	107	107	107	81
10,001 - 15,000	05		137	137	129	129	127	127	127	127	96
15,001 - 20,000	06		152	152	144	144	142	142	142	142	106
20,001 - 25,000	07		152	152	144	144	142	142	142	142	106
25,001 - 40,000	08		157	157	149	149	146	146	146	146	109
40,001 - 65,000	10		166	166	157	157	154	154	154	154	115
65,001 - 90,000	11		212	212	200	200	196	196	196	196	145
Charge Per \$1K > \$90	12		1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21

<u>Cost New</u>	<u>Symbol</u>	<u>Age:</u>	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
	<u>Code</u>		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		322	302	302	299	284	256	256	256	226
4,501 - 6,000	02		325	305	305	302	287	258	258	258	228
6,001 - 8,000	03		325	305	305	302	287	258	258	258	228
8,001 - 10,000	04		371	347	347	344	326	293	293	293	257
10,001 - 15,000	05		374	350	350	347	329	296	296	296	259
15,001 - 20,000	06		426	398	398	394	374	335	335	335	293
20,001 - 25,000	07		442	413	413	409	387	347	347	347	304
25,001 - 40,000	08		468	437	437	433	410	367	367	367	321
40,001 - 65,000	10		569	531	531	526	497	444	444	444	386
65,001 - 90,000	11		960	892	892	884	833	740	740	740	639
Charge Per \$1K > \$90	12		6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03

Medical Payments

5000	30
10000	32
15000	34
20000	35
25000	37

U1, Uninsured

20/40	4
20/50	5
25/50	6
35/80	7
50/100	8
100/300	9
250/500	10
500/500	12

U2, Underinsured

20/40	0
20/50	0
25/50	0
35/80	4
50/100	7
100/300	22
250/500	86
500/500	234

Towing & Labor (Rule 65)

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

Commercial Automobile Insurance Manual

PUBLIC VEHICLES Rating Procedures

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

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

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

where

B, incr denotes the Optional Bodily Injury Liability rate,

A-1 denotes the Compulsory Bodily Injury rate,

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

ILF denotes the appropriate Increased Limits Factor.

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

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

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

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

Commercial Automobile Insurance Manual

PUBLIC VEHICLES Rating Procedures (Continued)

Collision, Limited Collision, Comprehensive

VAN POOLS

Refer to rate pages.

\$3,000 Ded. Collision - charge 87% of the \$2,000 Ded. Collision rate.

\$4,000 Ded. Collision - charge 77% of the \$2,000 Ded. Collision rate.

\$5,000 Ded. Collision - charge 70% 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 92% of the otherwise determined premium that would apply in the absence of a glass deductible.

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

PUBLIC
TRANSPORTATION
FLEET CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

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

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

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

PUBLIC
TRANSPORTATION
NON-FLEET CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

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

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

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

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

DESCRIPTION		RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
OTHER BUSES		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
						Zone Rated	
Airport Bus or Airport Limousine	Factor Code	1.05 528-00	1.25 528-00	1.05 529-00	1.25 529-00	1.10 520900	1.00 520900
Inter-City Bus	Factor Code	1.05 538-00	1.25 538-00	1.05 539-00	1.25 539-00	1.30 530900	1.00 530900
Charter Bus	Factor Code	1.00 548-00	1.25 548-00	1.00 549-00	1.25 549-00	1.30 540900	1.00 540900
Sightseeing Bus	Factor Code	1.00 558-00	1.25 558-00	1.00 559-00	1.25 559-00	1.30 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	1.10 527900	1.00 527900
Inter-City Bus	Factor Code	1.05 535-00	1.25 535-00	1.05 536-00	1.25 536-00	1.30 537900	1.00 537900
Charter Bus	Factor Code	1.00 545-00	1.25 545-00	1.00 546-00	1.25 546-00	1.30 547900	1.00 547900
Sightseeing Bus	Factor Code	1.00 555-00	1.25 555-00	1.00 556-00	1.25 556-00	1.30 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							
School Bus owned by Political Subdivision or School District	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	2552	1037	153	207	478	965	1397	2506	3940	1690	2096	2349	2400
2	2552	1037	153	207	478	965	1397	2506	3940	1690	2096	2349	2400
3	2552	1037	153	207	478	965	1397	2506	3940	1690	2096	2349	2400
4	2552	1037	153	207	478	965	1397	2506	3940	1690	2096	2349	2400
5	2552	1037	153	207	478	965	1397	2506	3940	1690	2096	2349	2400
6	2552	1037	153	207	478	965	1397	2506	3940	1690	2096	2349	2400
7	2552	1037	153	207	478	965	1397	2506	3940	1690	2096	2349	2400
8	2552	1037	153	207	478	965	1397	2506	3940	1690	2096	2349	2400
9	2552	1037	153	207	478	965	1397	2506	3940	1690	2096	2349	2400
10	2552	1037	153	207	478	965	1397	2506	3940	1690	2096	2349	2400
11	1823	742	109	148	341	689	998	1790	2814	1195	1482	1661	1697
12	1882	766	113	153	352	712	1031	1849	2906	1235	1531	1717	1754
13	2174	884	130	176	406	821	1190	2134	3356	1433	1777	1992	2035
14	2459	999	148	200	461	930	1347	2416	3798	1627	2017	2262	2310
15	1968	801	118	160	368	744	1078	1933	3038	1294	1605	1799	1837
16	2752	1118	165	223	515	1040	1507	2703	4249	1826	2264	2538	2593
17	1976	804	118	160	369	746	1081	1940	3050	1299	1611	1806	1845
18	3045	1236	183	248	570	1151	1668	2991	4702	2024	2510	2813	2874
19	3102	1259	186	252	581	1172	1698	3047	4789	2063	2558	2868	2929
20	3403	1380	204	276	637	1286	1863	3342	5254	2267	2811	3151	3219

All Territories			
Medical Payments	Limit	U-1	U-2
		Uninsured	Underinsured
5000 \$30	20/40	46	0
	20/50	47	0
	25/50	50	0
	35/80	57	4
	50/100	63	7
	100/300	77	22
	250/500	91	86

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	1442	456	87	118	270	546	790	1417	2228	2732	2763	3145	1173	1455	1630	1666	1689	1701
2	1442	456	87	118	270	546	790	1417	2228	2732	2763	3145	1173	1455	1630	1666	1689	1701
3	1442	456	87	118	270	546	790	1417	2228	2732	2763	3145	1173	1455	1630	1666	1689	1701
4	1442	456	87	118	270	546	790	1417	2228	2732	2763	3145	1173	1455	1630	1666	1689	1701
5	1442	456	87	118	270	546	790	1417	2228	2732	2763	3145	1173	1455	1630	1666	1689	1701
6	1442	456	87	118	270	546	790	1417	2228	2732	2763	3145	1173	1455	1630	1666	1689	1701
7	1442	456	87	118	270	546	790	1417	2228	2732	2763	3145	1173	1455	1630	1666	1689	1701
8	1442	456	87	118	270	546	790	1417	2228	2732	2763	3145	1173	1455	1630	1666	1689	1701
9	1442	456	87	118	270	546	790	1417	2228	2732	2763	3145	1173	1455	1630	1666	1689	1701
10	1442	456	87	118	270	546	790	1417	2228	2732	2763	3145	1173	1455	1630	1666	1689	1701
11	592	186	36	49	111	224	325	582	915	1122	1135	1292	486	603	676	690	700	705
12	693	218	42	57	130	263	380	681	1071	1314	1328	1512	568	704	790	807	818	824
13	776	245	47	63	146	294	426	763	1199	1471	1487	1693	635	787	883	902	914	921
14	633	199	38	51	119	239	347	622	977	1199	1212	1380	519	644	721	737	747	753
15	776	245	47	63	146	294	426	763	1199	1471	1487	1693	635	787	883	902	914	921
16	880	278	53	72	165	333	482	865	1359	1667	1686	1919	719	892	999	1021	1035	1043
17	1054	333	63	85	197	398	577	1035	1627	1995	2018	2297	859	1065	1194	1220	1237	1246
18	1379	436	83	112	258	522	756	1355	2130	2612	2642	3007	1122	1391	1560	1593	1616	1627
19	1183	374	71	96	221	447	648	1162	1827	2240	2266	2579	963	1194	1339	1367	1387	1396
20	1270	402	76	103	238	480	695	1247	1960	2405	2432	2768	1034	1282	1437	1468	1489	1499

All Territories				
		U-1		U-2
		Limit	Uninsured	Underinsured
Medical Payments	\$30	20/40	4	0
		20/50	5	0
		25/50	6	0
		35/80	7	4
		50/100	8	7
		100/300	9	22
		250/500	10	86
		500/500	12	234

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	2130	711	128	173	399	805	1167	2092	3289	4034	4080	4644	1272	1577	1768	1806	1832	1844
2	2130	711	128	173	399	805	1167	2092	3289	4034	4080	4644	1272	1577	1768	1806	1832	1844
3	2130	711	128	173	399	805	1167	2092	3289	4034	4080	4644	1272	1577	1768	1806	1832	1844
4	2130	711	128	173	399	805	1167	2092	3289	4034	4080	4644	1272	1577	1768	1806	1832	1844
5	2130	711	128	173	399	805	1167	2092	3289	4034	4080	4644	1272	1577	1768	1806	1832	1844
6	2130	711	128	173	399	805	1167	2092	3289	4034	4080	4644	1272	1577	1768	1806	1832	1844
7	2130	711	128	173	399	805	1167	2092	3289	4034	4080	4644	1272	1577	1768	1806	1832	1844
8	2130	711	128	173	399	805	1167	2092	3289	4034	4080	4644	1272	1577	1768	1806	1832	1844
9	2130	711	128	173	399	805	1167	2092	3289	4034	4080	4644	1272	1577	1768	1806	1832	1844
10	2130	711	128	173	399	805	1167	2092	3289	4034	4080	4644	1272	1577	1768	1806	1832	1844
11	843	285	51	69	158	319	462	829	1303	1598	1616	1839	514	637	714	730	740	745
12	996	336	60	81	187	377	546	979	1538	1887	1908	2172	604	749	840	858	870	876
13	1122	377	67	91	210	424	614	1101	1732	2124	2148	2445	678	841	942	963	976	983
14	905	306	54	73	169	342	495	888	1397	1713	1732	1972	550	682	765	781	792	798
15	1122	377	67	91	210	424	614	1101	1732	2124	2148	2445	678	841	942	963	976	983
16	1279	429	77	104	240	484	701	1257	1975	2423	2450	2789	771	956	1072	1095	1110	1118
17	1542	516	93	126	289	584	845	1515	2382	2922	2954	3363	926	1148	1287	1315	1333	1343
18	2034	679	122	165	381	769	1114	1998	3140	3852	3895	4434	1216	1508	1690	1727	1751	1763
19	1737	581	104	141	325	656	951	1706	2681	3289	3326	3786	1041	1291	1447	1478	1499	1509
20	1869	625	112	152	350	706	1023	1835	2885	3539	3579	4074	1119	1388	1555	1589	1611	1623

All Territories				
<u>Medical Payments</u>		U-1		U-2
		<u>Limit</u>	<u>Uninsured</u>	<u>Underinsured</u>
5000	\$30	20/40	4	0
		20/50	5	0
		25/50	6	0
		35/80	7	4
		50/100	8	7
		100/300	9	22
		250/500	10	86
		500/500	12	234

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	1032	194	128	151	267	464	650	1114	1740	2193	2216	2599	844	1047	1165	1198	1207	1215
2	1032	194	128	151	267	464	650	1114	1740	2193	2216	2599	844	1047	1165	1198	1207	1215
3	1032	194	128	151	267	464	650	1114	1740	2193	2216	2599	844	1047	1165	1198	1207	1215
4	1032	194	128	151	267	464	650	1114	1740	2193	2216	2599	844	1047	1165	1198	1207	1215
5	1032	194	128	151	267	464	650	1114	1740	2193	2216	2599	844	1047	1165	1198	1207	1215
6	1032	194	128	151	267	464	650	1114	1740	2193	2216	2599	844	1047	1165	1198	1207	1215
7	1032	194	128	151	267	464	650	1114	1740	2193	2216	2599	844	1047	1165	1198	1207	1215
8	1032	194	128	151	267	464	650	1114	1740	2193	2216	2599	844	1047	1165	1198	1207	1215
9	1032	194	128	151	267	464	650	1114	1740	2193	2216	2599	844	1047	1165	1198	1207	1215
10	1032	194	128	151	267	464	650	1114	1740	2193	2216	2599	844	1047	1165	1198	1207	1215
11	451	78	56	66	117	203	284	487	761	958	969	1136	391	485	540	555	559	563
12	318	51	39	46	82	143	200	342	535	674	682	799	286	355	395	406	409	412
13	477	83	59	70	123	214	300	515	804	1013	1024	1201	410	508	566	582	586	590
14	448	77	55	65	115	201	281	483	754	950	960	1126	388	481	535	551	555	559
15	383	64	47	56	99	172	241	413	645	812	821	963	337	418	465	479	482	485
16	476	83	59	70	123	214	300	514	803	1011	1022	1199	409	507	564	581	585	589
17	612	110	76	90	159	276	386	661	1032	1301	1314	1541	516	640	712	733	738	743
18	544	96	67	79	140	244	342	586	916	1155	1167	1368	462	573	638	656	661	665
19	581	104	72	85	150	261	366	627	980	1234	1247	1463	492	610	679	699	704	708
20	612	110	76	90	159	276	386	661	1032	1301	1314	1541	516	640	712	733	738	743

All Territories			
<u>Medical Payments</u>	<u>Limit</u>	U-1	U-2
		<u>Uninsured</u>	<u>Underinsured</u>
\$5,000 30	20/40	4	0
	20/50	5	0
	25/50	6	0
	35/80	7	4
	50/100	8	7
	100/300	9	22
	250/500	10	86
	500/500	12	234

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
SOCIAL SERVICES AND BUS N.O.C.

Liability Rates
Fleet and Non-Fleet

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	2990	995	369	436	772	1343	1881	3224	5038	6348	6415	7524	1771	2196	2444	2515	2533	2550
2	2990	995	369	436	772	1343	1881	3224	5038	6348	6415	7524	1771	2196	2444	2515	2533	2550
3	2990	995	369	436	772	1343	1881	3224	5038	6348	6415	7524	1771	2196	2444	2515	2533	2550
4	2990	995	369	436	772	1343	1881	3224	5038	6348	6415	7524	1771	2196	2444	2515	2533	2550
5	2990	995	369	436	772	1343	1881	3224	5038	6348	6415	7524	1771	2196	2444	2515	2533	2550
6	2990	995	369	436	772	1343	1881	3224	5038	6348	6415	7524	1771	2196	2444	2515	2533	2550
7	2990	995	369	436	772	1343	1881	3224	5038	6348	6415	7524	1771	2196	2444	2515	2533	2550
8	2990	995	369	436	772	1343	1881	3224	5038	6348	6415	7524	1771	2196	2444	2515	2533	2550
9	2990	995	369	436	772	1343	1881	3224	5038	6348	6415	7524	1771	2196	2444	2515	2533	2550
10	2990	995	369	436	772	1343	1881	3224	5038	6348	6415	7524	1771	2196	2444	2515	2533	2550
11	1195	382	148	175	309	537	752	1290	2015	2539	2565	3009	743	921	1025	1055	1062	1070
12	781	241	96	114	201	350	491	841	1315	1657	1675	1964	505	626	697	717	722	727
13	1274	409	157	186	329	572	801	1373	2146	2704	2733	3205	787	976	1086	1118	1125	1133
14	1184	378	146	173	306	532	745	1277	1995	2513	2540	2979	736	913	1016	1045	1052	1060
15	983	310	121	143	253	441	618	1059	1656	2086	2108	2473	621	770	857	882	888	894
16	1270	408	157	186	328	571	799	1370	2141	2697	2726	3197	785	973	1083	1115	1123	1130
17	1690	551	209	247	437	760	1064	1823	2849	3589	3627	4254	1026	1272	1416	1457	1467	1477
18	1479	479	183	216	382	665	931	1596	2493	3141	3175	3723	906	1123	1250	1287	1296	1305
19	1597	519	197	233	412	717	1004	1722	2691	3390	3426	4018	973	1207	1343	1382	1391	1401
20	1693	552	209	247	437	761	1065	1826	2853	3595	3633	4260	1028	1275	1419	1460	1470	1480

All Territories			
<u>Medical Payments</u>		U-1	U-2
		<u>Limit</u>	<u>Uninsured</u> <u>Underinsured</u>
\$5,000	30	20/40	4 0
		20/50	5 0
		25/50	6 0
		35/80	7 4
		50/100	8 7
		100/300	9 22
		250/500	10 86
		500/500	12 234

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	1566	579	193	228	404	703	985	1688	2638	3324	3359	3940	1072	1329	1479	1522	1533	1544
2	1566	579	193	228	404	703	985	1688	2638	3324	3359	3940	1072	1329	1479	1522	1533	1544
3	1566	579	193	228	404	703	985	1688	2638	3324	3359	3940	1072	1329	1479	1522	1533	1544
4	1566	579	193	228	404	703	985	1688	2638	3324	3359	3940	1072	1329	1479	1522	1533	1544
5	1566	579	193	228	404	703	985	1688	2638	3324	3359	3940	1072	1329	1479	1522	1533	1544
6	1566	579	193	228	404	703	985	1688	2638	3324	3359	3940	1072	1329	1479	1522	1533	1544
7	1566	579	193	228	404	703	985	1688	2638	3324	3359	3940	1072	1329	1479	1522	1533	1544
8	1566	579	193	228	404	703	985	1688	2638	3324	3359	3940	1072	1329	1479	1522	1533	1544
9	1566	579	193	228	404	703	985	1688	2638	3324	3359	3940	1072	1329	1479	1522	1533	1544
10	1566	579	193	228	404	703	985	1688	2638	3324	3359	3940	1072	1329	1479	1522	1533	1544
11	654	224	81	96	169	294	412	706	1103	1389	1404	1647	477	591	658	677	682	687
12	443	142	55	65	115	199	279	478	747	941	951	1116	340	422	469	483	486	490
13	694	240	86	102	180	312	437	749	1170	1474	1490	1747	503	624	694	714	719	724
14	648	222	80	95	167	291	408	699	1092	1376	1390	1631	473	587	653	672	676	681
15	546	182	68	80	142	246	344	590	921	1161	1173	1376	407	505	562	578	582	586
16	692	239	85	101	178	310	435	745	1165	1468	1484	1740	502	622	693	713	718	723
17	906	322	112	132	234	407	570	977	1527	1924	1944	2280	641	795	885	910	917	923
18	798	281	99	117	207	359	503	861	1346	1696	1714	2010	571	708	788	811	817	822
19	858	304	106	125	222	386	540	925	1446	1822	1841	2159	610	756	842	866	872	878
20	907	323	112	132	234	408	571	978	1528	1926	1946	2282	642	796	886	912	918	924

All Territories				
<u>Medical Payments</u>			U-1	U-2
		<u>Limit</u>	<u>Uninsured</u>	<u>nderinsured</u>
\$5,000	30	20/40	4	0
		20/50	5	0
		25/50	6	0
		35/80	7	4
		50/100	8	7
		100/300	9	22
		250/500	10	86
		500/500	12	234

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	1733	424	214	253	448	487	779	1,090	1,869	2,920	3,680	3,719	4,361	1023	1269	1412	1453	1463	1473
2	1733	424	214	253	448	487	779	1,090	1,869	2,920	3,680	3,719	4,361	1023	1269	1412	1453	1463	1473
3	1733	424	214	253	448	487	779	1,090	1,869	2,920	3,680	3,719	4,361	1023	1269	1412	1453	1463	1473
4	1733	424	214	253	448	487	779	1,090	1,869	2,920	3,680	3,719	4,361	1023	1269	1412	1453	1463	1473
5	1733	424	214	253	448	487	779	1,090	1,869	2,920	3,680	3,719	4,361	1023	1269	1412	1453	1463	1473
6	1733	424	214	253	448	487	779	1,090	1,869	2,920	3,680	3,719	4,361	1023	1269	1412	1453	1463	1473
7	1733	424	214	253	448	487	779	1,090	1,869	2,920	3,680	3,719	4,361	1023	1269	1412	1453	1463	1473
8	1733	424	214	253	448	487	779	1,090	1,869	2,920	3,680	3,719	4,361	1023	1269	1412	1453	1463	1473
9	1733	424	214	253	448	487	779	1,090	1,869	2,920	3,680	3,719	4,361	1023	1269	1412	1453	1463	1473
10	1733	424	214	253	448	487	779	1,090	1,869	2,920	3,680	3,719	4,361	1023	1269	1412	1453	1463	1473
11	717	165	89	105	186	202	323	452	774	1,209	1,524	1,540	1,806	459	569	633	652	656	661
12	483	106	60	71	125	136	217	304	522	815	1,027	1,037	1,217	328	407	453	466	469	472
13	762	177	94	111	197	214	342	479	822	1,284	1,618	1,635	1,917	483	599	667	686	691	696
14	711	164	88	104	184	200	320	448	767	1,199	1,510	1,526	1,790	455	564	628	646	651	655
15	597	135	74	87	155	168	269	376	644	1,007	1,268	1,282	1,503	392	486	541	557	561	564
16	760	176	94	111	196	214	342	478	820	1,281	1,614	1,631	1,913	482	598	665	684	689	694
17	998	237	123	145	258	280	448	627	1,076	1,681	2,118	2,141	2,511	614	761	847	872	878	884
18	878	206	109	129	227	247	395	553	948	1,481	1,866	1,886	2,211	548	680	756	778	784	789
19	944	223	117	138	244	266	425	594	1,019	1,592	2,006	2,027	2,377	585	725	807	831	837	842
20	999	237	124	146	259	281	450	629	1,079	1,685	2,123	2,145	2,516	615	763	849	873	879	886

All Territories				
<u>Medical Payments</u>		U-1		U-2
		<u>Limit</u>	<u>Uninsured</u>	<u>Underinsured</u>
5000	30			
10000	32			
		20/40	4	0
		20/50	5	0
		25/50	6	0
		35/80	7	4
		50/100	8	7
		100/300	9	22
		250/500	10	86
		500/500	12	234

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	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per \$1000 over \$90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 18
\$500 Ded	\$ 25
\$1000 Ded	\$ 43
\$2000 Ded	\$ 70
\$3000 Ded	\$ 88
\$4000 Ded	\$101
\$5000 Ded	\$112

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18 to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 2

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per \$1000 over \$90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 18
\$500 Ded	\$ 25
\$1000 Ded	\$ 43
\$2000 Ded	\$ 70
\$3000 Ded	\$ 88
\$4000 Ded	\$101
\$5000 Ded	\$112

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18
to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 3

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per \$1000 over \$90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 18
\$500 Ded	\$ 25
\$1000 Ded	\$ 43
\$2000 Ded	\$ 70
\$3000 Ded	\$ 88
\$4000 Ded	\$101
\$5000 Ded	\$112

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18
to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 4

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per \$1000 over \$90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 18
\$500 Ded	\$ 25
\$1000 Ded	\$ 43
\$2000 Ded	\$ 70
\$3000 Ded	\$ 88
\$4000 Ded	\$101
\$5000 Ded	\$112

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18
to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 5

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per \$1000 over \$90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 18
\$500 Ded	\$ 25
\$1000 Ded	\$ 43
\$2000 Ded	\$ 70
\$3000 Ded	\$ 88
\$4000 Ded	\$101
\$5000 Ded	\$112

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18
to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 6

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per \$1000 over \$90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 18
\$500 Ded	\$ 25
\$1000 Ded	\$ 43
\$2000 Ded	\$ 70
\$3000 Ded	\$ 88
\$4000 Ded	\$101
\$5000 Ded	\$112

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18
to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 7

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per \$1000 over \$90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 18
\$500 Ded	\$ 25
\$1000 Ded	\$ 43
\$2000 Ded	\$ 70
\$3000 Ded	\$ 88
\$4000 Ded	\$101
\$5000 Ded	\$112

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18
to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 8

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per \$1000 over \$90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 18
\$500 Ded	\$ 25
\$1000 Ded	\$ 43
\$2000 Ded	\$ 70
\$3000 Ded	\$ 88
\$4000 Ded	\$101
\$5000 Ded	\$112

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18
to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 9

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per \$1000 over \$90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 18
\$500 Ded	\$ 25
\$1000 Ded	\$ 43
\$2000 Ded	\$ 70
\$3000 Ded	\$ 88
\$4000 Ded	\$101
\$5000 Ded	\$112

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18
to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 10

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	67	63	102	98	348	335	308	265
	2,3		67	63	102	98	336	323	297	255
	4,5		67	63	102	98	328	315	290	249
	6-9		59	55	90	86	274	263	242	208
4,501- 6,000	1	2	74	70	113	109	359	345	317	273
	2,3		74	70	113	109	346	333	306	263
	4,5		74	70	113	109	337	324	298	256
	6-9		64	60	98	94	280	269	247	213
6,001- 8,000	1	3	74	70	113	109	396	381	351	301
	2,3		74	70	113	109	382	367	338	290
	4,5		74	70	113	109	370	356	328	281
	6-9		64	60	98	94	300	288	265	228
8,001-10,000	1	4	96	92	147	143	527	507	466	401
	2,3		96	92	147	143	502	483	444	382
	4,5		96	92	147	143	484	465	428	367
	6-9		80	76	122	118	368	354	326	280
10,001-15,000	1	5	124	120	194	188	733	705	649	557
	2,3		124	120	194	188	694	667	614	527
	4,5		124	120	194	188	664	638	587	504
	6-9		101	97	156	151	477	459	422	363
15,001-20,000	1	6	171	166	268	260	1156	1112	1023	878
	2,3		171	166	268	260	1086	1044	960	825
	4,5		171	166	268	260	1032	992	913	784
	6-9		135	131	210	204	701	674	620	532
20,001-25,000	1	7	184	179	287	279	1433	1378	1268	1089
	2,3		184	179	287	279	1342	1290	1187	1019
	4,5		184	179	287	279	1273	1224	1126	967
	6-9		144	140	225	218	847	814	749	643
25,001-40,000	1	8	205	199	320	311	1623	1561	1436	1233
	2,3		205	199	320	311	1517	1459	1342	1153
	4,5		205	199	320	311	1438	1383	1272	1093
	6-9		159	154	248	241	947	911	838	720
40,001-65,000	1	10	239	232	373	362	2075	1995	1835	1576
	2,3		239	232	373	362	1934	1860	1711	1469
	4,5		239	232	373	362	1830	1760	1619	1390
	6-9		183	178	286	278	1185	1139	1048	900
65,001-90,000	1	11	260	252	405	393	2254	2167	1994	1712
	2,3		260	252	405	393	2101	2020	1858	1596
	4,5		260	252	405	393	1986	1910	1757	1509
	6-9		199	193	310	301	1279	1230	1132	972
Charge per \$1000 over \$90,000	1	12	0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	2,3		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	4,5		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54
	6-9		0.62	0.61	0.97	0.95	12.56	12.08	11.11	9.54

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 18
\$500 Ded	\$ 25
\$1000 Ded	\$ 43
\$2000 Ded	\$ 70
\$3000 Ded	\$ 88
\$4000 Ded	\$101
\$5000 Ded	\$112

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$18
to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 11

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	55	51	83	79	269	259	238	205
	2,3		55	51	83	79	263	253	233	200
	4,5		55	51	83	79	259	249	229	197
	6-9		50	46	76	72	232	223	205	176
4,501- 6,000	1	2	58	54	89	85	275	264	243	209
	2,3		58	54	89	85	268	258	237	204
	4,5		58	54	89	85	263	253	233	200
	6-9		53	49	80	76	235	226	208	179
6,001- 8,000	1	3	58	54	89	85	293	282	259	223
	2,3		58	54	89	85	286	275	253	217
	4,5		58	54	89	85	280	269	247	213
	6-9		53	49	80	76	245	236	217	186
8,001-10,000	1	4	71	67	108	104	358	344	316	272
	2,3		71	67	108	104	345	332	305	262
	4,5		71	67	108	104	337	324	298	256
	6-9		62	58	94	90	279	268	247	212
10,001-15,000	1	5	87	83	134	130	461	443	408	350
	2,3		87	83	134	130	441	424	390	335
	4,5		87	83	134	130	425	409	376	323
	6-9		74	70	113	109	333	320	294	253
15,001-20,000	1	6	114	110	177	172	671	645	593	510
	2,3		114	110	177	172	635	611	562	483
	4,5		114	110	177	172	609	586	539	463
	6-9		94	90	144	140	444	427	393	337
20,001-25,000	1	7	121	117	188	183	809	778	716	615
	2,3		121	117	188	183	763	734	675	580
	4,5		121	117	188	183	729	701	645	554
	6-9		99	95	152	148	517	497	457	393
25,001-40,000	1	8	133	129	207	201	904	869	799	687
	2,3		133	129	207	201	851	818	753	646
	4,5		133	129	207	201	811	780	718	616
	6-9		107	103	166	161	567	545	501	431
40,001-65,000	1	10	151	147	237	230	1127	1084	997	856
	2,3		151	147	237	230	1059	1018	937	804
	4,5		151	147	237	230	1007	968	891	765
	6-9		120	116	187	182	685	659	606	521
65,001-90,000	1	11	164	159	255	248	1217	1170	1076	924
	2,3		164	159	255	248	1141	1097	1009	867
	4,5		164	159	255	248	1084	1042	959	823
	6-9		129	125	201	195	732	704	648	556
Charge per \$1000 over \$90,000	1	12	0.36	0.35	0.56	0.54	6.25	6.01	5.53	4.75
	2,3		0.36	0.35	0.56	0.54	6.25	6.01	5.53	4.75
	4,5		0.36	0.35	0.56	0.54	6.25	6.01	5.53	4.75
	6-9		0.36	0.35	0.56	0.54	6.25	6.01	5.53	4.75

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

For Fire only - Charge 40% of Fire, Theft & 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	\$ 12
\$1000 Ded	\$ 21
\$2000 Ded	\$ 35
\$3000 Ded	\$ 44
\$4000 Ded	\$ 51
\$5000 Ded	\$ 56

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$9
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	56	52	86	82	268	258	237	204
	2,3		56	52	86	82	262	252	232	199
	4,5		56	52	86	82	258	248	228	196
	6-9		51	47	78	74	232	223	205	176
4,501- 6,000	1	2	62	58	94	90	274	263	242	208
	2,3		62	58	94	90	267	257	236	203
	4,5		62	58	94	90	263	253	233	200
	6-9		55	51	84	80	234	225	207	178
6,001- 8,000	1	3	62	58	94	90	292	281	259	222
	2,3		62	58	94	90	285	274	252	216
	4,5		62	58	94	90	279	268	247	212
	6-9		55	51	84	80	244	235	216	186
8,001-10,000	1	4	76	72	116	112	357	343	316	271
	2,3		76	72	116	112	344	331	305	261
	4,5		76	72	116	112	335	322	296	254
	6-9		65	61	100	96	278	267	246	211
10,001-15,000	1	5	94	90	145	141	458	440	405	348
	2,3		94	90	145	141	438	421	387	333
	4,5		94	90	145	141	423	407	374	322
	6-9		79	75	121	117	332	319	293	252
15,001-20,000	1	6	125	121	195	189	667	641	590	506
	2,3		125	121	195	189	631	607	558	480
	4,5		125	121	195	189	605	582	535	460
	6-9		101	97	157	152	442	425	391	336
20,001-25,000	1	7	133	129	207	201	803	772	710	610
	2,3		133	129	207	201	757	728	670	575
	4,5		133	129	207	201	724	696	640	550
	6-9		107	103	166	161	514	494	454	390
25,001-40,000	1	8	145	141	228	221	896	862	793	681
	2,3		145	141	228	221	844	812	747	641
	4,5		145	141	228	221	805	774	712	611
	6-9		117	113	181	176	564	542	499	428
40,001-65,000	1	10	168	163	263	255	1119	1076	990	850
	2,3		168	163	263	255	1049	1009	928	797
	4,5		168	163	263	255	998	960	883	758
	6-9		132	128	206	200	680	654	602	517
65,001-90,000	1	11	181	176	283	275	1206	1160	1067	916
	2,3		181	176	283	275	1132	1088	1001	860
	4,5		181	176	283	275	1075	1034	951	817
	6-9		142	138	221	215	727	699	643	552
Charge per \$1000 over \$90,000	1	12	0.41	0.40	0.64	0.62	6.19	5.95	5.47	4.70
	2,3		0.41	0.40	0.64	0.62	6.19	5.95	5.47	4.70
	4,5		0.41	0.40	0.64	0.62	6.19	5.95	5.47	4.70
	6-9		0.41	0.40	0.64	0.62	6.19	5.95	5.47	4.70

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 9
\$500 Ded	\$ 12
\$1000 Ded	\$ 21
\$2000 Ded	\$ 34
\$3000 Ded	\$ 43
\$4000 Ded	\$ 50
\$5000 Ded	\$ 55

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$9
to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 13

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	56	52	86	82	276	265	244	209
	2,3		56	52	86	82	269	259	238	205
	4,5		56	52	86	82	265	255	235	201
	6-9		51	47	78	74	236	227	209	179
4,501- 6,000	1	2	61	57	93	89	282	271	249	214
	2,3		61	57	93	89	276	265	244	209
	4,5		61	57	93	89	270	260	239	205
	6-9		55	51	83	79	239	230	212	182
6,001- 8,000	1	3	61	57	93	89	303	291	268	230
	2,3		61	57	93	89	294	283	260	224
	4,5		61	57	93	89	288	277	255	219
	6-9		55	51	83	79	250	240	221	190
8,001-10,000	1	4	75	71	115	111	373	359	330	284
	2,3		75	71	115	111	360	346	318	273
	4,5		75	71	115	111	349	336	309	265
	6-9		65	61	99	95	287	276	254	218
10,001-15,000	1	5	94	90	144	140	485	466	429	368
	2,3		94	90	144	140	463	445	409	352
	4,5		94	90	144	140	447	430	396	340
	6-9		78	74	120	116	346	333	306	263
15,001-20,000	1	6	124	120	193	187	714	687	632	543
	2,3		124	120	193	187	676	650	598	514
	4,5		124	120	193	187	647	622	572	491
	6-9		100	96	155	150	467	449	413	355
20,001-25,000	1	7	131	127	205	199	864	831	765	656
	2,3		131	127	205	199	814	783	720	619
	4,5		131	127	205	199	777	747	687	590
	6-9		106	102	164	159	546	525	483	415
25,001-40,000	1	8	144	140	226	219	967	930	856	735
	2,3		144	140	226	219	910	875	805	691
	4,5		144	140	226	219	867	834	767	659
	6-9		115	111	179	174	601	578	532	457
40,001-65,000	1	10	166	161	260	252	1212	1165	1072	920
	2,3		166	161	260	252	1136	1092	1005	863
	4,5		166	161	260	252	1080	1038	955	820
	6-9		131	127	204	198	729	701	645	554
65,001-90,000	1	11	179	174	280	272	1308	1258	1157	994
	2,3		179	174	280	272	1226	1179	1085	931
	4,5		179	174	280	272	1164	1119	1029	884
	6-9		140	136	219	213	781	751	691	593
Charge per \$1000 over \$90,000	1	12	0.40	0.39	0.63	0.61	6.81	6.55	6.03	5.17
	2,3		0.40	0.39	0.63	0.61	6.81	6.55	6.03	5.17
	4,5		0.40	0.39	0.63	0.61	6.81	6.55	6.03	5.17
	6-9		0.40	0.39	0.63	0.61	6.81	6.55	6.03	5.17

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 10
\$500 Ded	\$ 13
\$1000 Ded	\$ 23
\$2000 Ded	\$ 38
\$3000 Ded	\$ 48
\$4000 Ded	\$ 55
\$5000 Ded	\$ 61

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$10
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	58	54	88	84	283	272	250	215
	2,3		58	54	88	84	276	265	244	209
	4,5		58	54	88	84	270	260	239	205
	6-9		53	49	80	76	239	230	212	182
4,501- 6,000	1	2	63	59	96	92	289	278	256	220
	2,3		63	59	96	92	282	271	249	214
	4,5		63	59	96	92	276	265	244	209
	6-9		56	52	85	81	242	233	214	184
6,001- 8,000	1	3	63	59	96	92	311	299	275	236
	2,3		63	59	96	92	303	291	268	230
	4,5		63	59	96	92	295	284	261	224
	6-9		56	52	85	81	255	245	225	194
8,001-10,000	1	4	78	74	120	116	387	372	342	294
	2,3		78	74	120	116	372	358	329	283
	4,5		78	74	120	116	362	348	320	275
	6-9		67	63	103	99	294	283	260	224
10,001-15,000	1	5	98	94	151	147	508	488	449	386
	2,3		98	94	151	147	485	466	429	368
	4,5		98	94	151	147	467	449	413	355
	6-9		81	77	125	121	358	344	316	272
15,001-20,000	1	6	131	127	204	198	755	726	668	574
	2,3		131	127	204	198	713	686	631	542
	4,5		131	127	204	198	682	656	604	518
	6-9		106	102	164	159	489	470	432	371
20,001-25,000	1	7	139	135	217	211	916	881	811	696
	2,3		139	135	217	211	863	830	764	656
	4,5		139	135	217	211	823	791	728	625
	6-9		112	108	173	168	574	552	508	436
25,001-40,000	1	8	153	149	240	233	1028	988	909	781
	2,3		153	149	240	233	966	929	855	734
	4,5		153	149	240	233	919	884	813	698
	6-9		122	118	190	184	632	608	559	480
40,001-65,000	1	10	177	172	277	269	1291	1241	1142	980
	2,3		177	172	277	269	1210	1163	1070	919
	4,5		177	172	277	269	1148	1104	1016	872
	6-9		138	134	216	210	772	742	683	586
65,001-90,000	1	11	192	186	299	290	1396	1342	1235	1060
	2,3		192	186	299	290	1306	1256	1156	992
	4,5		192	186	299	290	1240	1192	1097	942
	6-9		149	145	233	226	827	795	731	628
Charge per \$1000 over \$90,000	1	12	0.44	0.42	0.68	0.66	7.34	7.06	6.49	5.58
	2,3		0.44	0.42	0.68	0.66	7.34	7.06	6.49	5.58
	4,5		0.44	0.42	0.68	0.66	7.34	7.06	6.49	5.58
	6-9		0.44	0.42	0.68	0.66	7.34	7.06	6.49	5.58

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 10
\$500 Ded	\$ 14
\$1000 Ded	\$ 25
\$2000 Ded	\$ 41
\$3000 Ded	\$ 52
\$4000 Ded	\$ 59
\$5000 Ded	\$ 65

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$10
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	56	52	86	82	285	274	252	216
	2,3		56	52	86	82	278	267	246	211
	4,5		56	52	86	82	272	262	241	207
	6-9		51	47	78	74	240	231	213	182
4,501- 6,000	1	2	61	57	93	89	291	280	258	221
	2,3		61	57	93	89	284	273	251	216
	4,5		61	57	93	89	279	268	247	212
	6-9		55	51	83	79	244	235	216	186
6,001- 8,000	1	3	61	57	93	89	314	302	278	239
	2,3		61	57	93	89	305	293	270	231
	4,5		61	57	93	89	298	287	264	227
	6-9		55	51	83	79	256	246	226	194
8,001-10,000	1	4	75	71	115	111	392	377	347	298
	2,3		75	71	115	111	378	363	334	287
	4,5		75	71	115	111	366	352	324	278
	6-9		65	61	99	95	297	286	263	226
10,001-15,000	1	5	94	90	144	140	516	496	456	392
	2,3		94	90	144	140	492	473	435	374
	4,5		94	90	144	140	473	455	419	359
	6-9		78	74	120	116	362	348	320	275
15,001-20,000	1	6	124	120	193	187	770	740	681	585
	2,3		124	120	193	187	727	699	643	552
	4,5		124	120	193	187	695	668	615	528
	6-9		100	96	155	150	496	477	439	377
20,001-25,000	1	7	131	127	205	199	935	899	827	710
	2,3		131	127	205	199	880	846	778	668
	4,5		131	127	205	199	839	807	742	638
	6-9		106	102	164	159	583	561	516	443
25,001-40,000	1	8	144	140	226	219	1049	1009	928	797
	2,3		144	140	226	219	986	948	872	749
	4,5		144	140	226	219	938	902	830	713
	6-9		115	111	179	174	644	619	569	489
40,001-65,000	1	10	166	161	260	252	1319	1268	1167	1002
	2,3		166	161	260	252	1236	1188	1093	939
	4,5		166	161	260	252	1173	1128	1038	891
	6-9		131	127	204	198	786	756	696	597
65,001-90,000	1	11	179	174	280	272	1426	1371	1261	1083
	2,3		179	174	280	272	1334	1283	1180	1014
	4,5		179	174	280	272	1266	1217	1120	961
	6-9		140	136	219	213	842	810	745	640
Charge per \$1000 over \$90,000	1	12	0.40	0.39	0.63	0.61	7.53	7.24	6.66	5.72
	2,3		0.40	0.39	0.63	0.61	7.53	7.24	6.66	5.72
	4,5		0.40	0.39	0.63	0.61	7.53	7.24	6.66	5.72
	6-9		0.40	0.39	0.63	0.61	7.53	7.24	6.66	5.72

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 11
\$500 Ded	\$ 15
\$1000 Ded	\$ 26
\$2000 Ded	\$ 42
\$3000 Ded	\$ 53
\$4000 Ded	\$ 61
\$5000 Ded	\$ 67

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$11
to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 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	56	52	86	82	279	268	247	212
	2,3		56	52	86	82	272	262	241	207
	4,5		56	52	86	82	267	257	236	203
	6-9		51	47	78	74	237	228	210	180
4,501- 6,000	1	2	61	57	93	89	285	274	252	216
	2,3		61	57	93	89	279	268	247	212
	4,5		61	57	93	89	272	262	241	207
	6-9		55	51	83	79	240	231	213	182
6,001- 8,000	1	3	61	57	93	89	307	295	271	233
	2,3		61	57	93	89	298	287	264	227
	4,5		61	57	93	89	291	280	258	221
	6-9		55	51	83	79	252	242	223	191
8,001-10,000	1	4	75	71	115	111	380	365	336	288
	2,3		75	71	115	111	366	352	324	278
	4,5		75	71	115	111	356	342	315	270
	6-9		65	61	99	95	290	279	257	220
10,001-15,000	1	5	94	90	144	140	496	477	439	377
	2,3		94	90	144	140	473	455	419	359
	4,5		94	90	144	140	457	439	404	347
	6-9		78	74	120	116	352	338	311	267
15,001-20,000	1	6	124	120	193	187	733	705	649	557
	2,3		124	120	193	187	694	667	614	527
	4,5		124	120	193	187	664	638	587	504
	6-9		100	96	155	150	477	459	422	363
20,001-25,000	1	7	131	127	205	199	889	855	787	675
	2,3		131	127	205	199	837	805	741	636
	4,5		131	127	205	199	799	768	707	607
	6-9		106	102	164	159	560	538	495	425
25,001-40,000	1	8	144	140	226	219	995	957	880	756
	2,3		144	140	226	219	936	900	828	711
	4,5		144	140	226	219	891	857	788	677
	6-9		115	111	179	174	616	592	545	468
40,001-65,000	1	10	166	161	260	252	1249	1201	1105	949
	2,3		166	161	260	252	1171	1126	1036	890
	4,5		166	161	260	252	1112	1069	983	845
	6-9		131	127	204	198	749	720	662	569
65,001-90,000	1	11	179	174	280	272	1350	1298	1194	1025
	2,3		179	174	280	272	1264	1215	1118	960
	4,5		179	174	280	272	1199	1153	1061	911
	6-9		140	136	219	213	802	771	709	609
Charge per \$1000 over \$90,000	1	12	0.40	0.39	0.63	0.61	7.06	6.79	6.25	5.36
	2,3		0.40	0.39	0.63	0.61	7.06	6.79	6.25	5.36
	4,5		0.40	0.39	0.63	0.61	7.06	6.79	6.25	5.36
	6-9		0.40	0.39	0.63	0.61	7.06	6.79	6.25	5.36

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 10
\$500 Ded	\$ 14
\$1000 Ded	\$ 24
\$2000 Ded	\$ 39
\$3000 Ded	\$ 50
\$4000 Ded	\$ 57
\$5000 Ded	\$ 63

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$10
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	57	53	87	83	293	282	259	223
	2,3		57	53	87	83	286	275	253	217
	4,5		57	53	87	83	281	270	248	213
	6-9		52	48	79	75	244	235	216	186
4,501- 6,000	1	2	62	58	94	90	301	289	266	228
	2,3		62	58	94	90	292	281	259	222
	4,5		62	58	94	90	286	275	253	217
	6-9		55	51	84	80	249	239	220	189
6,001- 8,000	1	3	62	58	94	90	326	313	288	247
	2,3		62	58	94	90	315	303	279	239
	4,5		62	58	94	90	308	296	272	234
	6-9		55	51	84	80	262	252	232	199
8,001-10,000	1	4	76	72	116	112	411	395	363	312
	2,3		76	72	116	112	394	379	349	299
	4,5		76	72	116	112	382	367	338	290
	6-9		65	61	100	96	307	295	271	233
10,001-15,000	1	5	95	91	146	142	545	524	482	414
	2,3		95	91	146	142	519	499	459	394
	4,5		95	91	146	142	499	480	442	379
	6-9		80	76	122	118	378	363	334	287
15,001-20,000	1	6	126	122	196	190	822	790	727	624
	2,3		126	122	196	190	775	745	685	589
	4,5		126	122	196	190	740	712	655	562
	6-9		102	98	158	153	524	504	464	398
20,001-25,000	1	7	134	130	209	203	1003	964	887	762
	2,3		134	130	209	203	942	906	834	716
	4,5		134	130	209	203	898	863	794	682
	6-9		108	104	167	162	619	595	547	470
25,001-40,000	1	8	147	143	231	224	1127	1084	997	856
	2,3		147	143	231	224	1058	1017	936	803
	4,5		147	143	231	224	1006	967	890	764
	6-9		117	113	182	177	685	659	606	521
40,001-65,000	1	10	170	165	266	258	1422	1367	1258	1080
	2,3		170	165	266	258	1330	1279	1177	1010
	4,5		170	165	266	258	1262	1213	1116	958
	6-9		133	129	208	202	840	808	743	638
65,001-90,000	1	11	183	178	286	278	1538	1479	1361	1168
	2,3		183	178	286	278	1438	1383	1272	1093
	4,5		183	178	286	278	1363	1311	1206	1036
	6-9		143	139	224	217	902	867	798	685
Charge per \$1000 over \$90,000	1	12	0.41	0.40	0.65	0.63	8.21	7.89	7.26	6.24
	2,3		0.41	0.40	0.65	0.63	8.21	7.89	7.26	6.24
	4,5		0.41	0.40	0.65	0.63	8.21	7.89	7.26	6.24
	6-9		0.41	0.40	0.65	0.63	8.21	7.89	7.26	6.24

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 12
\$500 Ded	\$ 16
\$1000 Ded	\$ 28
\$2000 Ded	\$ 45
\$3000 Ded	\$ 58
\$4000 Ded	\$ 66
\$5000 Ded	\$ 73

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

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

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 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	58	54	88	84	282	271	249	214
	2,3		58	54	88	84	276	265	244	209
	4,5		58	54	88	84	270	260	239	205
	6-9		52	48	79	75	239	230	212	182
4,501- 6,000	1	2	63	59	96	92	289	278	256	220
	2,3		63	59	96	92	281	270	248	213
	4,5		63	59	96	92	276	265	244	209
	6-9		56	52	85	81	242	233	214	184
6,001- 8,000	1	3	63	59	96	92	311	299	275	236
	2,3		63	59	96	92	302	290	267	229
	4,5		63	59	96	92	295	284	261	224
	6-9		56	52	85	81	254	244	224	193
8,001-10,000	1	4	78	74	119	115	387	372	342	294
	2,3		78	74	119	115	372	358	329	283
	4,5		78	74	119	115	361	347	319	274
	6-9		67	63	102	98	294	283	260	224
10,001-15,000	1	5	97	93	150	146	506	487	448	385
	2,3		97	93	150	146	483	464	427	367
	4,5		97	93	150	146	466	448	412	354
	6-9		81	77	124	120	358	344	316	272
15,001-20,000	1	6	129	125	202	196	753	724	666	572
	2,3		129	125	202	196	711	684	629	540
	4,5		129	125	202	196	680	654	602	517
	6-9		104	100	162	157	488	469	431	371
20,001-25,000	1	7	138	134	215	209	913	878	808	694
	2,3		138	134	215	209	860	827	761	653
	4,5		138	134	215	209	821	789	726	623
	6-9		111	107	172	167	572	550	506	435
25,001-40,000	1	8	152	148	238	231	1024	985	906	778
	2,3		152	148	238	231	962	925	851	731
	4,5		152	148	238	231	916	881	811	696
	6-9		120	116	187	182	630	606	558	479
40,001-65,000	1	10	175	170	274	266	1286	1237	1138	977
	2,3		175	170	274	266	1205	1159	1066	916
	4,5		175	170	274	266	1144	1100	1012	869
	6-9		137	133	214	208	769	739	680	584
65,001-90,000	1	11	190	184	296	287	1390	1337	1230	1056
	2,3		190	184	296	287	1302	1252	1152	989
	4,5		190	184	296	287	1234	1187	1092	938
	6-9		147	143	231	224	824	792	729	626
Charge per \$1000 over \$90,000	1	12	0.43	0.42	0.67	0.65	7.31	7.03	6.47	5.55
	2,3		0.43	0.42	0.67	0.65	7.31	7.03	6.47	5.55
	4,5		0.43	0.42	0.67	0.65	7.31	7.03	6.47	5.55
	6-9		0.43	0.42	0.67	0.65	7.31	7.03	6.47	5.55

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 10
\$500 Ded	\$ 14
\$1000 Ded	\$ 25
\$2000 Ded	\$ 40
\$3000 Ded	\$ 51
\$4000 Ded	\$ 59
\$5000 Ded	\$ 65

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$10
to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 19

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	55	51	84	80	282	271	249	214
	2,3		55	51	84	80	276	265	244	209
	4,5		55	51	84	80	270	260	239	205
	6-9		50	46	76	72	239	230	212	182
4,501- 6,000	1	2	59	55	90	86	288	277	255	219
	2,3		59	55	90	86	281	270	248	213
	4,5		59	55	90	86	276	265	244	209
	6-9		53	49	81	77	242	233	214	184
6,001- 8,000	1	3	59	55	90	86	310	298	274	235
	2,3		59	55	90	86	302	290	267	229
	4,5		59	55	90	86	294	283	260	224
	6-9		53	49	81	77	254	244	224	193
8,001-10,000	1	4	72	68	110	106	386	371	341	293
	2,3		72	68	110	106	371	357	328	282
	4,5		72	68	110	106	361	347	319	274
	6-9		63	59	96	92	293	282	259	223
10,001-15,000	1	5	88	84	136	132	505	486	447	384
	2,3		88	84	136	132	482	463	426	366
	4,5		88	84	136	132	464	446	410	352
	6-9		75	71	115	111	357	343	316	271
15,001-20,000	1	6	117	113	181	176	750	721	663	570
	2,3		117	113	181	176	709	682	627	539
	4,5		117	113	181	176	678	652	600	515
	6-9		95	91	146	142	486	467	430	369
20,001-25,000	1	7	124	120	193	187	911	876	806	692
	2,3		124	120	193	187	857	824	758	651
	4,5		124	120	193	187	817	786	723	621
	6-9		101	97	156	151	571	549	505	434
25,001-40,000	1	8	135	131	211	205	1020	981	903	775
	2,3		135	131	211	205	959	922	848	728
	4,5		135	131	211	205	913	878	808	694
	6-9		109	105	169	164	629	605	557	478
40,001-65,000	1	10	156	151	243	236	1281	1232	1133	973
	2,3		156	151	243	236	1201	1155	1063	912
	4,5		156	151	243	236	1140	1096	1008	866
	6-9		123	119	192	186	766	737	678	582
65,001-90,000	1	11	168	163	262	254	1385	1332	1225	1052
	2,3		168	163	262	254	1297	1247	1147	985
	4,5		168	163	262	254	1230	1183	1088	935
	6-9		132	128	206	200	822	790	727	624
Charge per \$1000 over \$90,000	1	12	0.37	0.36	0.58	0.56	7.28	7.00	6.44	5.53
	2,3		0.37	0.36	0.58	0.56	7.28	7.00	6.44	5.53
	4,5		0.37	0.36	0.58	0.56	7.28	7.00	6.44	5.53
	6-9		0.37	0.36	0.58	0.56	7.28	7.00	6.44	5.53

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded	\$ 10
\$500 Ded	\$ 14
\$1000 Ded	\$ 25
\$2000 Ded	\$ 40
\$3000 Ded	\$ 51
\$4000 Ded	\$ 59
\$5000 Ded	\$ 65

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	89%
\$3,000 Ded - Charge this % of \$500 Ded. Premium	85%
\$4,000 Ded - Charge this % of \$500 Ded. Premium	82%
\$5,000 Ded - Charge this % of \$500 Ded. Premium	80%

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary
and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$10
to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 20

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	55	51	84	80	281	270	248	213
	2,3		55	51	84	80	275	264	243	209
	4,5		55	51	84	80	269	259	238	205
	6-9		51	47	77	73	238	229	211	181
4,501- 6,000	1	2	59	55	90	86	287	276	254	218
	2,3		59	55	90	86	280	269	247	213
	4,5		59	55	90	86	275	264	243	209
	6-9		53	49	81	77	241	232	213	183
6,001- 8,000	1	3	59	55	90	86	309	297	273	235
	2,3		59	55	90	86	301	289	266	228
	4,5		59	55	90	86	293	282	259	223
	6-9		53	49	81	77	254	244	224	193
8,001-10,000	1	4	72	68	111	107	384	369	339	292
	2,3		72	68	111	107	369	355	327	280
	4,5		72	68	111	107	359	345	317	273
	6-9		63	59	96	92	292	281	259	222
10,001-15,000	1	5	90	86	138	134	502	483	444	382
	2,3		90	86	138	134	479	461	424	364
	4,5		90	86	138	134	462	444	408	351
	6-9		76	72	116	112	356	342	315	270
15,001-20,000	1	6	118	114	183	178	746	717	660	566
	2,3		118	114	183	178	704	677	623	535
	4,5		118	114	183	178	674	648	596	512
	6-9		96	92	148	144	484	465	428	367
20,001-25,000	1	7	125	121	195	189	905	870	800	687
	2,3		125	121	195	189	852	819	753	647
	4,5		125	121	195	189	812	781	719	617
	6-9		101	97	157	152	567	545	501	431
25,001-40,000	1	8	137	133	214	208	1014	975	897	770
	2,3		137	133	214	208	953	916	843	724
	4,5		137	133	214	208	907	872	802	689
	6-9		110	106	171	166	625	601	553	475
40,001-65,000	1	10	158	153	246	239	1272	1223	1125	966
	2,3		158	153	246	239	1192	1146	1054	905
	4,5		158	153	246	239	1133	1089	1002	860
	6-9		124	120	194	188	761	732	673	578
65,001-90,000	1	11	169	164	265	257	1375	1322	1216	1044
	2,3		169	164	265	257	1288	1238	1139	978
	4,5		169	164	265	257	1222	1175	1081	928
	6-9		133	129	208	202	815	784	721	619
Charge per \$1000 over \$90,000	1	12	0.38	0.36	0.59	0.57	7.22	6.94	6.38	5.48
	2,3		0.38	0.36	0.59	0.57	7.22	6.94	6.38	5.48
	4,5		0.38	0.36	0.59	0.57	7.22	6.94	6.38	5.48
	6-9		0.38	0.36	0.59	0.57	7.22	6.94	6.38	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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 10

\$500 Ded \$ 14

\$1000 Ded \$ 25

\$2000 Ded \$ 40

\$3000 Ded \$ 51

\$4000 Ded \$ 58

\$5000 Ded \$ 64

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 89%

\$3,000 Ded - Charge this % of \$500 Ded. Premium 85%

\$4,000 Ded - Charge this % of \$500 Ded. Premium 82%

\$5,000 Ded - Charge this % of \$500 Ded. Premium 80%

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

and secondary rating factors, subject to a \$4 minimum. For no deductible, add \$10
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 92% 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	1254	1254	1254	1254	1254	1254	1254	1254	1254	1254	335	385	334	519	388	493	555	547	751	551
Coverage A-2	168	168	168	168	168	168	168	168	168	168	59	65	59	81	65	78	85	84	108	84
Coverage PDL	1321	1321	1321	1321	1321	1321	1321	1321	1321	1321	345	399	344	541	402	513	579	571	787	575
Coverage B	158	158	158	158	158	158	158	158	158	158	42	49	42	65	49	62	70	69	95	69

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	4.6%	5.3%	6.3%	6.4%	7.5%	8.9%
35/80	3.9%	4.5%	5.5%	5.5%	6.4%	7.6%
50/100	3.5%	4.0%	4.9%	4.9%	5.8%	6.8%
100/300	2.8%	3.2%	3.8%	3.9%	4.5%	5.4%
250/500	2.1%	2.5%	3.0%	3.0%	3.5%	4.2%
500/500	1.9%	2.2%	2.6%	2.7%	3.1%	3.7%
500/1000	1.9%	2.2%	2.6%	2.7%	3.1%	3.7%
1000/1000	1.7%	2.0%	2.4%	2.4%	2.8%	3.3%

ALL TERRITORIES		
	U-1	U-2
Limits	Uninsured	Underinsured
20/40	4	0
20/50	5	0
25/50	6	0
35/80	7	4
50/100	8	7
100/300	9	22
250/500	10	86
500/500	12	234

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.
3/1/2019

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile**

Garages Subject to the Massachusetts Compulsory Law

Garage Operations - Other Than Covered Autos

Liability Rates

		Combined Single Limit of Liability (in 000's) - Rate is per \$100 of Payroll						
		50	100	200	250	300	500	1000
All Territories		0.431	0.520	0.617	0.649	0.674	0.743	0.841
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	1.142
\$100,000	1.206
\$200,000	1.432
\$250,000	1.505
\$300,000	1.563
\$500,000	1.723
\$750,000	1.857
\$1,000,000	1.952
\$2,000,000	2.145
\$2,500,000	2.207
\$5,000,000	2.406

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	\$ 155	\$ 236	\$ 190	\$ 287
7,500	188	283	220	332
9,000	210	319	253	378
12,000	263	392	319	479
15,000	312	449	366	552
18,000	339	513	413	622
22,500	421	630	495	747
30,000	529	784	629	942
37,500	615	925	743	1,114
45,000	702	1,055	841	1,261
60,000	865	1,302	1,038	1,558
75,000	1,022	1,533	1,230	1,843
90,000	1,174	1,762	1,408	2,111
120,000	1,449	2,175	1,733	2,601
150,000	1,698	2,544	2,039	3,058
180,000	1,951	2,928	2,347	3,516
225,000	2,349	3,520	2,819	4,225
300,000	2,970	4,460	3,563	5,344
375,000	3,602	5,408	4,321	6,484
450,000	4,218	6,328	5,062	7,597
600,000	5,405	8,107	6,480	9,718
750,000	6,552	9,824	7,854	11,784
900,000	7,664	11,500	9,194	13,793
1,000,000	8,719	13,083	10,460	15,690
Direct Coverage (Excess)			Premium Computation	
Specified Perils (216)			Multiply the coverage 214 premium by 1.35	
Comprehensive (213)			Multiply the coverage 211 premium by 1.35	

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

Optional Deductibles

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

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

For Garagekeepers Experience Rating Plan, refer to CAR.

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COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

Garagekeepers Premiums - Collision

Limit of Maximum Liability	Collision \$300 Deductible		Collision \$500 Deductible		Collision \$1000 Deductible	
	Legal Liability (311)	Direct (Primary) (312)	Legal Liability (311)	Direct (Primary) (312)	Legal Liability (311)	Direct (Primary) (312)
\$ 6,000	70	102	66	96	54	81
7,500	79	121	73	113	64	95
9,000	96	145	90	136	76	113
12,000	117	172	106	162	88	136
15,000	145	217	136	201	113	168
18,000	166	248	154	230	129	190
22,500	196	296	182	272	154	230
30,000	248	372	230	348	190	288
37,500	296	446	272	412	230	345
45,000	338	507	315	469	264	397
60,000	421	630	389	583	326	490
75,000	501	754	463	697	392	586
90,000	579	867	534	800	450	675
120,000	724	1,083	670	1,001	560	843
150,000	862	1,291	796	1,193	671	1,002
180,000	995	1,496	920	1,382	775	1,163
225,000	1,185	1,775	1,096	1,644	918	1,380
300,000	1,510	2,268	1,397	2,099	1,174	1,763
375,000	1,830	2,746	1,693	2,542	1,419	2,135
450,000	2,144	3,218	1,982	2,973	1,666	2,498
600,000	2,775	4,158	2,566	3,846	2,155	3,232
750,000	3,380	5,068	3,131	4,689	2,629	3,939
900,000	3,960	5,938	3,663	5,494	3,077	4,614
1,000,000	4,500	6,748	4,159	6,243	3,496	5,244
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 \$0.43 per \$100
\$ 500 Ded. - Charge \$0.41 per \$100
\$1,000 Ded. - Charge \$0.38 per \$100

(RULE 104) DEALERS COLLISION COVERAGE

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

Commonwealth Automobile Reinsurers

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	\$2.24	\$2.55	\$2.70	\$2.46
500	\$2.10	\$2.35	\$2.53	\$2.29
1,000	\$1.82	\$2.07	\$2.17	\$1.96

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	\$2.64	\$1.01	\$0.40
\$ 500	\$2.30	\$0.90	\$0.33
\$1,000	\$1.78	\$0.73	\$0.27

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 Deductibles		Blanket Coverage Deductibles	
		\$300	\$500	\$300	\$500
\$ 0 - \$ 2,500	less than 500	8.63	7.30	4.30	3.64
	501 - 1,000	14.36	12.21	7.22	6.14
	1,001 - 1,500	19.08	16.26	9.63	8.13
	Over 1,500	23.97	20.40	11.96	10.22
\$ 2,501 - \$ 7,500	less than 500	11.28	9.63	5.81	4.98
	501 - 1,000	18.09	15.35	9.30	7.88
	1,001 - 1,500	25.15	21.41	12.78	10.85
	Over 1,500	31.37	26.72	16.11	13.78
\$ 7,501 - \$15,000	less than 500	16.34	13.83	8.21	7.04
	501 - 1,000	27.07	22.97	13.70	11.63
	1,001 - 1,500	35.99	30.70	18.09	15.35
	Over 1,500	45.09	38.35	22.75	19.32
\$15,001 - \$25,000	less than 500	22.75	19.32	11.28	9.63
	501 - 1,000	37.68	32.04	18.81	16.01
	1,001 - 1,500	50.27	42.73	25.07	21.32
	Over 1,500	62.97	53.58	31.37	26.63
\$25,001 - \$40,000	less than 500	27.53	23.39	13.83	11.78
	501 - 1,000	45.61	38.82	22.97	19.51
	1,001 - 1,500	60.89	51.77	30.62	26.05
	Over 1,500	76.25	64.83	38.35	32.61
\$40,001 - \$65,000	less than 500	31.63	26.86	15.92	13.54
	501 - 1,000	52.42	44.61	26.40	22.42
	1,001 - 1,500	69.98	59.51	35.19	29.94
	Over 1,500	87.60	74.48	44.06	37.47
Over \$65,000	less than 500	33.28	28.28	16.76	14.21
	501 - 1,000	55.16	46.94	27.78	23.58
	1,001 - 1,500	73.63	62.59	37.00	31.49
	Over 1,500	92.17	78.35	46.37	39.45

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
1.28

Collision
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	- \$1.18 per \$100 of insurance
All Others	- \$5.90 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
1 .03

Collision
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:

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

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

a. Liability

Charge \$28.30 for Compulsory Bodily Injury Liability, \$3.54 for Personal Injury Protection, and \$5.90 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:

<u>Other Than Collision</u>	<u>Collision</u>
.64	.39

Commercial Automobile Insurance Manual

INCREASED LIMITS FACTORS

R-162
C.A.R.
3/1/2019

03/01/19

LIMIT PER PERSON

Increased Limit Factor for 45/45 limit is	1.39
Increased Limit Factor for 75/75 limit is	1.68
Increased Limit Factor for 750/750 limit is	2.99
Increased Limit Factor for 550/550 limit is	2.83

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

R-163
C.A.R.
3/1/2019

Taxis

03/01/19

(Limits Expressed in Thousands)

LIMIT PER PERSON										
	2 0	2 5	3 0	3 5	4 0	5 0	1 0 0	1 5 0	2 0 0	2 5 0
L										
I										
M	40	1.00	1.12	1.22	1.29	1.34				
I	45	1.01	1.12	1.22	1.29	1.35				
T	50	1.02	1.12	1.23	1.29	1.35	1.45			
P	60	1.02	1.15	1.23	1.30	1.35	1.45			
E	70	1.03	1.15	1.23	1.30	1.36	1.45			
R	80	1.03	1.16	1.24	1.30	1.36	1.46			
	100	1.04	1.16	1.24	1.31	1.36	1.46	1.84		
A	150	1.05	1.17	1.25	1.32	1.37	1.47	1.85	2.08	
C	200	1.05	1.18	1.26	1.32	1.38	1.48	1.86	2.09	2.25
C	250	1.06	1.18	1.26	1.33	1.38	1.49	1.87	2.09	2.26
I										2.38
D	300	1.06	1.19	1.26	1.33	1.39	1.49	1.87	2.10	2.26
E	350	1.06	1.19	1.27	1.33	1.39	1.49	1.87	2.10	2.26
N	400						1.50	1.88	2.11	2.27
T	500						1.50	1.88	2.11	2.27

Increased Limit Factor for 45/45 limit is 1.40
Increased Limit Factor for 75/75 limit is 1.70

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

R-164
C.A.R.
3/1/2019

Limousines and Car Service

03/01/19

(Limits Expressed in Thousands)

		LIMIT PER PERSON														
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7
		0	5	0	5	0	0	0	5	0	5	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	1.22	1.29	1.34										
	45	1.01	1.12	1.22	1.29	1.35										
	50	1.02	1.12	1.23	1.29	1.35	1.45									
	60	1.02	1.15	1.23	1.30	1.35	1.45									
	70	1.03	1.15	1.23	1.30	1.36	1.45									
	80	1.03	1.16	1.24	1.30	1.36	1.46									
	100	1.04	1.16	1.24	1.31	1.36	1.46	1.84								
	150	1.05	1.17	1.25	1.32	1.37	1.47	1.85	2.08							
	200	1.05	1.18	1.26	1.32	1.38	1.48	1.86	2.09	2.25						
	250	1.06	1.18	1.26	1.33	1.38	1.49	1.87	2.09	2.26	2.38					
	300	1.06	1.19	1.26	1.33	1.39	1.49	1.87	2.10	2.26	2.39	2.48				
	350	1.06	1.19	1.27	1.33	1.39	1.49	1.87	2.10	2.26	2.39	2.48				
	400						1.50	1.88	2.11	2.27	2.39	2.48	2.62			
	500						1.50	1.88	2.11	2.27	2.40	2.49	2.63	2.73		
	600						1.51	1.89	2.12	2.28	2.40	2.49	2.63	2.74	2.81	
	700						1.51	1.89	2.12	2.28	2.41	2.50	2.63	2.74	2.81	2.87
	800						1.52	1.90	2.13	2.29	2.41	2.50	2.64	2.75	2.81	2.87
	900						1.52	1.90	2.13	2.29	2.41	2.50	2.64	2.75	2.81	2.87
	1000						1.52	1.90	2.13	2.29	2.42	2.50	2.64	2.75	2.82	2.87
	1250						1.53	1.91	2.14	2.30	2.42	2.51	2.65	2.75	2.82	2.88
	1500						1.53	1.92	2.14	2.31	2.43	2.51	2.65	2.76	2.82	2.88

Increased Limit Factor for 45/45 limit is 1.40
Increased Limit Factor for 75/75 limit is 1.70
Increased Limit Factor for 750/750 limit is 2.89
Increased Limit Factor for 550/550 limit is 2.77

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

R-165
C.A.R.
3/1/2019

Garages

03/01/19

(Limits Expressed in Thousands)

		LIMIT PER PERSON																									
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	5	0	5	7	0	5	0	0
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L I M I T	40	1.00	1.12	1.21	1.28	1.34																					
	45	1.01	1.12	1.22	1.28	1.34																					
	50	1.02	1.12	1.22	1.29	1.35	1.45																				
	60	1.02	1.14	1.22	1.29	1.35	1.45																				
	70	1.03	1.14	1.23	1.29	1.35	1.45																				
	80	1.03	1.15	1.23	1.30	1.36	1.46																				
	100	1.04	1.15	1.23	1.30	1.36	1.46	1.82																			
	150	1.05	1.16	1.24	1.31	1.37	1.47	1.83	2.06																		
	200	1.05	1.17	1.25	1.32	1.38	1.48	1.84	2.07	2.23																	
	250	1.06	1.17	1.25	1.32	1.38	1.48	1.85	2.07	2.24	2.36																
P E R A C C I D E N T	300	1.06	1.18	1.26	1.33	1.39	1.49	1.85	2.08	2.24	2.37	2.45															
	350	1.06	1.18	1.26	1.33	1.39	1.49	1.85	2.08	2.24	2.37	2.45															
	400						1.50	1.86	2.09	2.25	2.37	2.46	2.58														
	500						1.50	1.86	2.09	2.25	2.38	2.46	2.59	2.69													
	600						1.51	1.87	2.10	2.26	2.38	2.46	2.59	2.69	2.77												
	700						1.51	1.87	2.10	2.26	2.39	2.47	2.59	2.69	2.77	2.83											
	800						1.51	1.88	2.11	2.27	2.39	2.47	2.60	2.70	2.77	2.84	2.89										
	900						1.52	1.88	2.11	2.27	2.39	2.47	2.60	2.70	2.77	2.84	2.89	2.94									
	1000						1.52	1.88	2.11	2.27	2.40	2.48	2.60	2.70	2.78	2.84	2.90	2.95	2.99								
	1250						1.53	1.89	2.12	2.28	2.40	2.48	2.61	2.71	2.78	2.85	2.90	2.95	3.00	3.09							
	1500						1.53	1.90	2.12	2.29	2.40	2.48	2.61	2.71	2.79	2.85	2.91	2.95	3.00	3.09	3.17						
	1750						1.54	1.90	2.13	2.29	2.41	2.49	2.61	2.71	2.79	2.85	2.91	2.96	3.00	3.09	3.17	3.23					
	2000						1.54	1.90	2.13	2.29	2.41	2.49	2.62	2.72	2.79	2.86	2.91	2.96	3.00	3.10	3.17	3.24	3.29				
	2500						1.54	1.91	2.14	2.30	2.42	2.50	2.62	2.72	2.80	2.86	2.92	2.97	3.01	3.10	3.18	3.24	3.30	3.39			
	3000							1.92	2.14	2.31	2.42	2.50	2.63	2.72	2.80	2.86	2.92	2.97	3.01	3.11	3.18	3.24	3.30	3.39	3.47		
	4000							1.92	2.15	2.31	2.43	2.51	2.63	2.73	2.81	2.87	2.93	2.98	3.02	3.11	3.19	3.25	3.30	3.40	3.47	3.59	
	5000							1.93	2.16	2.32	2.43	2.51	2.64	2.73	2.81	2.87	2.93	2.98	3.02	3.12	3.19	3.25	3.31	3.40	3.48	3.60	3.69

Increased Limit Factor for 45/45 limit is 1.40
Increased Limit Factor for 75/75 limit is 1.68
Increased Limit Factor for 750/750 limit is 2.86
Increased Limit Factor for 550/550 limit is 2.73

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

R-166
C.A.R.
3/1/2019

Commercial Motorcycles

03/01/19

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

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

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

<u>Limit</u>	<u>PPT & GAR *</u>	<u>Light / Medium TTT</u>	<u>Heavy Trucks & Truck Tractors</u>	<u>Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos & Car Service</u>	<u>Bus & Van Pool</u>	<u>Motorcycle</u>
\$5,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.240	1.327	1.340	1.407	1.240	1.240	1.180
\$15,000	1.330	1.419	1.454	1.549	1.330	1.320	1.230
\$20,000	1.364	1.456	1.510	1.626	1.364	1.354	1.253
\$25,000	1.390	1.484	1.553	1.686	1.390	1.380	1.270
\$30,000	1.401	1.496	1.575	1.725	1.401	1.391	1.275
\$35,000	1.410	1.506	1.593	1.757	1.410	1.400	1.280
\$40,000	1.415	1.513	1.612	1.792	1.415	1.411	1.285
\$45,000	1.418	1.517	1.620	1.808	1.418	1.416	1.288
\$50,000	1.420	1.520	1.628	1.822	1.420	1.420	1.290
\$75,000	1.437	1.531	1.682	1.910	1.437	1.429	1.299
\$80,000	1.438	1.531	1.684	1.913	1.438	1.429	1.299
\$100,000	1.440	1.533	1.691	1.924	1.440	1.430	1.300
\$150,000	1.446	1.541	1.734	1.984	1.446	1.436	1.312
\$200,000	1.448	1.544	1.751	2.008	1.448	1.438	1.317
\$250,000	1.450	1.547	1.764	2.026	1.450	1.440	1.320
\$300,000	1.450	1.549	1.774	2.039	1.450	1.440	1.323
\$400,000	1.450	1.550	1.783	2.051	1.450	1.440	1.327
\$500,000	1.450	1.552	1.791	2.060	1.450	1.440	1.330
\$550,000	1.450	1.552	1.795	2.067	1.450	1.440	1.332
\$750,000	1.450	1.552	1.802	2.079	1.450	1.440	1.336
\$1,000,000	1.450	1.552	1.809	2.090	1.450	1.440	1.340
\$1,500,000	1.535	1.642	1.914	2.215	1.535	1.525	1.420
\$2,000,000	1.559	1.669	1.944	2.247	1.559	1.548	1.440
\$2,500,000	1.580	1.692	1.971	2.278	1.580	1.570	1.461
\$5,000,000	1.792	1.914	2.230	2.574	1.792	1.781	1.652

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

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

All Vehicle Types Excluding Taxicabs and Motorcycles

03/01/19

R-168
C.A.R.
3/1/2019

(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	5	0	5	0	0	0
L														
I														
M	40	4	6	7	7	8								
I	45	5	6	7	7	8								
T	50	5	6	7	7	8	8							
P	60	5	7	7	7	8	8							
E	70	5	7	7	7	8	8							
R	80	5	7	7	7	8	8							
	100	5	7	7	8	8	8	9						
A	150	5	7	7	8	8	8	9	9					
C	200	5	7	7	8	8	8	9	9	10				
C	250	5	7	7	8	8	8	9	9	10	10			
I														
D	300	5	7	7	8	8	8	9	9	10	10	10		
E	350	5	7	7	8	8	8	9	9	10	10	10		
N	400						8	9	9	10	10	10	11	
T	500						8	9	9	10	10	11	11	12

Increased Limit Rate for 45/45 limit is 8
Increased Limit Rate for 75/75 limit is 9

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

Taxis

03/01/19

(Limits Expressed in Thousands)

LIMIT PER PERSON										
		2 0	2 5	3 0	3 5	4 0	5 0	1 0 0	1 5 0	2 0 0
L										
I										
M	40	46	50	54	56	59				
I	45	47	50	54	56	59				
T	50	47	50	54	56	59	62			
P	60	47	51	54	57	59	63			
E	70	47	51	54	57	59	63			
R	80	47	51	54	57	59	63			
	100	47	51	54	57	59	63	76		
A	150	48	52	55	57	60	63	76	83	
C	200	48	52	55	58	60	64	77	83	87
C	250	48	52	55	58	60	64	77	83	87
I										90
D	300	48	52	55	58	60	64	77	83	87
E	350	48	52	56	58	60	64	77	83	87
N	400						64	77	83	88
T	500						65	77	83	88

Increased Limit Rate for 45/45 limit is 61
Increased Limit Rate for 75/75 limit is 71

R-169
C.A.R.
3/1/2019

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

R-170
C.A.R.
3/1/2019

Commercial Motorcycles

03/01/19

(Limits Expressed in Thousands)

LIMIT PER PERSON																
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8
	0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0
L	40	35	41	42	44	45										
I	45	35	41	42	44	45										
M	50	35	41	42	44	45	50									
I	60	35	41	42	44	45	50									
T	70	35	41	42	44	45	50									
P	80	35	41	42	44	45	50									
E	100	36	41	42	44	47	50	56								
R	150	36	41	42	44	47	50	56	57							
A	200	36	41	42	44	47	50	56	57	59						
C	250	36	41	42	45	47	50	56	57	59	60					
C	300	38	41	42	45	47	50	56	57	59	60	63				
I	350	38	42	44	45	47	50	56	57	59	60	63				
D	400						50	56	57	59	60	63	71			
E	500						50	56	57	59	60	65	71	75		
N	600						50	56	57	59	60	65	71	80	92	
T	700						51	56	57	59	60	65	71	83	92	95
	800						51	56	57	59	60	65	71	86	92	95
	900						51	56	57	59	60	65	71	87	93	95
	1000						51	56	57	59	62	65	71	90	93	95

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)**

All Vehicle Types Excluding Taxicabs and Motorcycles

03/01/19

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C.A.R.
3/1/2019

(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	5	0	5	0	0	0
L														
I														
M	40	0	0	2	4	5								
I	45	0	0	2	4	5								
T	50	0	0	2	4	5	7							
	60	0	1	3	4	5	7							
P	70	0	1	3	4	5	7							
E														
R	80	0	1	3	4	5	7							
	100	0	1	3	4	5	7	21						
A	150	0	1	3	4	5	7	21	47					
C	200	0	2	3	4	5	8	22	48	68				
C	250	0	2	3	4	6	8	22	49	68	84			
I														
D	300	0	2	3	4	6	8	22	50	69	84	119		
E	350	0	2	3	5	6	8	23	50	70	85	121		
N	400						8	23	51	70	85	122	184	
T	500						9	24	51	71	86	125	186	234

Increased Limit Rate for 45/45 limit is

6

Increased Limit Rate for 75/75 limit is

17

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

Taxis

03/01/19

(Limits Expressed in Thousands)

LIMIT PER PERSON										
		2	2	3	3	4	5	1	1	2
		0	5	0	5	0	0	0	5	0
L										
I										
M	40	0	0	2	4	5				
I	45	0	0	2	4	5				
T	50	0	0	2	4	5	7			
	60	0	1	3	4	5	7			
P	70	0	1	3	4	5	7			
E										
R	80	0	1	3	4	5	7			
	100	0	1	3	4	5	7	21		
A	150	0	1	3	4	5	7	21	47	
C	200	0	2	3	4	5	8	22	48	68
C	250	0	2	3	4	6	8	22	49	68
I										84
D	300	0	2	3	4	6	8	22	50	69
E	350	0	2	3	5	6	8	23	50	70
N	400						8	23	51	70
T	500						9	24	51	71

Increased Limit Rate for 45/45 limit is

6

Increased Limit Rate for 75/75 limit is

17

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03/01/19

LIMIT PER PERSON

Increased Limit Rate for 45/45 limit is	38
Increased Limit Rate for 750/750 limit is	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

Day of Month	January Day of Year	Ratio	Day of Month	February Day of Year	Ratio	Day of Month	March Day of Year	Ratio	Day of Month	April Day of Year	Ratio	Day of Month	May Day of Year	Ratio	Day of Month	June 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			

Day of Month	July Day of Year	Ratio	Day of Month	August Day of Year	Ratio	Day of Month	September Day of Year	Ratio	Day of Month	October Day of Year	Ratio	Day of Month	November Day of Year	Ratio	Day of Month	December 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.
3/1/2019

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile**

Commercial Motorcycle Rates

<u>Coverage</u>	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>
A-1	\$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:

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

Motorcycle Age Rate Factors			
<u>Age Group</u>	<u>Motorcycle Age Based on Model Year</u>	<u>Collision Factor</u>	<u>Comprehensive Factor</u>
1	Current MY	1.00	1.00
2	1st Preceding	0.93	0.91
3	2nd Preceding	0.86	0.81
4	3rd Preceding	0.79	0.72
5	4th Preceding	0.72	0.62
6	5th Preceding	0.65	0.53
7	6th Preceding	0.58	0.44
8	All Other	0.51	0.34
The current model year changes October 1, regardless of the actual date the models are introduced.			

<u>Waiver of Deductible Charges</u>	Deductibles			
	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>
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				

<u>Limit Per Person</u>	<u>MedPay Rate</u>
\$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

<u>Limit</u>	<u>U-1 Rate</u>	<u>U-2 Rate</u>
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

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

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

Electric Motorcycles:

For Electric Motorcycles used for commercial purposes, use the commercial motorcycle rates specified for Vehicle Engine Size Group D.

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.

Commercial Automobile Insurance Manual

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

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

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

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

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

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

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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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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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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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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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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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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