

Commercial Automobile Insurance Manual

ZONE RATING TABLES

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

KEY TO ZONE RATING TABLES			
The liability premiums are displayed as follows:			The physical damage factors are displayed as follows:
Bodily Injury (\$20,000/40,000)	\$2,026	1.82	Comprehensive
Property Damage (\$5,000)	920	1.13	Fire, Theft and CAC (incl. MM&V)
		4.00	Collision (All Deductibles)
12345			
Zone Combination Code			

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

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

Medical Payments –

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

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

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

Commercial Automobile Insurance Manual**LONG DISTANCE ZONE DEFINITIONS****REGIONAL ZONES
(Continued)**

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

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COMMONWEALTH AUTOMOBILE REINSURERS

Massachusetts Commercial Automobile

ZONE RATING TABLE **Zone 03 (Boston) Combinations**

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

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01	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
		4.00			3.75			3.38			3.39
	-- 201			-- 213			-- 225			-- 237	
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
		3.32			3.16			3.32			3.55
	-- 202			-- 214			-- 226			-- 240	
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
		3.32			3.90			3.39			3.38
	-- 203			-- 215			-- 227			-- 241	
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
		3.32			3.16			3.16			3.16
	-- 204			-- 216			-- 228			-- 242	
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
		3.71			4.00			3.55			3.69
	-- 205			-- 217			-- 229			-- 243	
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
		3.16			3.55			3.32			3.22
	-- 206			-- 218			-- 230			-- 244	
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	Mideast	753	1.11
		3.16			3.16			3.32			3.28
	-- 207			-- 219			-- 231			-- 245	
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
		3.16			3.37			3.55			3.46
	-- 208			-- 220			-- 232			-- 246	
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
		3.80			3.90			3.17			3.75
	-- 209			-- 221			-- 233			-- 247	
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
		3.16			3.16			3.16			3.32
	-- 210			-- 222			-- 234			-- 248	
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
		3.46			3.16			3.55			3.32
	-- 211			-- 223			-- 235			-- 249	
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			
		3.32			3.37			3.55			
	-- 212			-- 224			-- 236				

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COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

ZONE RATING TABLE
Zone 49 (Other than Boston) Combinations

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

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01	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	Mideast		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 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)	\$300 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)	\$300 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)
\$1000	0.003	0.003	0.029	0.026	0.017	0.013	0.005	0.005	0.047	0.044	0.026	0.019	0.010	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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