

R-87
C.A.R.
3/1/2019

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

A-1
951

A-2
339

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

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

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	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		<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		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 3

A-1
951

A-2
339

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		<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		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

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

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	<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

R-91
C.A.R.
3/1/2019

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

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	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:	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-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

Cost New	Symbol	Age:	<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		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	Age:	<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		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	Age:	<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		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-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:	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-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:	<u>COLLISION \$500 DEDUCTIBLE</u>								
	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:	<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>								
	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:	<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>								
	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	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
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	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
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	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-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:	COLLISION \$500 DEDUCTIBLE								
	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

	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		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

	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		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

A-2
139

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

A-2
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:	<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	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:	<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	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:	<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	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

<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-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
198

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

A-2
248

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

Symbol	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</u>									
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	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</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	Age:	1	2	3	4	5	6	7	8	9
<u>Cost New</u>	<u>Code</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

		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		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

		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		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

		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		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