

Commercial Automobile Insurance Manual

(RULE 26) DRIVE OTHER CAR COVERAGE

Premium Per Coverage	Limits	Named Individual
Bodily Injury Liability	\$20/40	\$68
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.	43

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	40	10
66020	26-100	98	38
66030	101-500	326	120
66040	501-1,000	615	233
66050	over 1,000	955	341

- 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 \$40 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 \$104 for Bodily Injury Liability and \$48 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 \$40 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 \$104 for Bodily Injury Liability and \$48 for Property Damage Liability at basic limits applies.

<u>Hired Automobile</u>	
Bodily Injury—20,000/40,000	Property Damage—5,000
\$0.76	\$0.60

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 \$14.40.

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
\$14.40 rate per \$100 of the liability amount
 $5 \times \$15 \times 30 = \$2,250$ (liability amount)
 $\$2,250 \times \$14.40 \text{ per } \$100 = \324.00

(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:

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

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.

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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--

Medium Trucks (10,001-20,000 lbs. GVW)		Factor Code	ZONE RATED					
			1.10 214--	.75 214--	1.10 215--	1.05 215--	.84 216--	.95 216--
			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--
Trailers	Factor Code	.10 684--	.50 684--	.15 685--	.65 685--	.15 686--	1.00 686--
Service or Utility Trailers (0-2,000 lbs. Load Capacity)	Factor Code	0 694--	.30 694--	0 695--	.50 695--	0 696--	1.00 696--

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

NON-FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

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

Medium Trucks (10,001-20,000 lbs. GVW)		Factor Code	ZONE RATED					
			1.10 211--	.75 211--	1.10 212--	1.05 212--	.84 213--	.95 213--
			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--
Trailers	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

Commercial Automobile Insurance Manual

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

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**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

Contractors (Other Than Dump Trucks)All Automobiles

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	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1321	1493	1531	1540	1551
2	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1321	1493	1531	1540	1551
3	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1321	1493	1531	1540	1551
4	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1321	1493	1531	1540	1551
5	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1321	1493	1531	1540	1551
6	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1321	1493	1531	1540	1551
7	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1321	1493	1531	1540	1551
8	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1321	1493	1531	1540	1551
9	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1321	1493	1531	1540	1551
10	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1321	1493	1531	1540	1551
11	298	18	43	50	91	166	231	398	640	793	800	930	367	495	559	573	577	581
12	367	22	53	61	112	204	284	490	788	977	985	1145	449	605	684	701	705	711
13	355	22	51	59	108	197	274	473	762	944	952	1107	434	585	661	678	682	687
14	419	25	60	70	127	232	323	558	898	1114	1123	1305	511	689	778	798	803	809
15	406	24	58	67	123	225	313	541	870	1079	1088	1264	495	667	754	773	778	784
16	447	27	64	74	136	248	345	595	958	1188	1198	1393	545	735	830	851	856	863
17	498	30	71	82	151	276	384	663	1067	1323	1334	1550	605	816	921	945	950	958
18	542	32	78	90	165	301	419	723	1163	1442	1454	1690	658	887	1002	1028	1034	1042
19	572	34	82	95	174	317	442	762	1227	1521	1534	1782	693	934	1055	1082	1089	1097
20	651	38	93	108	197	361	502	867	1395	1730	1745	2027	788	1062	1200	1231	1238	1247

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	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1419	1604	1645	1654	1667
2	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1419	1604	1645	1654	1667
3	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1419	1604	1645	1654	1667
4	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1419	1604	1645	1654	1667
5	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1419	1604	1645	1654	1667
6	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1419	1604	1645	1654	1667
7	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1419	1604	1645	1654	1667
8	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1419	1604	1645	1654	1667
9	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1419	1604	1645	1654	1667
10	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1419	1604	1645	1654	1667
11	308	19	44	51	93	171	238	410	660	818	825	959	378	510	576	590	594	598
12	367	22	53	61	112	204	284	490	788	977	985	1145	449	605	684	701	705	711
13	355	22	51	59	108	197	274	473	762	944	952	1107	434	585	661	678	682	687
14	419	25	60	70	127	232	323	558	898	1114	1123	1305	511	689	778	798	803	809
15	406	24	58	67	123	225	313	541	870	1079	1088	1264	495	667	754	773	778	784
16	447	27	64	74	136	248	345	595	958	1188	1198	1393	545	735	830	851	856	863
17	498	30	71	82	151	276	384	663	1067	1323	1334	1550	605	816	921	945	950	958
18	569	34	81	94	172	315	439	757	1219	1511	1524	1771	690	930	1051	1078	1084	1092
19	640	38	91	106	193	354	493	851	1370	1699	1714	1992	774	1043	1179	1209	1216	1225
20	727	43	104	121	220	403	561	968	1558	1932	1949	2265	878	1184	1337	1371	1379	1390

All Territories				
<u>Medical Payments</u>		U-1		U-2
		<u>Limit</u>	<u>Uninsured</u>	<u>Underinsure</u>
5000	\$23			
10000	\$25	20/40	5	0
		20/50	6	0
		25/50	7	1
		35/80	8	3
		50/100	9	6
		100/300	10	21
		250/500	11	85
		500/500	15	235

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	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1347	1584	1676	1731	1857
2	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1347	1584	1676	1731	1857
3	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1347	1584	1676	1731	1857
4	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1347	1584	1676	1731	1857
5	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1347	1584	1676	1731	1857
6	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1347	1584	1676	1731	1857
7	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1347	1584	1676	1731	1857
8	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1347	1584	1676	1731	1857
9	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1347	1584	1676	1731	1857
10	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1347	1584	1676	1731	1857
11	298	18	43	50	91	166	231	398	640	793	800	930	367	504	593	628	648	695
12	367	22	53	61	112	204	284	490	788	977	985	1145	449	617	726	768	793	851
13	355	22	51	59	108	197	274	473	762	944	952	1107	434	596	701	742	766	822
14	419	25	60	70	127	232	323	558	898	1114	1123	1305	511	702	826	874	902	968
15	406	24	58	67	123	225	313	541	870	1079	1088	1264	495	680	800	846	874	938
16	447	27	64	74	136	248	345	595	958	1188	1198	1393	545	749	881	932	962	1033
17	498	30	71	82	151	276	384	663	1067	1323	1334	1550	605	831	978	1035	1068	1146
18	542	32	78	90	165	301	419	723	1163	1442	1454	1690	658	904	1063	1125	1162	1247
19	572	34	82	95	174	317	442	762	1227	1521	1534	1782	693	952	1120	1185	1224	1313
20	651	38	93	108	197	361	502	867	1395	1730	1745	2027	788	1083	1273	1347	1392	1493

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	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1447	1702	1801	1860	1995
2	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1447	1702	1801	1860	1995
3	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1447	1702	1801	1860	1995
4	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1447	1702	1801	1860	1995
5	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1447	1702	1801	1860	1995
6	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1447	1702	1801	1860	1995
7	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1447	1702	1801	1860	1995
8	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1447	1702	1801	1860	1995
9	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1447	1702	1801	1860	1995
10	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1447	1702	1801	1860	1995
11	308	19	44	51	93	171	238	410	660	818	825	959	378	519	611	646	668	716
12	367	22	53	61	112	204	284	490	788	977	985	1145	449	617	726	768	793	851
13	355	22	51	59	108	197	274	473	762	944	952	1107	434	596	701	742	766	822
14	419	25	60	70	127	232	323	558	898	1114	1123	1305	511	702	826	874	902	968
15	406	24	58	67	123	225	313	541	870	1079	1088	1264	495	680	800	846	874	938
16	447	27	64	74	136	248	345	595	958	1188	1198	1393	545	749	881	932	962	1033
17	498	30	71	82	151	276	384	663	1067	1323	1334	1550	605	831	978	1035	1068	1146
18	569	34	81	94	172	315	439	757	1219	1511	1524	1771	690	948	1115	1180	1219	1308
19	640	38	91	106	193	354	493	851	1370	1699	1714	1992	774	1063	1251	1324	1367	1467
20	727	43	104	121	220	403	561	968	1558	1932	1949	2265	878	1206	1419	1501	1551	1664

All Territories				
<u>Medical Payments</u>		<u>U-1</u>		
		<u>Limit</u>	<u>Uninsured</u>	<u>U-2</u>
5000	\$23			
10000	\$25			
		20/40	5	0
		20/50	6	0
		25/50	7	1
		35/80	8	3
		50/100	9	6
		100/300	10	21
		250/500	11	85
		500/500	15	235

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
TRUCKS, TRACTORS, & TRAILERS
Liability Rates - Extra Heavy Trucks, Extra-Heavy Truck-Tractors,
Trailers, and Semi-Trailers

FLEET

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1411	1736	1880	1966	2121
2	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1411	1736	1880	1966	2121
3	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1411	1736	1880	1966	2121
4	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1411	1736	1880	1966	2121
5	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1411	1736	1880	1966	2121
6	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1411	1736	1880	1966	2121
7	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1411	1736	1880	1966	2121
8	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1411	1736	1880	1966	2121
9	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1411	1736	1880	1966	2121
10	813	47	116	135	246	450	627	1082	1742	2160	2178	2531	980	1411	1736	1880	1966	2121
11	298	18	43	50	91	166	231	398	640	793	800	930	367	528	650	704	736	794
12	367	22	53	61	112	204	284	490	788	977	985	1145	449	647	795	861	901	972
13	355	22	51	59	108	197	274	473	762	944	952	1107	434	625	769	832	871	939
14	419	25	60	70	127	232	323	558	898	1114	1123	1305	511	736	905	980	1025	1106
15	406	24	58	67	123	225	313	541	870	1079	1088	1264	495	713	877	949	993	1071
16	447	27	64	74	136	248	345	595	958	1188	1198	1393	545	785	965	1045	1093	1179
17	498	30	71	82	151	276	384	663	1067	1323	1334	1550	605	871	1071	1160	1214	1309
18	542	32	78	90	165	301	419	723	1163	1442	1454	1690	658	948	1165	1262	1320	1424
19	572	34	82	95	174	317	442	762	1227	1521	1534	1782	693	998	1227	1329	1390	1500
20	651	38	93	108	197	361	502	867	1395	1730	1745	2027	788	1135	1396	1511	1581	1705

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	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1516	1865	2020	2112	2279
2	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1516	1865	2020	2112	2279
3	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1516	1865	2020	2112	2279
4	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1516	1865	2020	2112	2279
5	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1516	1865	2020	2112	2279
6	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1516	1865	2020	2112	2279
7	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1516	1865	2020	2112	2279
8	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1516	1865	2020	2112	2279
9	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1516	1865	2020	2112	2279
10	873	51	125	145	265	484	674	1163	1872	2321	2341	2720	1053	1516	1865	2020	2112	2279
11	308	19	44	51	93	171	238	410	660	818	825	959	378	544	669	725	758	818
12	367	22	53	61	112	204	284	490	788	977	985	1145	449	647	795	861	901	972
13	355	22	51	59	108	197	274	473	762	944	952	1107	434	625	769	832	871	939
14	419	25	60	70	127	232	323	558	898	1114	1123	1305	511	736	905	980	1025	1106
15	406	24	58	67	123	225	313	541	870	1079	1088	1264	495	713	877	949	993	1071
16	447	27	64	74	136	248	345	595	958	1188	1198	1393	545	785	965	1045	1093	1179
17	498	30	71	82	151	276	384	663	1067	1323	1334	1550	605	871	1071	1160	1214	1309
18	569	34	81	94	172	315	439	757	1219	1511	1524	1771	690	994	1222	1323	1384	1493
19	640	38	91	106	193	354	493	851	1370	1699	1714	1992	774	1115	1371	1485	1553	1675
20	727	43	104	121	220	403	561	968	1558	1932	1949	2265	878	1264	1555	1684	1761	1900

All Territories				
<u>Medical Payments</u>		U-1		U-2
		<u>Limit</u>	<u>Uninsured</u>	<u>Underinsured</u>
5000	\$23			
10000	\$25	20/40	5	0
		20/50	6	0
		25/50	7	1
		35/80	8	3
		50/100	9	6
		100/300	10	21
		250/500	11	85
		500/500	15	235

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	68	63	103	98	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	2,3		68	63	103	98	397	382	355	306	271	241	218	496	478	444	383	339	301	273
	4,5		66	61	101	96	381	366	340	293	260	231	209	476	458	425	366	325	289	261
	6-9		57	52	87	82	312	300	279	240	213	189	171	390	375	349	300	266	236	214
4,501 - 6,000	1	2	75	70	114	109	427	411	382	329	292	259	234	534	514	478	411	365	324	293
	2,3		75	70	114	109	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	4,5		73	68	112	107	393	378	352	302	268	238	215	491	473	440	378	335	298	269
	6-9		63	58	95	90	320	308	286	246	219	194	176	400	385	358	308	274	243	220
6,001 - 8,000	1	3	76	71	116	111	490	471	438	377	334	297	268	613	589	548	471	418	371	335
	2,3		76	71	116	111	469	451	419	361	320	284	257	586	564	524	451	400	355	321
	4,5		75	70	114	109	446	429	399	343	305	270	245	558	536	499	429	381	338	306
	6-9		63	58	96	91	353	339	315	271	241	214	193	441	424	394	339	301	268	241
8,001 - 10,000	1	4	100	95	154	149	669	643	598	514	457	405	367	836	804	748	643	571	506	459
	2,3		100	95	154	149	635	611	568	489	434	385	348	794	764	710	611	543	481	435
	4,5		98	93	151	146	597	574	534	459	408	362	327	746	718	668	574	510	453	409
	6-9		80	75	122	117	444	427	397	342	303	269	243	555	534	496	428	379	336	304
10,001 - 15,000	1	5	141	136	218	212	989	951	884	761	675	599	542	1236	1189	1105	951	844	749	678
	2,3		141	136	218	212	931	895	832	716	635	564	510	1164	1119	1040	895	794	705	638
	4,5		137	132	213	207	866	833	775	666	591	525	475	1083	1041	969	833	739	656	594
	6-9		108	103	166	161	606	583	542	466	414	367	332	758	729	678	583	518	459	415
15,001 - 20,000	1	6	198	192	309	300	1660	1596	1484	1277	1133	1005	910	2075	1995	1855	1596	1416	1256	1138
	2,3		198	192	309	300	1552	1492	1388	1194	1059	940	850	1940	1865	1735	1493	1324	1175	1063
	4,5		194	188	302	293	1432	1377	1281	1102	978	868	785	1790	1721	1601	1378	1223	1085	981
	6-9		147	142	229	222	947	911	847	729	647	574	519	1184	1139	1059	911	809	718	649
20,001 - 25,000	1	7	233	226	364	353	2135	2053	1909	1642	1458	1293	1170	2669	2566	2386	2053	1823	1616	1463
	2,3		233	226	364	353	1993	1916	1782	1533	1360	1207	1092	2491	2395	2228	1916	1700	1509	1365
	4,5		227	220	354	344	1832	1762	1639	1410	1251	1110	1004	2290	2203	2049	1763	1564	1388	1255
	6-9		170	165	266	258	1191	1145	1065	916	813	721	653	1489	1431	1331	1145	1016	901	816
25,001 - 40,000	1	8	261	253	407	395	2471	2376	2210	1901	1687	1497	1354	3089	2970	2763	2376	2109	1871	1693
	2,3		261	253	407	395	2303	2214	2059	1771	1572	1395	1262	2879	2768	2574	2214	1965	1744	1578
	4,5		253	246	397	385	2114	2033	1891	1626	1443	1281	1159	2643	2541	2364	2033	1804	1601	1449
	6-9		190	184	296	287	1361	1309	1217	1047	929	825	746	1701	1636	1521	1309	1161	1031	933
40,001 - 65,000	1	10	307	298	479	465	3189	3066	2851	2453	2177	1932	1748	3986	3833	3564	3066	2721	2415	2185
	2,3		307	298	479	465	2967	2853	2653	2282	2026	1797	1626	3709	3566	3316	2853	2533	2246	2033
	4,5		298	289	466	452	2719	2614	2431	2091	1856	1647	1490	3399	3268	3039	2614	2320	2059	1863
	6-9		220	214	345	335	1726	1660	1544	1328	1179	1046	946	2158	2075	1930	1660	1474	1308	1183
65,001 - 90,000	1	11	334	324	521	506	3468	3335	3102	2668	2368	2101	1901	4335	4169	3878	3335	2960	2626	2376
	2,3		334	324	521	506	3227	3103	2886	2482	2203	1955	1769	4034	3879	3608	3103	2754	2444	2211
	4,5		325	316	508	493	2956	2842	2643	2274	2018	1790	1620	3695	3553	3304	2843	2523	2238	2025
	6-9		240	233	375	364	1869	1797	1671	1438	1276	1132	1024	2336	2246	2089	1798	1595	1415	1280
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	2,3		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	4,5		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	6-9		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37

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	\$ 28
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 68
\$2000 Deductible	\$112
\$3000 Deductible	\$143
\$4000 Deductible	\$167
\$5000 Deductible	\$185

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 \$28
to the \$300 Ded Limited Collision Rate.

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

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
													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	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	2,3		68	63	103	98	397	382	355	306	271	241	218	496	478	444	383	339	301	273
	4,5		66	61	101	96	381	366	340	293	260	231	209	476	458	425	366	325	289	261
	6-9		57	52	87	82	312	300	279	240	213	189	171	390	375	349	300	266	236	214
4,501 - 6,000	1	2	75	70	114	109	427	411	382	329	292	259	234	534	514	478	411	365	324	293
	2,3		75	70	114	109	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	4,5		73	68	112	107	393	378	352	302	268	238	215	491	473	440	378	335	298	269
	6-9		63	58	95	90	320	308	286	246	219	194	176	400	385	358	308	274	243	220
6,001 - 8,000	1	3	76	71	116	111	490	471	438	377	334	297	268	613	589	548	471	418	371	335
	2,3		76	71	116	111	469	451	419	361	320	284	257	586	564	524	451	400	355	321
	4,5		75	70	114	109	446	429	399	343	305	270	245	558	536	499	429	381	338	306
	6-9		63	58	96	91	353	339	315	271	241	214	193	441	424	394	339	301	268	241
8,001 - 10,000	1	4	100	95	154	149	669	643	598	514	457	405	367	836	804	748	643	571	506	459
	2,3		100	95	154	149	635	611	568	489	434	385	348	794	764	710	611	543	481	435
	4,5		98	93	151	146	597	574	534	459	408	362	327	746	718	668	574	510	453	409
	6-9		80	75	122	117	444	427	397	342	303	269	243	555	534	496	428	379	336	304
10,001 - 15,000	1	5	141	136	218	212	989	951	884	761	675	599	542	1236	1189	1105	951	844	749	678
	2,3		141	136	218	212	931	895	832	716	635	564	510	1164	1119	1040	895	794	705	638
	4,5		137	132	213	207	866	833	775	666	591	525	475	1083	1041	969	833	739	656	594
	6-9		108	103	166	161	606	583	542	466	414	367	332	758	729	678	583	518	459	415
15,001 - 20,000	1	6	198	192	309	300	1660	1596	1484	1277	1133	1005	910	2075	1995	1855	1596	1416	1256	1138
	2,3		198	192	309	300	1552	1492	1388	1194	1059	940	850	1940	1865	1735	1493	1324	1175	1063
	4,5		194	188	302	293	1432	1377	1281	1102	978	868	785	1790	1721	1601	1378	1223	1085	981
	6-9		147	142	229	222	947	911	847	729	647	574	519	1184	1139	1059	911	809	718	649
20,001 - 25,000	1	7	233	226	364	353	2135	2053	1909	1642	1458	1293	1170	2669	2566	2386	2053	1823	1616	1463
	2,3		233	226	364	353	1993	1916	1782	1533	1360	1207	1092	2491	2395	2228	1916	1700	1509	1365
	4,5		227	220	354	344	1832	1762	1639	1410	1251	1110	1004	2290	2203	2049	1763	1564	1388	1255
	6-9		170	165	266	258	1191	1145	1065	916	813	721	653	1489	1431	1331	1145	1016	901	816
25,001 - 40,000	1	8	261	253	407	395	2471	2376	2210	1901	1687	1497	1354	3089	2970	2763	2376	2109	1871	1693
	2,3		261	253	407	395	2303	2214	2059	1771	1572	1395	1262	2879	2768	2574	2214	1965	1744	1578
	4,5		253	246	397	385	2114	2033	1891	1626	1443	1281	1159	2643	2541	2364	2033	1804	1601	1449
	6-9		190	184	296	287	1361	1309	1217	1047	929	825	746	1701	1636	1521	1309	1161	1031	933
40,001 - 65,000	1	10	307	298	479	465	3189	3066	2851	2453	2177	1932	1748	3986	3833	3564	3066	2721	2415	2185
	2,3		307	298	479	465	2967	2853	2653	2282	2026	1797	1626	3709	3566	3316	2853	2533	2246	2033
	4,5		298	289	466	452	2719	2614	2431	2091	1856	1647	1490	3399	3268	3039	2614	2320	2059	1863
	6-9		220	214	345	335	1726	1660	1544	1328	1179	1046	946	2158	2075	1930	1660	1474	1308	1183
65,001 - 90,000	1	11	334	324	521	506	3468	3335	3102	2668	2368	2101	1901	4335	4169	3878	3335	2960	2626	2376
	2,3		334	324	521	506	3227	3103	2886	2482	2203	1955	1769	4034	3879	3608	3103	2754	2444	2211
	4,5		325	316	508	493	2956	2842	2643	2274	2018	1790	1620	3695	3553	3304	2843	2523	2238	2025
	6-9		240	233	375	364	1869	1797	1671	1438	1276	1132	1024	2336	2246	2089	1798	1595	1415	1280
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	2,3		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	4,5		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	6-9		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37

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	\$ 28
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 68
\$2000 Deductible	\$112
\$3000 Deductible	\$143
\$4000 Deductible	\$167
\$5000 Deductible	\$185

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 \$28
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	68	63	103	98	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	2,3		68	63	103	98	397	382	355	306	271	241	218	496	478	444	383	339	301	273
	4,5		66	61	101	96	381	366	340	293	260	231	209	476	458	425	366	325	289	261
	6-9		57	52	87	82	312	300	279	240	213	189	171	390	375	349	300	266	236	214
4,501 - 6,000	1	2	75	70	114	109	427	411	382	329	292	259	234	534	514	478	411	365	324	293
	2,3		75	70	114	109	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	4,5		73	68	112	107	393	378	352	302	268	238	215	491	473	440	378	335	298	269
	6-9		63	58	95	90	320	308	286	246	219	194	176	400	385	358	308	274	243	220
6,001 - 8,000	1	3	76	71	116	111	490	471	438	377	334	297	268	613	589	548	471	418	371	335
	2,3		76	71	116	111	469	451	419	361	320	284	257	586	564	524	451	400	355	321
	4,5		75	70	114	109	446	429	399	343	305	270	245	558	536	499	429	381	338	306
	6-9		63	58	96	91	353	339	315	271	241	214	193	441	424	394	339	301	268	241
8,001 - 10,000	1	4	100	95	154	149	669	643	598	514	457	405	367	836	804	748	643	571	506	459
	2,3		100	95	154	149	635	611	568	489	434	385	348	794	764	710	611	543	481	435
	4,5		98	93	151	146	597	574	534	459	408	362	327	746	718	668	574	510	453	409
	6-9		80	75	122	117	444	427	397	342	303	269	243	555	534	496	428	379	336	304
10,001 - 15,000	1	5	141	136	218	212	989	951	884	761	675	599	542	1236	1189	1105	951	844	749	678
	2,3		141	136	218	212	931	895	832	716	635	564	510	1164	1119	1040	895	794	705	638
	4,5		137	132	213	207	866	833	775	666	591	525	475	1083	1041	969	833	739	656	594
	6-9		108	103	166	161	606	583	542	466	414	367	332	758	729	678	583	518	459	415
15,001 - 20,000	1	6	198	192	309	300	1660	1596	1484	1277	1133	1005	910	2075	1995	1855	1596	1416	1256	1138
	2,3		198	192	309	300	1552	1492	1388	1194	1059	940	850	1940	1865	1735	1493	1324	1175	1063
	4,5		194	188	302	293	1432	1377	1281	1102	978	868	785	1790	1721	1601	1378	1223	1085	981
	6-9		147	142	229	222	947	911	847	729	647	574	519	1184	1139	1059	911	809	718	649
20,001 - 25,000	1	7	233	226	364	353	2135	2053	1909	1642	1458	1293	1170	2669	2566	2386	2053	1823	1616	1463
	2,3		233	226	364	353	1993	1916	1782	1533	1360	1207	1092	2491	2395	2228	1916	1700	1509	1365
	4,5		227	220	354	344	1832	1762	1639	1410	1251	1110	1004	2290	2203	2049	1763	1564	1388	1255
	6-9		170	165	266	258	1191	1145	1065	916	813	721	653	1489	1431	1331	1145	1016	901	816
25,001 - 40,000	1	8	261	253	407	395	2471	2376	2210	1901	1687	1497	1354	3089	2970	2763	2376	2109	1871	1693
	2,3		261	253	407	395	2303	2214	2059	1771	1572	1395	1262	2879	2768	2574	2214	1965	1744	1578
	4,5		253	246	397	385	2114	2033	1891	1626	1443	1281	1159	2643	2541	2364	2033	1804	1601	1449
	6-9		190	184	296	287	1361	1309	1217	1047	929	825	746	1701	1636	1521	1309	1161	1031	933
40,001 - 65,000	1	10	307	298	479	465	3189	3066	2851	2453	2177	1932	1748	3986	3833	3564	3066	2721	2415	2185
	2,3		307	298	479	465	2967	2853	2653	2282	2026	1797	1626	3709	3566	3316	2853	2533	2246	2033
	4,5		298	289	466	452	2719	2614	2431	2091	1856	1647	1490	3399	3268	3039	2614	2320	2059	1863
	6-9		220	214	345	335	1726	1660	1544	1328	1179	1046	946	2158	2075	1930	1660	1474	1308	1183
65,001 - 90,000	1	11	334	324	521	506	3468	3335	3102	2668	2368	2101	1901	4335	4169	3878	3335	2960	2626	2376
	2,3		334	324	521	506	3227	3103	2886	2482	2203	1955	1769	4034	3879	3608	3103	2754	2444	2211
	4,5		325	316	508	493	2956	2842	2643	2274	2018	1790	1620	3695	3553	3304	2843	2523	2238	2025
	6-9		240	233	375	364	1869	1797	1671	1438	1276	1132	1024	2336	2246	2089	1798	1595	1415	1280
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	2,3		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	4,5		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	6-9		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37

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	\$ 28
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 68
\$2000 Deductible	\$112
\$3000 Deductible	\$143
\$4000 Deductible	\$167
\$5000 Deductible	\$185

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 \$28
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	68	63	103	98	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	2,3		68	63	103	98	397	382	355	306	271	241	218	496	478	444	383	339	301	273
	4,5		66	61	101	96	381	366	340	293	260	231	209	476	458	425	366	325	289	261
	6-9		57	52	87	82	312	300	279	240	213	189	171	390	375	349	300	266	236	214
4,501 - 6,000	1	2	75	70	114	109	427	411	382	329	292	259	234	534	514	478	411	365	324	293
	2,3		75	70	114	109	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	4,5		73	68	112	107	393	378	352	302	268	238	215	491	473	440	378	335	298	269
	6-9		63	58	95	90	320	308	286	246	219	194	176	400	385	358	308	274	243	220
6,001 - 8,000	1	3	76	71	116	111	490	471	438	377	334	297	268	613	589	548	471	418	371	335
	2,3		76	71	116	111	469	451	419	361	320	284	257	586	564	524	451	400	355	321
	4,5		75	70	114	109	446	429	399	343	305	270	245	558	536	499	429	381	338	306
	6-9		63	58	96	91	353	339	315	271	241	214	193	441	424	394	339	301	268	241
8,001 - 10,000	1	4	100	95	154	149	669	643	598	514	457	405	367	836	804	748	643	571	506	459
	2,3		100	95	154	149	635	611	568	489	434	385	348	794	764	710	611	543	481	435
	4,5		98	93	151	146	597	574	534	459	408	362	327	746	718	668	574	510	453	409
	6-9		80	75	122	117	444	427	397	342	303	269	243	555	534	496	428	379	336	304
10,001 - 15,000	1	5	141	136	218	212	989	951	884	761	675	599	542	1236	1189	1105	951	844	749	678
	2,3		141	136	218	212	931	895	832	716	635	564	510	1164	1119	1040	895	794	705	638
	4,5		137	132	213	207	866	833	775	666	591	525	475	1083	1041	969	833	739	656	594
	6-9		108	103	166	161	606	583	542	466	414	367	332	758	729	678	583	518	459	415
15,001 - 20,000	1	6	198	192	309	300	1660	1596	1484	1277	1133	1005	910	2075	1995	1855	1596	1416	1256	1138
	2,3		198	192	309	300	1552	1492	1388	1194	1059	940	850	1940	1865	1735	1493	1324	1175	1063
	4,5		194	188	302	293	1432	1377	1281	1102	978	868	785	1790	1721	1601	1378	1223	1085	981
	6-9		147	142	229	222	947	911	847	729	647	574	519	1184	1139	1059	911	809	718	649
20,001 - 25,000	1	7	233	226	364	353	2135	2053	1909	1642	1458	1293	1170	2669	2566	2386	2053	1823	1616	1463
	2,3		233	226	364	353	1993	1916	1782	1533	1360	1207	1092	2491	2395	2228	1916	1700	1509	1365
	4,5		227	220	354	344	1832	1762	1639	1410	1251	1110	1004	2290	2203	2049	1763	1564	1388	1255
	6-9		170	165	266	258	1191	1145	1065	916	813	721	653	1489	1431	1331	1145	1016	901	816
25,001 - 40,000	1	8	261	253	407	395	2471	2376	2210	1901	1687	1497	1354	3089	2970	2763	2376	2109	1871	1693
	2,3		261	253	407	395	2303	2214	2059	1771	1572	1395	1262	2879	2768	2574	2214	1965	1744	1578
	4,5		253	246	397	385	2114	2033	1891	1626	1443	1281	1159	2643	2541	2364	2033	1804	1601	1449
	6-9		190	184	296	287	1361	1309	1217	1047	929	825	746	1701	1636	1521	1309	1161	1031	933
40,001 - 65,000	1	10	307	298	479	465	3189	3066	2851	2453	2177	1932	1748	3986	3833	3564	3066	2721	2415	2185
	2,3		307	298	479	465	2967	2853	2653	2282	2026	1797	1626	3709	3566	3316	2853	2533	2246	2033
	4,5		298	289	466	452	2719	2614	2431	2091	1856	1647	1490	3399	3268	3039	2614	2320	2059	1863
	6-9		220	214	345	335	1726	1660	1544	1328	1179	1046	946	2158	2075	1930	1660	1474	1308	1183
65,001 - 90,000	1	11	334	324	521	506	3468	3335	3102	2668	2368	2101	1901	4335	4169	3878	3335	2960	2626	2376
	2,3		334	324	521	506	3227	3103	2886	2482	2203	1955	1769	4034	3879	3608	3103	2754	2444	2211
	4,5		325	316	508	493	2956	2842	2643	2274	2018	1790	1620	3695	3553	3304	2843	2523	2238	2025
	6-9		240	233	375	364	1869	1797	1671	1438	1276	1132	1024	2336	2246	2089	1798	1595	1415	1280
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	2,3		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	4,5		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	6-9		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37

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	\$ 28
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 68
\$2000 Deductible	\$112
\$3000 Deductible	\$143
\$4000 Deductible	\$167
\$5000 Deductible	\$185

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 \$28
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													
															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	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	2,3		68	63	103	98	397	382	355	306	271	241	218	496	478	444	383	339	301	273
	4,5		66	61	101	96	381	366	340	293	260	231	209	476	458	425	366	325	289	261
	6-9		57	52	87	82	312	300	279	240	213	189	171	390	375	349	300	266	236	214
4,501 - 6,000	1	2	75	70	114	109	427	411	382	329	292	259	234	534	514	478	411	365	324	293
	2,3		75	70	114	109	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	4,5		73	68	112	107	393	378	352	302	268	238	215	491	473	440	378	335	298	269
	6-9		63	58	95	90	320	308	286	246	219	194	176	400	385	358	308	274	243	220
6,001 - 8,000	1	3	76	71	116	111	490	471	438	377	334	297	268	613	589	548	471	418	371	335
	2,3		76	71	116	111	469	451	419	361	320	284	257	586	564	524	451	400	355	321
	4,5		75	70	114	109	446	429	399	343	305	270	245	558	536	499	429	381	338	306
	6-9		63	58	96	91	353	339	315	271	241	214	193	441	424	394	339	301	268	241
8,001 - 10,000	1	4	100	95	154	149	669	643	598	514	457	405	367	836	804	748	643	571	506	459
	2,3		100	95	154	149	635	611	568	489	434	385	348	794	764	710	611	543	481	435
	4,5		98	93	151	146	597	574	534	459	408	362	327	746	718	668	574	510	453	409
	6-9		80	75	122	117	444	427	397	342	303	269	243	555	534	496	428	379	336	304
10,001 - 15,000	1	5	141	136	218	212	989	951	884	761	675	599	542	1236	1189	1105	951	844	749	678
	2,3		141	136	218	212	931	895	832	716	635	564	510	1164	1119	1040	895	794	705	638
	4,5		137	132	213	207	866	833	775	666	591	525	475	1083	1041	969	833	739	656	594
	6-9		108	103	166	161	606	583	542	466	414	367	332	758	729	678	583	518	459	415
15,001 - 20,000	1	6	198	192	309	300	1660	1596	1484	1277	1133	1005	910	2075	1995	1855	1596	1416	1256	1138
	2,3		198	192	309	300	1552	1492	1388	1194	1059	940	850	1940	1865	1735	1493	1324	1175	1063
	4,5		194	188	302	293	1432	1377	1281	1102	978	868	785	1790	1721	1601	1378	1223	1085	981
	6-9		147	142	229	222	947	911	847	729	647	574	519	1184	1139	1059	911	809	718	649
20,001 - 25,000	1	7	233	226	364	353	2135	2053	1909	1642	1458	1293	1170	2669	2566	2386	2053	1823	1616	1463
	2,3		233	226	364	353	1993	1916	1782	1533	1360	1207	1092	2491	2395	2228	1916	1700	1509	1365
	4,5		227	220	354	344	1832	1762	1639	1410	1251	1110	1004	2290	2203	2049	1763	1564	1388	1255
	6-9		170	165	266	258	1191	1145	1065	916	813	721	653	1489	1431	1331	1145	1016	901	816
25,001 - 40,000	1	8	261	253	407	395	2471	2376	2210	1901	1687	1497	1354	3089	2970	2763	2376	2109	1871	1693
	2,3		261	253	407	395	2303	2214	2059	1771	1572	1395	1262	2879	2768	2574	2214	1965	1744	1578
	4,5		253	246	397	385	2114	2033	1891	1626	1443	1281	1159	2643	2541	2364	2033	1804	1601	1449
	6-9		190	184	296	287	1361	1309	1217	1047	929	825	746	1701	1636	1521	1309	1161	1031	933
40,001 - 65,000	1	10	307	298	479	465	3189	3066	2851	2453	2177	1932	1748	3986	3833	3564	3066	2721	2415	2185
	2,3		307	298	479	465	2967	2853	2653	2282	2026	1797	1626	3709	3566	3316	2853	2533	2246	2033
	4,5		298	289	466	452	2719	2614	2431	2091	1856	1647	1490	3399	3268	3039	2614	2320	2059	1863
	6-9		220	214	345	335	1726	1660	1544	1328	1179	1046	946	2158	2075	1930	1660	1474	1308	1183
65,001 - 90,000	1	11	334	324	521	506	3468	3335	3102	2668	2368	2101	1901	4335	4169	3878	3335	2960	2626	2376
	2,3		334	324	521	506	3227	3103	2886	2482	2203	1955	1769	4034	3879	3608	3103	2754	2444	2211
	4,5		325	316	508	493	2956	2842	2643	2274	2018	1790	1620	3695	3553	3304	2843	2523	2238	2025
	6-9		240	233	375	364	1869	1797	1671	1438	1276	1132	1024	2336	2246	2089	1798	1595	1415	1280
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	2,3		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	4,5		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	6-9		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37

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	\$ 28
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 68
\$2000 Deductible	\$112
\$3000 Deductible	\$143
\$4000 Deductible	\$167
\$5000 Deductible	\$185

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 \$28
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	68	63	103	98	412	396	368	317	281	249	226	515	495	460	396	351	311	283	
	2,3		68	63	103	98	397	382	355	306	271	241	218	496	478	444	383	339	301	273	
	4,5		66	61	101	96	381	366	340	293	260	231	209	476	458	425	366	325	289	261	
	6-9		57	52	87	82	312	300	279	240	213	189	171	390	375	349	300	266	236	214	
4,501 - 6,000	1	2	75	70	114	109	427	411	382	329	292	259	234	534	514	478	411	365	324	293	
	2,3		75	70	114	109	412	396	368	317	281	249	226	515	495	460	396	351	311	283	
	4,5		73	68	112	107	393	378	352	302	268	238	215	491	473	440	378	335	298	269	
	6-9		63	58	95	90	320	308	286	246	219	194	176	400	385	358	308	274	243	220	
6,001 - 8,000	1	3	76	71	116	111	490	471	438	377	334	297	268	613	589	548	471	418	371	335	
	2,3		76	71	116	111	469	451	419	361	320	284	257	586	564	524	451	400	355	321	
	4,5		75	70	114	109	446	429	399	343	305	270	245	558	536	499	429	381	338	306	
	6-9		63	58	96	91	353	339	315	271	241	214	193	441	424	394	339	301	268	241	
8,001 - 10,000	1	4	100	95	154	149	669	643	598	514	457	405	367	836	804	748	643	571	506	459	
	2,3		100	95	154	149	635	611	568	489	434	385	348	794	764	710	611	543	481	435	
	4,5		98	93	151	146	597	574	534	459	408	362	327	746	718	668	574	510	453	409	
	6-9		80	75	122	117	444	427	397	342	303	269	243	555	534	496	428	379	336	304	
10,001 - 15,000	1	5	141	136	218	212	989	951	884	761	675	599	542	1236	1189	1105	951	844	749	678	
	2,3		141	136	218	212	931	895	832	716	635	564	510	1164	1119	1040	895	794	705	638	
	4,5		137	132	213	207	866	833	775	666	591	525	475	1083	1041	969	833	739	656	594	
	6-9		108	103	166	161	606	583	542	466	414	367	332	758	729	678	583	518	459	415	
15,001 - 20,000	1	6	198	192	309	300	1660	1596	1484	1277	1133	1005	910	2075	1995	1855	1596	1416	1256	1138	
	2,3		198	192	309	300	1552	1492	1388	1194	1059	940	850	1940	1865	1735	1493	1324	1175	1063	
	4,5		194	188	302	293	1432	1377	1281	1102	978	868	785	1790	1721	1601	1378	1223	1085	981	
	6-9		147	142	229	222	947	911	847	729	647	574	519	1184	1139	1059	911	809	718	649	
20,001 - 25,000	1	7	233	226	364	353	2135	2053	1909	1642	1458	1293	1170	2669	2566	2386	2053	1823	1616	1463	
	2,3		233	226	364	353	1993	1916	1782	1533	1360	1207	1092	2491	2395	2228	1916	1700	1509	1365	
	4,5		227	220	354	344	1832	1762	1639	1410	1251	1110	1004	2290	2203	2049	1763	1564	1388	1255	
	6-9		170	165	266	258	1191	1145	1065	916	813	721	653	1489	1431	1331	1145	1016	901	816	
25,001 - 40,000	1	8	261	253	407	395	2471	2376	2210	1901	1687	1497	1354	3089	2970	2763	2376	2109	1871	1693	
	2,3		261	253	407	395	2303	2214	2059	1771	1572	1395	1262	2879	2768	2574	2214	1965	1744	1578	
	4,5		253	246	397	385	2114	2033	1891	1626	1443	1281	1159	2643	2541	2364	2033	1804	1601	1449	
	6-9		190	184	296	287	1361	1309	1217	1047	929	825	746	1701	1636	1521	1309	1161	1031	933	
40,001 - 65,000	1	10	307	298	479	465	3189	3066	2851	2453	2177	1932	1748	3986	3833	3564	3066	2721	2415	2185	
	2,3		307	298	479	465	2967	2853	2653	2282	2026	1797	1626	3709	3566	3316	2853	2533	2246	2033	
	4,5		298	289	466	452	2719	2614	2431	2091	1856	1647	1490	3399	3268	3039	2614	2320	2059	1863	
	6-9		220	214	345	335	1726	1660	1544	1328	1179	1046	946	2158	2075	1930	1660	1474	1308	1183	
65,001 - 90,000	1	11	334	324	521	506	3468	3335	3102	2668	2368	2101	1901	4335	4169	3878	3335	2960	2626	2376	
	2,3		334	324	521	506	3227	3103	2886	2482	2203	1955	1769	4034	3879	3608	3103	2754	2444	2211	
	4,5		325	316	508	493	2956	2842	2643	2274	2018	1790	1620	3695	3553	3304	2843	2523	2238	2025	
	6-9		240	233	375	364	1869	1797	1671	1438	1276	1132	1024	2336	2246	2089	1798	1595	1415	1280	
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37	
	2,3		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37	
	4,5		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37	
	6-9		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37	

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	\$ 28
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 68
\$2000 Deductible	\$112
\$3000 Deductible	\$143
\$4000 Deductible	\$167
\$5000 Deductible	\$185

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 \$28
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													
															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	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	2,3		68	63	103	98	397	382	355	306	271	241	218	496	478	444	383	339	301	273
	4,5		66	61	101	96	381	366	340	293	260	231	209	476	458	425	366	325	289	261
	6-9		57	52	87	82	312	300	279	240	213	189	171	390	375	349	300	266	236	214
4,501 - 6,000	1	2	75	70	114	109	427	411	382	329	292	259	234	534	514	478	411	365	324	293
	2,3		75	70	114	109	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	4,5		73	68	112	107	393	378	352	302	268	238	215	491	473	440	378	335	298	269
	6-9		63	58	95	90	320	308	286	246	219	194	176	400	385	358	308	274	243	220
6,001 - 8,000	1	3	76	71	116	111	490	471	438	377	334	297	268	613	589	548	471	418	371	335
	2,3		76	71	116	111	469	451	419	361	320	284	257	586	564	524	451	400	355	321
	4,5		75	70	114	109	446	429	399	343	305	270	245	558	536	499	429	381	338	306
	6-9		63	58	96	91	353	339	315	271	241	214	193	441	424	394	339	301	268	241
8,001 - 10,000	1	4	100	95	154	149	669	643	598	514	457	405	367	836	804	748	643	571	506	459
	2,3		100	95	154	149	635	611	568	489	434	385	348	794	764	710	611	543	481	435
	4,5		98	93	151	146	597	574	534	459	408	362	327	746	718	668	574	510	453	409
	6-9		80	75	122	117	444	427	397	342	303	269	243	555	534	496	428	379	336	304
10,001 - 15,000	1	5	141	136	218	212	989	951	884	761	675	599	542	1236	1189	1105	951	844	749	678
	2,3		141	136	218	212	931	895	832	716	635	564	510	1164	1119	1040	895	794	705	638
	4,5		137	132	213	207	866	833	775	666	591	525	475	1083	1041	969	833	739	656	594
	6-9		108	103	166	161	606	583	542	466	414	367	332	758	729	678	583	518	459	415
15,001 - 20,000	1	6	198	192	309	300	1660	1596	1484	1277	1133	1005	910	2075	1995	1855	1596	1416	1256	1138
	2,3		198	192	309	300	1552	1492	1388	1194	1059	940	850	1940	1865	1735	1493	1324	1175	1063
	4,5		194	188	302	293	1432	1377	1281	1102	978	868	785	1790	1721	1601	1378	1223	1085	981
	6-9		147	142	229	222	947	911	847	729	647	574	519	1184	1139	1059	911	809	718	649
20,001 - 25,000	1	7	233	226	364	353	2135	2053	1909	1642	1458	1293	1170	2669	2566	2386	2053	1823	1616	1463
	2,3		233	226	364	353	1993	1916	1782	1533	1360	1207	1092	2491	2395	2228	1916	1700	1509	1365
	4,5		227	220	354	344	1832	1762	1639	1410	1251	1110	1004	2290	2203	2049	1763	1564	1388	1255
	6-9		170	165	266	258	1191	1145	1065	916	813	721	653	1489	1431	1331	1145	1016	901	816
25,001 - 40,000	1	8	261	253	407	395	2471	2376	2210	1901	1687	1497	1354	3089	2970	2763	2376	2109	1871	1693
	2,3		261	253	407	395	2303	2214	2059	1771	1572	1395	1262	2879	2768	2574	2214	1965	1744	1578
	4,5		253	246	397	385	2114	2033	1891	1626	1443	1281	1159	2643	2541	2364	2033	1804	1601	1449
	6-9		190	184	296	287	1361	1309	1217	1047	929	825	746	1701	1636	1521	1309	1161	1031	933
40,001 - 65,000	1	10	307	298	479	465	3189	3066	2851	2453	2177	1932	1748	3986	3833	3564	3066	2721	2415	2185
	2,3		307	298	479	465	2967	2853	2653	2282	2026	1797	1626	3709	3566	3316	2853	2533	2246	2033
	4,5		298	289	466	452	2719	2614	2431	2091	1856	1647	1490	3399	3268	3039	2614	2320	2059	1863
	6-9		220	214	345	335	1726	1660	1544	1328	1179	1046	946	2158	2075	1930	1660	1474	1308	1183
65,001 - 90,000	1	11	334	324	521	506	3468	3335	3102	2668	2368	2101	1901	4335	4169	3878	3335	2960	2626	2376
	2,3		334	324	521	506	3227	3103	2886	2482	2203	1955	1769	4034	3879	3608	3103	2754	2444	2211
	4,5		325	316	508	493	2956	2842	2643	2274	2018	1790	1620	3695	3553	3304	2843	2523	2238	2025
	6-9		240	233	375	364	1869	1797	1671	1438	1276	1132	1024	2336	2246	2089	1798	1595	1415	1280
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	2,3		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	4,5		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	6-9		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37

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	\$ 28
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 68
\$2000 Deductible	\$112
\$3000 Deductible	\$143
\$4000 Deductible	\$167
\$5000 Deductible	\$185

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 \$28
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													
															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	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	2,3		68	63	103	98	397	382	355	306	271	241	218	496	478	444	383	339	301	273
	4,5		66	61	101	96	381	366	340	293	260	231	209	476	458	425	366	325	289	261
	6-9		57	52	87	82	312	300	279	240	213	189	171	390	375	349	300	266	236	214
4,501 - 6,000	1	2	75	70	114	109	427	411	382	329	292	259	234	534	514	478	411	365	324	293
	2,3		75	70	114	109	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	4,5		73	68	112	107	393	378	352	302	268	238	215	491	473	440	378	335	298	269
	6-9		63	58	95	90	320	308	286	246	219	194	176	400	385	358	308	274	243	220
6,001 - 8,000	1	3	76	71	116	111	490	471	438	377	334	297	268	613	589	548	471	418	371	335
	2,3		76	71	116	111	469	451	419	361	320	284	257	586	564	524	451	400	355	321
	4,5		75	70	114	109	446	429	399	343	305	270	245	558	536	499	429	381	338	306
	6-9		63	58	96	91	353	339	315	271	241	214	193	441	424	394	339	301	268	241
8,001 - 10,000	1	4	100	95	154	149	669	643	598	514	457	405	367	836	804	748	643	571	506	459
	2,3		100	95	154	149	635	611	568	489	434	385	348	794	764	710	611	543	481	435
	4,5		98	93	151	146	597	574	534	459	408	362	327	746	718	668	574	510	453	409
	6-9		80	75	122	117	444	427	397	342	303	269	243	555	534	496	428	379	336	304
10,001 - 15,000	1	5	141	136	218	212	989	951	884	761	675	599	542	1236	1189	1105	951	844	749	678
	2,3		141	136	218	212	931	895	832	716	635	564	510	1164	1119	1040	895	794	705	638
	4,5		137	132	213	207	866	833	775	666	591	525	475	1083	1041	969	833	739	656	594
	6-9		108	103	166	161	606	583	542	466	414	367	332	758	729	678	583	518	459	415
15,001 - 20,000	1	6	198	192	309	300	1660	1596	1484	1277	1133	1005	910	2075	1995	1855	1596	1416	1256	1138
	2,3		198	192	309	300	1552	1492	1388	1194	1059	940	850	1940	1865	1735	1493	1324	1175	1063
	4,5		194	188	302	293	1432	1377	1281	1102	978	868	785	1790	1721	1601	1378	1223	1085	981
	6-9		147	142	229	222	947	911	847	729	647	574	519	1184	1139	1059	911	809	718	649
20,001 - 25,000	1	7	233	226	364	353	2135	2053	1909	1642	1458	1293	1170	2669	2566	2386	2053	1823	1616	1463
	2,3		233	226	364	353	1993	1916	1782	1533	1360	1207	1092	2491	2395	2228	1916	1700	1509	1365
	4,5		227	220	354	344	1832	1762	1639	1410	1251	1110	1004	2290	2203	2049	1763	1564	1388	1255
	6-9		170	165	266	258	1191	1145	1065	916	813	721	653	1489	1431	1331	1145	1016	901	816
25,001 - 40,000	1	8	261	253	407	395	2471	2376	2210	1901	1687	1497	1354	3089	2970	2763	2376	2109	1871	1693
	2,3		261	253	407	395	2303	2214	2059	1771	1572	1395	1262	2879	2768	2574	2214	1965	1744	1578
	4,5		253	246	397	385	2114	2033	1891	1626	1443	1281	1159	2643	2541	2364	2033	1804	1601	1449
	6-9		190	184	296	287	1361	1309	1217	1047	929	825	746	1701	1636	1521	1309	1161	1031	933
40,001 - 65,000	1	10	307	298	479	465	3189	3066	2851	2453	2177	1932	1748	3986	3833	3564	3066	2721	2415	2185
	2,3		307	298	479	465	2967	2853	2653	2282	2026	1797	1626	3709	3566	3316	2853	2533	2246	2033
	4,5		298	289	466	452	2719	2614	2431	2091	1856	1647	1490	3399	3268	3039	2614	2320	2059	1863
	6-9		220	214	345	335	1726	1660	1544	1328	1179	1046	946	2158	2075	1930	1660	1474	1308	1183
65,001 - 90,000	1	11	334	324	521	506	3468	3335	3102	2668	2368	2101	1901	4335	4169	3878	3335	2960	2626	2376
	2,3		334	324	521	506	3227	3103	2886	2482	2203	1955	1769	4034	3879	3608	3103	2754	2444	2211
	4,5		325	316	508	493	2956	2842	2643	2274	2018	1790	1620	3695	3553	3304	2843	2523	2238	2025
	6-9		240	233	375	364	1869	1797	1671	1438	1276	1132	1024	2336	2246	2089	1798	1595	1415	1280
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	2,3		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	4,5		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	6-9		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37

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	\$ 28
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 68
\$2000 Deductible	\$112
\$3000 Deductible	\$143
\$4000 Deductible	\$167
\$5000 Deductible	\$185

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 \$28
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	68	63	103	98	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	2,3		68	63	103	98	397	382	355	306	271	241	218	496	478	444	383	339	301	273
	4,5		66	61	101	96	381	366	340	293	260	231	209	476	458	425	366	325	289	261
	6-9		57	52	87	82	312	300	279	240	213	189	171	390	375	349	300	266	236	214
4,501 - 6,000	1	2	75	70	114	109	427	411	382	329	292	259	234	534	514	478	411	365	324	293
	2,3		75	70	114	109	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	4,5		73	68	112	107	393	378	352	302	268	238	215	491	473	440	378	335	298	269
	6-9		63	58	95	90	320	308	286	246	219	194	176	400	385	358	308	274	243	220
6,001 - 8,000	1	3	76	71	116	111	490	471	438	377	334	297	268	613	589	548	471	418	371	335
	2,3		76	71	116	111	469	451	419	361	320	284	257	586	564	524	451	400	355	321
	4,5		75	70	114	109	446	429	399	343	305	270	245	558	536	499	429	381	338	306
	6-9		63	58	96	91	353	339	315	271	241	214	193	441	424	394	339	301	268	241
8,001 - 10,000	1	4	100	95	154	149	669	643	598	514	457	405	367	836	804	748	643	571	506	459
	2,3		100	95	154	149	635	611	568	489	434	385	348	794	764	710	611	543	481	435
	4,5		98	93	151	146	597	574	534	459	408	362	327	746	718	668	574	510	453	409
	6-9		80	75	122	117	444	427	397	342	303	269	243	555	534	496	428	379	336	304
10,001 - 15,000	1	5	141	136	218	212	989	951	884	761	675	599	542	1236	1189	1105	951	844	749	678
	2,3		141	136	218	212	931	895	832	716	635	564	510	1164	1119	1040	895	794	705	638
	4,5		137	132	213	207	866	833	775	666	591	525	475	1083	1041	969	833	739	656	594
	6-9		108	103	166	161	606	583	542	466	414	367	332	758	729	678	583	518	459	415
15,001 - 20,000	1	6	198	192	309	300	1660	1596	1484	1277	1133	1005	910	2075	1995	1855	1596	1416	1256	1138
	2,3		198	192	309	300	1552	1492	1388	1194	1059	940	850	1940	1865	1735	1493	1324	1175	1063
	4,5		194	188	302	293	1432	1377	1281	1102	978	868	785	1790	1721	1601	1378	1223	1085	981
	6-9		147	142	229	222	947	911	847	729	647	574	519	1184	1139	1059	911	809	718	649
20,001 - 25,000	1	7	233	226	364	353	2135	2053	1909	1642	1458	1293	1170	2669	2566	2386	2053	1823	1616	1463
	2,3		233	226	364	353	1993	1916	1782	1533	1360	1207	1092	2491	2395	2228	1916	1700	1509	1365
	4,5		227	220	354	344	1832	1762	1639	1410	1251	1110	1004	2290	2203	2049	1763	1564	1388	1255
	6-9		170	165	266	258	1191	1145	1065	916	813	721	653	1489	1431	1331	1145	1016	901	816
25,001 - 40,000	1	8	261	253	407	395	2471	2376	2210	1901	1687	1497	1354	3089	2970	2763	2376	2109	1871	1693
	2,3		261	253	407	395	2303	2214	2059	1771	1572	1395	1262	2879	2768	2574	2214	1965	1744	1578
	4,5		253	246	397	385	2114	2033	1891	1626	1443	1281	1159	2643	2541	2364	2033	1804	1601	1449
	6-9		190	184	296	287	1361	1309	1217	1047	929	825	746	1701	1636	1521	1309	1161	1031	933
40,001 - 65,000	1	10	307	298	479	465	3189	3066	2851	2453	2177	1932	1748	3986	3833	3564	3066	2721	2415	2185
	2,3		307	298	479	465	2967	2853	2653	2282	2026	1797	1626	3709	3566	3316	2853	2533	2246	2033
	4,5		298	289	466	452	2719	2614	2431	2091	1856	1647	1490	3399	3268	3039	2614	2320	2059	1863
	6-9		220	214	345	335	1726	1660	1544	1328	1179	1046	946	2158	2075	1930	1660	1474	1308	1183
65,001 - 90,000	1	11	334	324	521	506	3468	3335	3102	2668	2368	2101	1901	4335	4169	3878	3335	2960	2626	2376
	2,3		334	324	521	506	3227	3103	2886	2482	2203	1955	1769	4034	3879	3608	3103	2754	2444	2211
	4,5		325	316	508	493	2956	2842	2643	2274	2018	1790	1620	3695	3553	3304	2843	2523	2238	2025
	6-9		240	233	375	364	1869	1797	1671	1438	1276	1132	1024	2336	2246	2089	1798	1595	1415	1280
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	2,3		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	4,5		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	6-9		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37

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	\$ 28
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 68
\$2000 Deductible	\$112
\$3000 Deductible	\$143
\$4000 Deductible	\$167
\$5000 Deductible	\$185

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 \$28
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	68	63	103	98	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	2,3		68	63	103	98	397	382	355	306	271	241	218	496	478	444	383	339	301	273
	4,5		66	61	101	96	381	366	340	293	260	231	209	476	458	425	366	325	289	261
	6-9		57	52	87	82	312	300	279	240	213	189	171	390	375	349	300	266	236	214
4,501 - 6,000	1	2	75	70	114	109	427	411	382	329	292	259	234	534	514	478	411	365	324	293
	2,3		75	70	114	109	412	396	368	317	281	249	226	515	495	460	396	351	311	283
	4,5		73	68	112	107	393	378	352	302	268	238	215	491	473	440	378	335	298	269
	6-9		63	58	95	90	320	308	286	246	219	194	176	400	385	358	308	274	243	220
6,001 - 8,000	1	3	76	71	116	111	490	471	438	377	334	297	268	613	589	548	471	418	371	335
	2,3		76	71	116	111	469	451	419	361	320	284	257	586	564	524	451	400	355	321
	4,5		75	70	114	109	446	429	399	343	305	270	245	558	536	499	429	381	338	306
	6-9		63	58	96	91	353	339	315	271	241	214	193	441	424	394	339	301	268	241
8,001 - 10,000	1	4	100	95	154	149	669	643	598	514	457	405	367	836	804	748	643	571	506	459
	2,3		100	95	154	149	635	611	568	489	434	385	348	794	764	710	611	543	481	435
	4,5		98	93	151	146	597	574	534	459	408	362	327	746	718	668	574	510	453	409
	6-9		80	75	122	117	444	427	397	342	303	269	243	555	534	496	428	379	336	304
10,001 - 15,000	1	5	141	136	218	212	989	951	884	761	675	599	542	1236	1189	1105	951	844	749	678
	2,3		141	136	218	212	931	895	832	716	635	564	510	1164	1119	1040	895	794	705	638
	4,5		137	132	213	207	866	833	775	666	591	525	475	1083	1041	969	833	739	656	594
	6-9		108	103	166	161	606	583	542	466	414	367	332	758	729	678	583	518	459	415
15,001 - 20,000	1	6	198	192	309	300	1660	1596	1484	1277	1133	1005	910	2075	1995	1855	1596	1416	1256	1138
	2,3		198	192	309	300	1552	1492	1388	1194	1059	940	850	1940	1865	1735	1493	1324	1175	1063
	4,5		194	188	302	293	1432	1377	1281	1102	978	868	785	1790	1721	1601	1378	1223	1085	981
	6-9		147	142	229	222	947	911	847	729	647	574	519	1184	1139	1059	911	809	718	649
20,001 - 25,000	1	7	233	226	364	353	2135	2053	1909	1642	1458	1293	1170	2669	2566	2386	2053	1823	1616	1463
	2,3		233	226	364	353	1993	1916	1782	1533	1360	1207	1092	2491	2395	2228	1916	1700	1509	1365
	4,5		227	220	354	344	1832	1762	1639	1410	1251	1110	1004	2290	2203	2049	1763	1564	1388	1255
	6-9		170	165	266	258	1191	1145	1065	916	813	721	653	1489	1431	1331	1145	1016	901	816
25,001 - 40,000	1	8	261	253	407	395	2471	2376	2210	1901	1687	1497	1354	3089	2970	2763	2376	2109	1871	1693
	2,3		261	253	407	395	2303	2214	2059	1771	1572	1395	1262	2879	2768	2574	2214	1965	1744	1578
	4,5		253	246	397	385	2114	2033	1891	1626	1443	1281	1159	2643	2541	2364	2033	1804	1601	1449
	6-9		190	184	296	287	1361	1309	1217	1047	929	825	746	1701	1636	1521	1309	1161	1031	933
40,001 - 65,000	1	10	307	298	479	465	3189	3066	2851	2453	2177	1932	1748	3986	3833	3564	3066	2721	2415	2185
	2,3		307	298	479	465	2967	2853	2653	2282	2026	1797	1626	3709	3566	3316	2853	2533	2246	2033
	4,5		298	289	466	452	2719	2614	2431	2091	1856	1647	1490	3399	3268	3039	2614	2320	2059	1863
	6-9		220	214	345	335	1726	1660	1544	1328	1179	1046	946	2158	2075	1930	1660	1474	1308	1183
65,001 - 90,000	1	11	334	324	521	506	3468	3335	3102	2668	2368	2101	1901	4335	4169	3878	3335	2960	2626	2376
	2,3		334	324	521	506	3227	3103	2886	2482	2203	1955	1769	4034	3879	3608	3103	2754	2444	2211
	4,5		325	316	508	493	2956	2842	2643	2274	2018	1790	1620	3695	3553	3304	2843	2523	2238	2025
	6-9		240	233	375	364	1869	1797	1671	1438	1276	1132	1024	2336	2246	2089	1798	1595	1415	1280
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	2,3		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	4,5		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37
	6-9		0.77	0.74	1.20	1.16	18.05	17.36	16.14	13.88	12.32	10.17	9.89	22.56	21.70	20.18	17.36	15.40	12.71	12.37

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	\$ 28
\$ 500 Deductible	\$ 38
\$1000 Deductible	\$ 68
\$2000 Deductible	\$112
\$3000 Deductible	\$143
\$4000 Deductible	\$167
\$5000 Deductible	\$185

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 \$28
to the \$300 Ded Limited Collision Rate.

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

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION															
			ALL VEHICLES				TRUCKS								TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000		
\$ 0 - 4,500	1	1	52	47	79	74	290	279	259	223	198	176	159	363	349	324	279	248	220	199		
	2,3		52	47	79	74	284	273	254	218	194	172	156	355	341	318	273	243	215	195		
	4,5		52	47	78	73	278	267	248	214	190	168	152	348	334	310	268	238	210	190		
	6-9		47	42	70	65	251	241	224	193	171	152	137	314	301	280	241	214	190	171		
4,501 - 6,000	1	2	56	51	85	80	295	284	264	227	202	179	162	369	355	330	284	253	224	203		
	2,3		56	51	85	80	289	278	259	222	197	175	158	361	348	324	278	246	219	198		
	4,5		56	51	84	79	283	272	253	218	193	171	155	354	340	316	273	241	214	194		
	6-9		50	45	75	70	254	244	227	195	173	154	139	318	305	284	244	216	193	174		
6,001 - 8,000	1	3	57	52	86	81	320	308	286	246	219	194	176	400	385	358	308	274	243	220		
	2,3		57	52	86	81	312	300	279	240	213	189	171	390	375	349	300	266	236	214		
	4,5		56	51	85	80	304	292	272	234	207	184	166	380	365	340	293	259	230	208		
	6-9		50	45	75	70	266	256	238	205	182	161	146	333	320	298	256	228	201	183		
8,001 - 10,000	1	4	70	65	107	102	392	377	351	302	268	238	215	490	471	439	378	335	298	269		
	2,3		70	65	107	102	379	364	339	291	258	229	207	474	455	424	364	323	286	259		
	4,5		70	65	106	101	363	349	325	279	248	220	199	454	436	406	349	310	275	249		
	6-9		59	54	90	85	303	291	271	233	207	183	166	379	364	339	291	259	229	208		
10,001 - 15,000	1	5	93	88	142	137	519	499	464	399	354	314	284	649	624	580	499	443	393	355		
	2,3		93	88	142	137	496	477	444	382	339	301	272	620	596	555	478	424	376	340		
	4,5		91	86	139	134	470	452	420	362	321	285	258	588	565	525	453	401	356	323		
	6-9		75	70	114	109	367	353	328	282	251	222	201	459	441	410	353	314	278	251		
15,001 - 20,000	1	6	123	118	191	185	785	755	702	604	536	476	430	981	944	878	755	670	595	538		
	2,3		123	118	191	185	743	714	664	571	507	450	407	929	893	830	714	634	563	509		
	4,5		121	116	186	181	695	668	621	534	474	421	381	869	835	776	668	593	526	476		
	6-9		96	91	147	142	502	483	449	386	343	304	275	628	604	561	483	429	380	344		
20,001 - 25,000	1	7	142	137	220	214	974	937	871	750	665	590	534	1218	1171	1089	938	831	738	668		
	2,3		142	137	220	214	917	882	820	706	626	556	503	1146	1103	1025	883	783	695	629		
	4,5		139	134	215	209	854	821	764	657	583	517	468	1068	1026	955	821	729	646	585		
	6-9		109	104	167	162	599	576	536	461	409	363	328	749	720	670	576	511	454	410		
25,001 - 40,000	1	8	157	152	244	237	1108	1065	990	852	756	671	607	1385	1331	1238	1065	945	839	759		
	2,3		157	152	244	237	1041	1001	931	801	711	631	571	1301	1251	1164	1001	889	789	714		
	4,5		153	148	238	231	966	929	864	743	660	585	530	1208	1161	1080	929	825	731	663		
	6-9		119	114	183	178	667	641	596	513	455	404	365	834	801	745	641	569	505	456		
40,001 - 65,000	1	10	181	176	283	275	1393	1339	1245	1071	951	844	763	1741	1674	1556	1339	1189	1055	954		
	2,3		181	176	283	275	1305	1255	1167	1004	891	791	715	1631	1569	1459	1255	1114	989	894		
	4,5		177	172	276	268	1206	1160	1079	928	824	731	661	1508	1450	1349	1160	1030	914	826		
	6-9		136	131	210	204	812	781	726	625	555	492	445	1015	976	908	781	694	615	556		
65,001 - 90,000	1	11	196	190	306	297	1504	1446	1345	1157	1027	911	824	1880	1808	1681	1446	1284	1139	1030		
	2,3		196	190	306	297	1408	1354	1259	1083	961	853	772	1760	1693	1574	1354	1201	1066	965		
	4,5		192	186	299	290	1300	1250	1163	1000	888	788	713	1625	1563	1454	1250	1110	985	891		
	6-9		145	140	226	219	868	835	777	668	593	526	476	1085	1044	971	835	741	658	595		
Charge per \$1000 over \$90,000	1	12	0.42	0.41	0.65	0.64	7.17	6.90	6.41	5.52	4.90	4.04	3.93	8.96	8.62	8.02	6.90	6.12	5.05	4.91		
	2,3		0.42	0.41	0.65	0.64	7.17	6.90	6.41	5.52	4.90	4.04	3.93	8.96	8.62	8.02	6.90	6.12	5.05	4.91		
	4,5		0.42	0.41	0.65	0.64	7.17	6.90	6.41	5.52	4.90	4.04	3.93	8.96	8.62	8.02	6.90	6.12	5.05	4.91		
	6-9		0.42	0.41	0.65	0.64	7.17	6.90	6.41	5.52	4.90	4.04	3.93	8.96	8.62	8.02	6.90	6.12	5.05	4.91		

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For Stated Amount rating refer to Rule 42.

\$ 300 Deductible	\$ 11
\$ 500 Deductible	\$ 15
\$1000 Deductible	\$ 27
\$2000 Deductible	\$ 45
\$3000 Deductible	\$ 57
\$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 \$11
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 12 - 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	56	51	85	80	304	292	272	234	207	184	166	380	365	340	293	259	230	208
	2,3		56	51	85	80	296	285	265	228	202	180	162	370	356	331	285	253	225	203
	4,5		56	51	84	79	289	278	259	222	197	175	158	361	348	324	278	246	219	198
	6-9		49	44	74	69	258	248	231	198	176	156	141	323	310	289	248	220	195	176
4,501 - 6,000	1	2	61	56	93	88	311	299	278	239	212	188	170	389	374	348	299	265	235	213
	2,3		61	56	93	88	304	292	272	234	207	184	166	380	365	340	293	259	230	208
	4,5		60	55	91	86	295	284	264	227	202	179	162	369	355	330	284	253	224	203
	6-9		53	48	80	75	261	251	233	201	178	158	143	326	314	291	251	223	198	179
6,001 - 8,000	1	3	62	57	94	89	340	327	304	262	232	206	186	425	409	380	328	290	258	233
	2,3		62	57	94	89	331	318	296	254	226	200	181	414	398	370	318	283	250	226
	4,5		61	56	92	87	319	307	286	246	218	193	175	399	384	358	308	273	241	219
	6-9		53	48	80	75	276	265	246	212	188	167	151	345	331	308	265	235	209	189
8,001 - 10,000	1	4	78	73	119	114	424	408	379	326	290	257	233	530	510	474	408	363	321	291
	2,3		78	73	119	114	408	392	365	314	278	247	223	510	490	456	393	348	309	279
	4,5		77	72	117	112	390	375	349	300	266	236	214	488	469	436	375	333	295	268
	6-9		65	60	98	93	319	307	286	246	218	193	175	399	384	358	308	273	241	219
10,001 - 15,000	1	5	105	100	161	156	573	551	512	441	391	347	314	716	689	640	551	489	434	393
	2,3		105	100	161	156	546	525	488	420	373	331	299	683	656	610	525	466	414	374
	4,5		102	97	157	152	516	496	461	397	352	312	283	645	620	576	496	440	390	354
	6-9		83	78	127	122	394	379	352	303	269	239	216	493	474	440	379	336	299	270
15,001 - 20,000	1	6	142	137	220	214	886	852	792	682	605	537	486	1108	1065	990	853	756	671	608
	2,3		142	137	220	214	836	804	748	643	571	507	458	1045	1005	935	804	714	634	573
	4,5		139	134	215	209	780	750	698	600	533	473	428	975	938	873	750	666	591	535
	6-9		109	104	167	162	554	533	496	426	378	336	304	693	666	620	533	473	420	380
20,001 - 25,000	1	7	164	159	256	249	1109	1066	991	853	757	672	608	1386	1333	1239	1066	946	840	760
	2,3		164	159	256	249	1042	1002	932	802	711	631	571	1303	1253	1165	1003	889	789	714
	4,5		161	156	250	243	967	930	865	744	660	586	530	1209	1163	1081	930	825	733	663
	6-9		124	119	192	186	668	642	597	514	456	404	366	835	803	746	643	570	505	458
25,001 - 40,000	1	8	182	177	284	276	1265	1216	1131	973	863	766	693	1581	1520	1414	1216	1079	958	866
	2,3		182	177	284	276	1187	1141	1061	913	810	719	650	1484	1426	1326	1141	1013	899	813
	4,5		177	172	277	269	1099	1057	983	846	750	666	602	1374	1321	1229	1058	938	833	753
	6-9		136	131	211	205	747	718	668	574	510	452	409	934	898	835	718	638	565	511
40,001 - 65,000	1	10	212	206	332	322	1601	1539	1431	1231	1093	970	877	2001	1924	1789	1539	1366	1213	1096
	2,3		212	206	332	322	1497	1439	1338	1151	1022	907	820	1871	1799	1673	1439	1278	1134	1025
	4,5		207	201	323	314	1381	1328	1235	1062	943	837	757	1726	1660	1544	1328	1179	1046	946
	6-9		157	152	244	237	917	882	820	706	626	556	503	1146	1103	1025	883	783	695	629
65,001 - 90,000	1	11	231	224	361	350	1731	1664	1548	1331	1181	1048	948	2164	2080	1935	1664	1476	1310	1185
	2,3		231	224	361	350	1618	1556	1447	1245	1105	980	887	2023	1945	1809	1556	1381	1225	1109
	4,5		225	218	351	341	1491	1434	1334	1147	1018	903	817	1864	1793	1668	1434	1273	1129	1021
	6-9		168	163	263	255	984	946	880	757	672	596	539	1230	1183	1100	946	840	745	674
Charge per \$1000 over \$90,000	1	12	0.51	0.49	0.79	0.77	8.43	8.10	7.54	6.48	5.75	4.75	4.62	10.53	10.13	9.42	8.10	7.19	5.93	5.77
	2,3		0.51	0.49	0.79	0.77	8.43	8.10	7.54	6.48	5.75	4.75	4.62	10.53	10.13	9.42	8.10	7.19	5.93	5.77
	4,5		0.51	0.49	0.79	0.77	8.43	8.10	7.54	6.48	5.75	4.75	4.62	10.53	10.13	9.42	8.10	7.19	5.93	5.77
	6-9		0.51	0.49	0.79	0.77	8.43	8.10	7.54	6.48	5.75	4.75	4.62	10.53	10.13	9.42	8.10	7.19	5.93	5.77

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	\$ 32
\$2000 Deductible	\$ 52
\$3000 Deductible	\$ 67
\$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 \$13
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	56	51	84	79	307	295	274	236	209	186	168	384	369	343	295	261	233	210		
	2,3		56	51	84	79	300	288	268	230	204	181	164	375	360	335	288	255	226	205		
	4,5		55	50	83	78	292	281	261	225	200	177	160	365	351	326	281	250	221	200		
	6-9		49	44	74	69	259	249	232	199	177	157	142	324	311	290	249	221	196	178		
4,501 - 6,000	1	2	60	55	91	86	314	302	281	242	214	190	172	393	378	351	303	268	238	215		
	2,3		60	55	91	86	307	295	274	236	209	186	168	384	369	343	295	261	233	210		
	4,5		59	54	90	85	298	287	267	230	204	181	164	373	359	334	288	255	226	205		
	6-9		52	47	79	74	263	253	235	202	180	159	144	329	316	294	253	225	199	180		
6,001 - 8,000	1	3	61	56	92	87	344	331	308	265	235	209	189	430	414	385	331	294	261	236		
	2,3		61	56	92	87	335	322	299	258	229	203	184	419	403	374	323	286	254	230		
	4,5		60	55	91	86	323	311	289	249	221	196	177	404	389	361	311	276	245	221		
	6-9		53	48	80	75	278	267	248	214	190	168	152	348	334	310	268	238	210	190		
8,001 - 10,000	1	4	77	72	117	112	431	414	385	331	294	261	236	539	518	481	414	368	326	295		
	2,3		77	72	117	112	415	399	371	319	283	251	227	519	499	464	399	354	314	284		
	4,5		75	70	115	110	396	381	354	305	271	240	217	495	476	443	381	339	300	271		
	6-9		63	58	96	91	322	310	288	248	220	195	177	403	388	360	310	275	244	221		
10,001 - 15,000	1	5	102	97	157	152	586	563	524	450	400	355	321	733	704	655	563	500	444	401		
	2,3		102	97	157	152	557	536	498	429	381	338	306	696	670	623	536	476	423	383		
	4,5		100	95	154	149	526	506	471	405	359	319	288	658	633	589	506	449	399	360		
	6-9		81	76	124	119	400	385	358	308	273	243	219	500	481	448	385	341	304	274		
15,001 - 20,000	1	6	138	133	214	208	909	874	813	699	621	551	498	1136	1093	1016	874	776	689	623		
	2,3		138	133	214	208	857	824	766	659	585	519	470	1071	1030	958	824	731	649	588		
	4,5		135	130	209	203	799	768	714	614	545	484	438	999	960	893	768	681	605	548		
	6-9		106	101	163	158	566	544	506	435	386	343	310	708	680	633	544	483	429	388		
20,001 - 25,000	1	7	160	155	249	242	1138	1094	1017	875	777	689	624	1423	1368	1271	1094	971	861	780		
	2,3		160	155	249	242	1069	1028	956	822	730	648	586	1336	1285	1195	1028	913	810	733		
	4,5		156	151	243	236	992	954	887	763	677	601	544	1240	1193	1109	954	846	751	680		
	6-9		121	116	186	181	682	656	610	525	466	413	374	853	820	763	656	583	516	468		
25,001 - 40,000	1	8	177	172	277	269	1300	1250	1163	1000	888	788	713	1625	1563	1454	1250	1110	985	891		
	2,3		177	172	277	269	1219	1172	1090	938	832	738	668	1524	1465	1363	1173	1040	923	835		
	4,5		173	168	270	262	1128	1085	1009	868	770	684	618	1410	1356	1261	1085	963	855	773		
	6-9		133	128	206	200	764	735	684	588	522	463	419	955	919	855	735	653	579	524		
40,001 - 65,000	1	10	206	200	322	313	1645	1582	1471	1266	1123	997	902	2056	1978	1839	1583	1404	1246	1128		
	2,3		206	200	322	313	1539	1480	1376	1184	1051	932	844	1924	1850	1720	1480	1314	1165	1055		
	4,5		201	195	314	305	1420	1365	1269	1092	969	860	778	1775	1706	1586	1365	1211	1075	973		
	6-9		152	147	237	230	940	904	841	723	642	570	515	1175	1130	1051	904	803	713	644		
65,001 - 90,000	1	11	225	218	350	340	1780	1712	1592	1370	1216	1079	976	2225	2140	1990	1713	1520	1349	1220		
	2,3		225	218	350	340	1664	1600	1488	1280	1136	1008	912	2080	2000	1860	1600	1420	1260	1140		
	4,5		218	212	341	331	1534	1475	1372	1180	1047	929	841	1918	1844	1715	1475	1309	1161	1051		
	6-9		164	159	256	249	1010	971	903	777	689	612	553	1263	1214	1129	971	861	765	691		
Charge per \$1000 over \$90,000	1	12	0.49	0.48	0.76	0.74	8.70	8.37	7.78	6.69	5.94	4.90	4.77	10.88	10.46	9.73	8.37	7.43	6.13	5.96		
	2,3		0.49	0.48	0.76	0.74	8.70	8.37	7.78	6.69	5.94	4.90	4.77	10.88	10.46	9.73	8.37	7.43	6.13	5.96		
	4,5		0.49	0.48	0.76	0.74	8.70	8.37	7.78	6.69	5.94	4.90	4.77	10.88	10.46	9.73	8.37	7.43	6.13	5.96		
	6-9		0.49	0.48	0.76	0.74	8.70	8.37	7.78	6.69	5.94	4.90	4.77	10.88	10.46	9.73	8.37	7.43	6.13	5.96		

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	\$ 54
\$3000 Deductible	\$ 69
\$4000 Deductible	\$ 81
\$5000 Deductible	\$ 89

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 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	59	54	89	84	321	309	287	247	219	195	176	401	386	359	309	274	244	220
	2,3		59	54	89	84	313	301	280	241	214	190	172	391	376	350	301	268	238	215
	4,5		58	53	88	83	304	292	272	234	207	184	166	380	365	340	293	259	230	208
	6-9		51	46	77	72	266	256	238	205	182	161	146	333	320	298	256	228	201	183
4,501 - 6,000	1	2	65	60	98	93	330	317	295	254	225	200	181	413	396	369	318	281	250	226
	2,3		65	60	98	93	320	308	286	246	219	194	176	400	385	358	308	274	243	220
	4,5		63	58	96	91	311	299	278	239	212	188	170	389	374	348	299	265	235	213
	6-9		55	50	83	78	270	260	242	208	185	164	148	338	325	303	260	231	205	185
6,001 - 8,000	1	3	65	60	99	94	364	350	326	280	249	221	200	455	438	408	350	311	276	250
	2,3		65	60	99	94	353	339	315	271	241	214	193	441	424	394	339	301	268	241
	4,5		64	59	97	92	340	327	304	262	232	206	186	425	409	380	328	290	258	233
	6-9		56	51	84	79	288	277	258	222	197	175	158	360	346	323	278	246	219	198
8,001 - 10,000	1	4	83	78	127	122	463	445	414	356	316	280	254	579	556	518	445	395	350	318
	2,3		83	78	127	122	444	427	397	342	303	269	243	555	534	496	428	379	336	304
	4,5		82	77	125	120	423	407	379	326	289	256	232	529	509	474	408	361	320	290
	6-9		68	63	103	98	339	326	303	261	231	205	186	424	408	379	326	289	256	233
10,001 - 15,000	1	5	113	108	174	169	640	615	572	492	437	387	351	800	769	715	615	546	484	439
	2,3		113	108	174	169	607	584	543	467	415	368	333	759	730	679	584	519	460	416
	4,5		111	106	170	165	572	550	512	440	391	347	314	715	688	640	550	489	434	393
	6-9		89	84	136	131	428	412	383	330	293	260	235	535	515	479	413	366	325	294
15,001 - 20,000	1	6	155	150	241	234	1010	971	903	777	689	612	553	1263	1214	1129	971	861	765	691
	2,3		155	150	241	234	951	914	850	731	649	576	521	1189	1143	1063	914	811	720	651
	4,5		151	146	235	228	884	850	791	680	604	536	485	1105	1063	989	850	755	670	606
	6-9		117	112	180	175	617	593	551	474	421	374	338	771	741	689	593	526	468	423
20,001 - 25,000	1	7	180	175	281	273	1272	1223	1137	978	868	770	697	1590	1529	1421	1223	1085	963	871
	2,3		180	175	281	273	1193	1147	1067	918	814	723	654	1491	1434	1334	1148	1018	904	818
	4,5		175	170	274	266	1104	1062	988	850	754	669	605	1380	1328	1235	1063	943	836	756
	6-9		135	130	209	203	751	722	671	578	513	455	412	939	903	839	723	641	569	515
25,001 - 40,000	1	8	200	194	312	303	1457	1401	1303	1121	995	883	799	1821	1751	1629	1401	1244	1104	999
	2,3		200	194	312	303	1364	1312	1220	1050	932	827	748	1705	1640	1525	1313	1165	1034	935
	4,5		195	189	305	296	1260	1212	1127	970	861	764	691	1575	1515	1409	1213	1076	955	864
	6-9		148	143	231	224	844	812	755	650	577	512	463	1055	1015	944	813	721	640	579
40,001 - 65,000	1	10	234	227	366	355	1853	1782	1657	1426	1265	1123	1016	2316	2228	2071	1783	1581	1404	1270
	2,3		234	227	366	355	1732	1665	1548	1332	1182	1049	949	2165	2081	1935	1665	1478	1311	1186
	4,5		228	221	356	346	1594	1533	1426	1226	1088	966	874	1993	1916	1783	1533	1360	1208	1093
	6-9		171	166	267	259	1046	1006	936	805	714	634	573	1308	1258	1170	1006	893	793	716
65,001 - 90,000	1	11	254	247	398	386	2007	1930	1795	1544	1370	1216	1100	2509	2413	2244	1930	1713	1520	1375
	2,3		254	247	398	386	1874	1802	1676	1442	1279	1135	1027	2343	2253	2095	1803	1599	1419	1284
	4,5		247	240	386	375	1724	1658	1542	1326	1177	1045	945	2155	2073	1928	1658	1471	1306	1181
	6-9		184	179	288	280	1125	1082	1006	866	768	682	617	1406	1353	1258	1083	960	853	771
Charge per \$1000 over \$90,000	1	12	0.57	0.55	0.88	0.86	9.96	9.58	8.91	7.66	6.80	5.61	5.46	12.45	11.97	11.13	9.58	8.50	7.01	6.82
	2,3		0.57	0.55	0.88	0.86	9.96	9.58	8.91	7.66	6.80	5.61	5.46	12.45	11.97	11.13	9.58	8.50	7.01	6.82
	4,5		0.57	0.55	0.88	0.86	9.96	9.58	8.91	7.66	6.80	5.61	5.46	12.45	11.97	11.13	9.58	8.50	7.01	6.82
	6-9		0.57	0.55	0.88	0.86	9.96	9.58	8.91	7.66	6.80	5.61	5.46	12.45	11.97	11.13	9.58	8.50	7.01	6.82

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For Stated Amount rating refer to Rule 42.

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 21
\$1000 Deductible	\$ 38
\$2000 Deductible	\$ 62
\$3000 Deductible	\$ 79
\$4000 Deductible	\$ 92
\$5000 Deductible	\$102

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 \$16
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	57	52	86	81	314	302	281	242	214	190	172	393	378	351	303	268	238	215
	2,3		57	52	86	81	307	295	274	236	209	186	168	384	369	343	295	261	233	210
	4,5		56	51	85	80	297	286	266	229	203	180	163	371	358	333	286	254	225	204
	6-9		50	45	75	70	263	253	235	202	180	159	144	329	316	294	253	225	199	180
4,501 - 6,000	1	2	62	57	94	89	322	310	288	248	220	195	177	403	388	360	310	275	244	221
	2,3		62	57	94	89	314	302	281	242	214	190	172	393	378	351	303	268	238	215
	4,5		61	56	93	88	305	293	272	234	208	185	167	381	366	340	293	260	231	209
	6-9		54	49	81	76	267	257	239	206	182	162	146	334	321	299	258	228	203	183
6,001 - 8,000	1	3	63	58	95	90	355	341	317	273	242	215	194	444	426	396	341	303	269	243
	2,3		63	58	95	90	344	331	308	265	235	209	189	430	414	385	331	294	261	236
	4,5		62	57	94	89	332	319	297	255	226	201	182	415	399	371	319	283	251	228
	6-9		54	49	81	76	283	272	253	218	193	171	155	354	340	316	273	241	214	194
8,001 - 10,000	1	4	79	74	121	116	447	430	400	344	305	271	245	559	538	500	430	381	339	306
	2,3		79	74	121	116	430	413	384	330	293	260	235	538	516	480	413	366	325	294
	4,5		78	73	119	114	410	394	366	315	280	248	225	513	493	458	394	350	310	281
	6-9		65	60	99	94	331	318	296	254	226	200	181	414	398	370	318	283	250	226
10,001 - 15,000	1	5	107	102	164	159	613	589	548	471	418	371	336	766	736	685	589	523	464	420
	2,3		107	102	164	159	583	561	522	449	398	353	320	729	701	653	561	498	441	400
	4,5		105	100	161	156	549	528	491	422	375	333	301	686	660	614	528	469	416	376
	6-9		84	79	129	124	415	399	371	319	283	251	227	519	499	464	399	354	314	284
15,001 - 20,000	1	6	145	140	226	219	960	923	858	738	655	581	526	1200	1154	1073	923	819	726	658
	2,3		145	140	226	219	905	870	809	696	618	548	496	1131	1088	1011	870	773	685	620
	4,5		142	137	220	214	842	810	753	648	575	510	462	1053	1013	941	810	719	638	578
	6-9		111	106	170	165	592	569	529	455	404	358	324	740	711	661	569	505	448	405
20,001 - 25,000	1	7	168	163	263	255	1206	1160	1079	928	824	731	661	1508	1450	1349	1160	1030	914	826
	2,3		168	163	263	255	1133	1089	1013	871	773	686	621	1416	1361	1266	1089	966	858	776
	4,5		164	159	256	249	1049	1009	938	807	716	636	575	1311	1261	1173	1009	895	795	719
	6-9		127	122	197	191	718	690	642	552	490	435	393	898	863	803	690	613	544	491
25,001 - 40,000	1	8	187	182	293	284	1380	1327	1234	1062	942	836	756	1725	1659	1543	1328	1178	1045	945
	2,3		187	182	293	284	1294	1244	1157	995	883	784	709	1618	1555	1446	1244	1104	980	886
	4,5		182	177	284	276	1196	1150	1070	920	817	725	656	1495	1438	1338	1150	1021	906	820
	6-9		139	134	216	210	806	775	721	620	550	488	442	1008	969	901	775	688	610	553
40,001 - 65,000	1	10	218	212	341	331	1751	1684	1566	1347	1196	1061	960	2189	2105	1958	1684	1495	1326	1200
	2,3		218	212	341	331	1637	1574	1464	1259	1118	992	897	2046	1968	1830	1574	1398	1240	1121
	4,5		213	207	333	323	1509	1451	1349	1161	1030	914	827	1886	1814	1686	1451	1288	1143	1034
	6-9		161	156	250	243	994	956	889	765	679	602	545	1243	1195	1111	956	849	753	681
65,001 - 90,000	1	11	237	230	370	359	1897	1824	1696	1459	1295	1149	1040	2371	2280	2120	1824	1619	1436	1300
	2,3		237	230	370	359	1772	1704	1585	1363	1210	1074	971	2215	2130	1981	1704	1513	1343	1214
	4,5		231	224	361	350	1632	1569	1459	1255	1114	988	894	2040	1961	1824	1569	1393	1235	1118
	6-9		173	168	270	262	1069	1028	956	822	730	648	586	1336	1285	1195	1028	913	810	733
Charge per \$1000 over \$90,000	1	12	0.52	0.51	0.82	0.79	9.35	8.99	8.36	7.19	6.38	5.27	5.12	11.68	11.23	10.45	8.99	7.98	6.58	6.40
	2,3		0.52	0.51	0.82	0.79	9.35	8.99	8.36	7.19	6.38	5.27	5.12	11.68	11.23	10.45	8.99	7.98	6.58	6.40
	4,5		0.52	0.51	0.82	0.79	9.35	8.99	8.36	7.19	6.38	5.27	5.12	11.68	11.23	10.45	8.99	7.98	6.58	6.40
	6-9		0.52	0.51	0.82	0.79	9.35	8.99	8.36	7.19	6.38	5.27	5.12	11.68	11.23	10.45	8.99	7.98	6.58	6.40

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	\$ 20
\$1000 Deductible	\$ 35
\$2000 Deductible	\$ 58
\$3000 Deductible	\$ 74
\$4000 Deductible	\$ 87
\$5000 Deductible	\$ 96

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 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	58	53	88	83	327	314	292	251	223	198	179	409	393	365	314	279	248	224
	2,3		58	53	88	83	317	305	284	244	217	192	174	396	381	355	305	271	240	218
	4,5		57	52	87	82	308	296	275	237	210	186	169	385	370	344	296	263	233	211
	6-9		50	45	76	71	268	258	240	206	183	163	147	335	323	300	258	229	204	184
4,501 - 6,000	1	2	63	58	96	91	335	322	299	258	229	203	184	419	403	374	323	286	254	230
	2,3		63	58	96	91	326	313	291	250	222	197	178	408	391	364	313	278	246	223
	4,5		63	58	95	90	315	303	282	242	215	191	173	394	379	353	303	269	239	216
	6-9		54	49	82	77	274	263	245	210	187	166	150	343	329	306	263	234	208	188
6,001 - 8,000	1	3	64	59	97	92	371	357	332	286	253	225	203	464	446	415	358	316	281	254
	2,3		64	59	97	92	359	345	321	276	245	217	197	449	431	401	345	306	271	246
	4,5		63	58	96	91	346	333	310	266	236	210	190	433	416	388	333	295	263	238
	6-9		55	50	83	78	292	281	261	225	200	177	160	365	351	326	281	250	221	200
8,001 - 10,000	1	4	82	77	125	120	474	456	424	365	324	287	260	593	570	530	456	405	359	325
	2,3		82	77	125	120	456	438	407	350	311	276	250	570	548	509	438	389	345	313
	4,5		81	76	123	118	433	416	387	333	295	262	237	541	520	484	416	369	328	296
	6-9		67	62	102	97	344	331	308	265	235	209	189	430	414	385	331	294	261	236
10,001 - 15,000	1	5	111	106	170	165	659	634	590	507	450	399	361	824	793	738	634	563	499	451
	2,3		111	106	170	165	626	602	560	482	427	379	343	783	753	700	603	534	474	429
	4,5		108	103	166	161	589	566	526	453	402	357	323	736	708	658	566	503	446	404
	6-9		87	82	133	128	439	422	392	338	300	266	241	549	528	490	423	375	333	301
15,001 - 20,000	1	6	151	146	235	228	1046	1006	936	805	714	634	573	1308	1258	1170	1006	893	793	716
	2,3		151	146	235	228	985	947	881	758	672	597	540	1231	1184	1101	948	840	746	675
	4,5		148	143	230	223	915	880	818	704	625	554	502	1144	1100	1023	880	781	693	628
	6-9		115	110	177	172	635	611	568	489	434	385	348	794	764	710	611	543	481	435
20,001 - 25,000	1	7	175	170	274	266	1321	1270	1181	1016	902	800	724	1651	1588	1476	1270	1128	1000	905
	2,3		175	170	274	266	1239	1191	1108	953	846	750	679	1549	1489	1385	1191	1058	938	849
	4,5		171	166	268	260	1146	1102	1025	882	782	694	628	1433	1378	1281	1103	978	868	785
	6-9		132	127	204	198	776	746	694	597	530	470	425	970	933	868	746	663	588	531
25,001 - 40,000	1	8	195	189	305	296	1514	1456	1354	1165	1034	917	830	1893	1820	1693	1456	1293	1146	1038
	2,3		195	189	305	296	1418	1363	1268	1090	968	859	777	1773	1704	1585	1363	1210	1074	971
	4,5		191	185	298	289	1309	1259	1171	1007	894	793	718	1636	1574	1464	1259	1118	991	898
	6-9		145	140	226	219	874	840	781	672	596	529	479	1093	1050	976	840	745	661	599
40,001 - 65,000	1	10	228	221	356	346	1929	1855	1725	1484	1317	1169	1057	2411	2319	2156	1855	1646	1461	1321
	2,3		228	221	356	346	1801	1732	1611	1386	1230	1091	987	2251	2165	2014	1733	1538	1364	1234
	4,5		222	216	347	337	1658	1594	1482	1275	1132	1004	909	2073	1993	1853	1594	1415	1255	1136
	6-9		167	162	261	253	1085	1043	970	834	741	657	595	1356	1304	1213	1043	926	821	744
65,001 - 90,000	1	11	248	241	387	376	2090	2010	1869	1608	1427	1266	1146	2613	2513	2336	2010	1784	1583	1433
	2,3		248	241	387	376	1951	1876	1745	1501	1332	1182	1069	2439	2345	2181	1876	1665	1478	1336
	4,5		241	234	377	366	1795	1726	1605	1381	1225	1087	984	2244	2158	2006	1726	1531	1359	1230
	6-9		180	175	282	274	1168	1123	1044	898	797	707	640	1460	1404	1305	1123	996	884	800
Charge per \$1000 over \$90,000	1	12	0.55	0.53	0.86	0.83	10.42	10.02	9.32	8.02	7.11	5.87	5.71	13.02	12.52	11.65	10.02	8.89	7.34	7.14
	2,3		0.55	0.53	0.86	0.83	10.42	10.02	9.32	8.02	7.11	5.87	5.71	13.02	12.52	11.65	10.02	8.89	7.34	7.14
	4,5		0.55	0.53	0.86	0.83	10.42	10.02	9.32	8.02	7.11	5.87	5.71	13.02	12.52	11.65	10.02	8.89	7.34	7.14
	6-9		0.55	0.53	0.86	0.83	10.42	10.02	9.32	8.02	7.11	5.87	5.71	13.02	12.52	11.65	10.02	8.89	7.34	7.14

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For Stated Amount rating refer to Rule 42.

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 22
\$1000 Deductible	\$ 39
\$2000 Deductible	\$ 65
\$3000 Deductible	\$ 83
\$4000 Deductible	\$ 96
\$5000 Deductible	\$107

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 \$16
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	57	52	86	81	322	310	288	248	220	195	177	403	388	360	310	275	244	221
	2,3		57	52	86	81	314	302	281	242	214	190	172	393	378	351	303	268	238	215
	4,5		56	51	85	80	305	293	272	234	208	185	167	381	366	340	293	260	231	209
	6-9		50	45	75	70	267	257	239	206	182	162	146	334	321	299	258	228	203	183
4,501 - 6,000	1	2	62	57	94	89	331	318	296	254	226	200	181	414	398	370	318	283	250	226
	2,3		62	57	94	89	322	310	288	248	220	195	177	403	388	360	310	275	244	221
	4,5		61	56	92	87	312	300	279	240	213	189	171	390	375	349	300	266	236	214
	6-9		53	48	80	75	271	261	243	209	185	164	149	339	326	304	261	231	205	186
6,001 - 8,000	1	3	63	58	95	90	366	352	327	282	250	222	201	458	440	409	353	313	278	251
	2,3		63	58	95	90	355	341	317	273	242	215	194	444	426	396	341	303	269	243
	4,5		61	56	93	88	341	328	305	262	233	207	187	426	410	381	328	291	259	234
	6-9		54	49	81	76	289	278	259	222	197	175	158	361	348	324	278	246	219	198
8,001 - 10,000	1	4	79	74	120	115	466	448	417	358	318	282	255	583	560	521	448	398	353	319
	2,3		79	74	120	115	447	430	400	344	305	271	245	559	538	500	430	381	339	306
	4,5		77	72	118	113	425	409	380	327	290	258	233	531	511	475	409	363	323	291
	6-9		65	60	99	94	340	327	304	262	232	206	186	425	409	380	328	290	258	233
10,001 - 15,000	1	5	106	101	163	158	645	620	577	496	440	391	353	806	775	721	620	550	489	441
	2,3		106	101	163	158	613	589	548	471	418	371	336	766	736	685	589	523	464	420
	4,5		104	99	160	155	576	554	515	443	393	349	316	720	693	644	554	491	436	395
	6-9		84	79	128	123	431	414	385	331	294	261	236	539	518	481	414	368	326	295
15,001 - 20,000	1	6	144	139	224	217	1019	980	911	784	696	617	559	1274	1225	1139	980	870	771	699
	2,3		144	139	224	217	959	922	857	738	655	581	526	1199	1153	1071	923	819	726	658
	4,5		141	136	218	212	892	858	798	686	609	541	489	1115	1073	998	858	761	676	611
	6-9		110	105	169	164	622	598	556	478	425	377	341	778	748	695	598	531	471	426
20,001 - 25,000	1	7	167	162	261	253	1285	1236	1149	989	878	779	705	1606	1545	1436	1236	1098	974	881
	2,3		167	162	261	253	1205	1159	1078	927	823	730	661	1506	1449	1348	1159	1029	913	826
	4,5		163	158	254	247	1116	1073	998	858	762	676	612	1395	1341	1248	1073	953	845	765
	6-9		126	121	195	189	757	728	677	582	517	459	415	946	910	846	728	646	574	519
25,001 - 40,000	1	8	185	180	289	281	1473	1416	1317	1133	1005	892	807	1841	1770	1646	1416	1256	1115	1009
	2,3		185	180	289	281	1379	1326	1233	1061	941	835	756	1724	1658	1541	1326	1176	1044	945
	4,5		180	175	282	274	1274	1225	1139	980	870	772	698	1593	1531	1424	1225	1088	965	873
	6-9		138	133	214	208	853	820	763	656	582	517	467	1066	1025	954	820	728	646	584
40,001 - 65,000	1	10	216	210	338	328	1873	1801	1675	1441	1279	1135	1027	2341	2251	2094	1801	1599	1419	1284
	2,3		216	210	338	328	1750	1683	1565	1346	1195	1060	959	2188	2104	1956	1683	1494	1325	1199
	4,5		211	205	330	320	1611	1549	1441	1239	1100	976	883	2014	1936	1801	1549	1375	1220	1104
	6-9		159	154	248	241	1057	1016	945	813	721	640	579	1321	1270	1181	1016	901	800	724
65,001 - 90,000	1	11	235	228	367	356	2030	1952	1815	1562	1386	1230	1113	2538	2440	2269	1953	1733	1538	1391
	2,3		235	228	367	356	1895	1822	1694	1458	1294	1148	1039	2369	2278	2118	1823	1618	1435	1299
	4,5		229	222	357	347	1743	1676	1559	1341	1190	1056	955	2179	2095	1949	1676	1488	1320	1194
	6-9		171	166	268	260	1137	1093	1016	874	776	689	623	1421	1366	1270	1093	970	861	779
Charge per \$1000 over \$90,000	1	12	0.52	0.50	0.81	0.78	10.08	9.69	9.02	7.76	6.88	5.68	5.53	12.60	12.12	11.27	9.69	8.60	7.10	6.91
	2,3		0.52	0.50	0.81	0.78	10.08	9.69	9.02	7.76	6.88	5.68	5.53	12.60	12.12	11.27	9.69	8.60	7.10	6.91
	4,5		0.52	0.50	0.81	0.78	10.08	9.69	9.02	7.76	6.88	5.68	5.53	12.60	12.12	11.27	9.69	8.60	7.10	6.91
	6-9		0.52	0.50	0.81	0.78	10.08	9.69	9.02	7.76	6.88	5.68	5.53	12.60	12.12	11.27	9.69	8.60	7.10	6.91

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

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

COLLISION - WAIVER OF DEDUCTIBLE

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

For Stated Amount rating refer to Rule 42.

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 21
\$1000 Deductible	\$ 38
\$2000 Deductible	\$ 63
\$3000 Deductible	\$ 80
\$4000 Deductible	\$ 93
\$5000 Deductible	\$103

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 \$16
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	61	56	92	87	326	313	291	250	222	197	178	408	391	364	313	278	246	223
	2,3		61	56	92	87	317	305	284	244	217	192	174	396	381	355	305	271	240	218
	4,5		60	55	91	86	308	296	275	237	210	186	169	385	370	344	296	263	233	211
	6-9		52	47	79	74	268	258	240	206	183	163	147	335	323	300	258	229	204	184
4,501 - 6,000	1	2	66	61	101	96	335	322	299	258	229	203	184	419	403	374	323	286	254	230
	2,3		66	61	101	96	326	313	291	250	222	197	178	408	391	364	313	278	246	223
	4,5		66	61	100	95	315	303	282	242	215	191	173	394	379	353	303	269	239	216
	6-9		57	52	86	81	274	263	245	210	187	166	150	343	329	306	263	234	208	188
6,001 - 8,000	1	3	67	62	102	97	371	357	332	286	253	225	203	464	446	415	358	316	281	254
	2,3		67	62	102	97	359	345	321	276	245	217	197	449	431	401	345	306	271	246
	4,5		66	61	101	96	345	332	309	266	236	209	189	431	415	386	333	295	261	236
	6-9		57	52	87	82	291	280	260	224	199	176	160	364	350	325	280	249	220	200
8,001 - 10,000	1	4	87	82	133	128	474	456	424	365	324	287	260	593	570	530	456	405	359	325
	2,3		87	82	133	128	454	437	406	350	310	275	249	568	546	508	438	388	344	311
	4,5		85	80	130	125	433	416	387	333	295	262	237	541	520	484	416	369	328	296
	6-9		71	66	108	103	344	331	308	265	235	209	189	430	414	385	331	294	261	236
10,001 - 15,000	1	5	119	114	183	178	658	633	589	506	449	399	361	823	791	736	633	561	499	451
	2,3		119	114	183	178	625	601	559	481	427	379	343	781	751	699	601	534	474	429
	4,5		116	111	179	174	588	565	525	452	401	356	322	735	706	656	565	501	445	403
	6-9		93	88	142	137	438	421	392	337	299	265	240	548	526	490	421	374	331	300
15,001 - 20,000	1	6	164	159	255	248	1044	1004	934	803	713	633	572	1305	1255	1168	1004	891	791	715
	2,3		164	159	255	248	982	944	878	755	670	595	538	1228	1180	1098	944	838	744	673
	4,5		160	155	249	242	913	878	817	702	623	553	500	1141	1098	1021	878	779	691	625
	6-9		123	118	191	185	634	610	567	488	433	384	348	793	763	709	610	541	480	435
20,001 - 25,000	1	7	192	186	299	290	1318	1267	1178	1014	900	798	722	1648	1584	1473	1268	1125	998	903
	2,3		192	186	299	290	1236	1188	1105	950	843	748	677	1545	1485	1381	1188	1054	935	846
	4,5		186	181	291	283	1143	1099	1022	879	780	692	626	1429	1374	1278	1099	975	865	783
	6-9		143	138	221	215	774	744	692	595	528	469	424	968	930	865	744	660	586	530
25,001 - 40,000	1	8	213	207	333	323	1511	1453	1351	1162	1032	915	828	1889	1816	1689	1453	1290	1144	1035
	2,3		213	207	333	323	1414	1360	1265	1088	966	857	775	1768	1700	1581	1360	1208	1071	969
	4,5		208	202	324	315	1306	1256	1168	1005	892	791	716	1633	1570	1460	1256	1115	989	895
	6-9		157	152	244	237	873	839	780	671	596	529	478	1091	1049	975	839	745	661	598
40,001 - 65,000	1	10	250	243	390	379	1924	1850	1721	1480	1314	1166	1055	2405	2313	2151	1850	1643	1458	1319
	2,3		250	243	390	379	1797	1728	1607	1382	1227	1089	985	2246	2160	2009	1728	1534	1361	1231
	4,5		243	236	380	369	1654	1590	1479	1272	1129	1002	906	2068	1988	1849	1590	1411	1253	1133
	6-9		182	177	284	276	1083	1041	968	833	739	656	593	1354	1301	1210	1041	924	820	741
65,001 - 90,000	1	11	272	264	424	412	2085	2005	1865	1604	1424	1263	1143	2606	2506	2331	2005	1780	1579	1429
	2,3		272	264	424	412	1946	1871	1740	1497	1328	1179	1066	2433	2339	2175	1871	1660	1474	1333
	4,5		265	257	413	401	1790	1721	1601	1377	1222	1084	981	2238	2151	2001	1721	1528	1355	1226
	6-9		197	191	307	298	1165	1120	1042	896	795	706	638	1456	1400	1303	1120	994	883	798
Charge per \$1000 over \$90,000	1	12	0.61	0.59	0.95	0.92	10.39	9.99	9.29	7.99	7.09	5.85	5.69	12.99	12.49	11.61	9.99	8.87	7.32	7.12
	2,3		0.61	0.59	0.95	0.92	10.39	9.99	9.29	7.99	7.09	5.85	5.69	12.99	12.49	11.61	9.99	8.87	7.32	7.12
	4,5		0.61	0.59	0.95	0.92	10.39	9.99	9.29	7.99	7.09	5.85	5.69	12.99	12.49	11.61	9.99	8.87	7.32	7.12
	6-9		0.61	0.59	0.95	0.92	10.39	9.99	9.29	7.99	7.09	5.85	5.69	12.99	12.49	11.61	9.99	8.87	7.32	7.12

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 22
\$1000 Deductible	\$ 39
\$2000 Deductible	\$ 65
\$3000 Deductible	\$ 83
\$4000 Deductible	\$ 96
\$5000 Deductible	\$107

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 \$16
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	59	54	89	84	338	325	302	260	231	205	185	423	406	378	325	289	256	231		
	2,3		59	54	89	84	329	316	294	253	224	199	180	411	395	368	316	280	249	225		
	4,5		58	53	88	83	318	306	285	245	217	193	174	398	383	356	306	271	241	218		
	6-9		51	46	77	72	275	264	246	211	187	166	150	344	330	308	264	234	208	188		
4,501 - 6,000	1	2	65	60	98	93	348	335	312	268	238	211	191	435	419	390	335	298	264	239		
	2,3		65	60	98	93	338	325	302	260	231	205	185	423	406	378	325	289	256	231		
	4,5		64	59	97	92	327	314	292	251	223	198	179	409	393	365	314	279	248	224		
	6-9		55	50	83	78	280	269	250	215	191	169	153	350	336	313	269	239	211	191		
6,001 - 8,000	1	3	65	60	99	94	388	373	347	298	265	235	213	485	466	434	373	331	294	266		
	2,3		65	60	99	94	374	360	335	288	256	227	205	468	450	419	360	320	284	256		
	4,5		65	60	98	93	360	346	322	277	246	218	197	450	433	403	346	308	273	246		
	6-9		56	51	84	79	301	289	269	231	205	182	165	376	361	336	289	256	228	206		
8,001 - 10,000	1	4	84	79	128	123	502	483	449	386	343	304	275	628	604	561	483	429	380	344		
	2,3		84	79	128	123	480	462	430	370	328	291	263	600	578	538	463	410	364	329		
	4,5		82	77	125	120	457	439	408	351	312	277	250	571	549	510	439	390	346	313		
	6-9		68	63	104	99	359	345	321	276	245	217	197	449	431	401	345	306	271	246		
10,001 - 15,000	1	5	114	109	175	170	706	679	631	543	482	428	387	883	849	789	679	603	535	484		
	2,3		114	109	175	170	669	643	598	514	457	405	367	836	804	748	643	571	506	459		
	4,5		111	106	171	166	627	603	561	482	428	380	344	784	754	701	603	535	475	430		
	6-9		89	84	136	131	462	444	413	355	315	280	253	578	555	516	444	394	350	316		
15,001 - 20,000	1	6	155	150	242	235	1133	1089	1013	871	773	686	621	1416	1361	1266	1089	966	858	776		
	2,3		155	150	242	235	1064	1023	951	818	726	644	583	1330	1279	1189	1023	908	805	729		
	4,5		152	147	237	230	987	949	883	759	674	598	541	1234	1186	1104	949	843	748	676		
	6-9		118	113	182	177	679	653	607	522	464	411	372	849	816	759	653	580	514	465		
20,001 - 25,000	1	7	181	176	283	275	1435	1380	1283	1104	980	869	787	1794	1725	1604	1380	1225	1086	984		
	2,3		181	176	283	275	1345	1293	1202	1034	918	815	737	1681	1616	1503	1293	1148	1019	921		
	4,5		177	172	276	268	1243	1195	1111	956	848	753	681	1554	1494	1389	1195	1060	941	851		
	6-9		136	131	210	204	834	802	746	642	569	505	457	1043	1003	933	803	711	631	571		
25,001 - 40,000	1	8	202	196	315	306	1649	1586	1475	1269	1126	999	904	2061	1983	1844	1586	1408	1249	1130		
	2,3		202	196	315	306	1542	1483	1379	1186	1053	934	845	1928	1854	1724	1483	1316	1168	1056		
	4,5		197	191	307	298	1423	1368	1272	1094	971	862	780	1779	1710	1590	1368	1214	1078	975		
	6-9		149	144	232	225	942	906	843	725	643	571	516	1178	1133	1054	906	804	714	645		
40,001 - 65,000	1	10	236	229	369	358	2106	2025	1883	1620	1438	1276	1154	2633	2531	2354	2025	1798	1595	1443		
	2,3		236	229	369	358	1966	1890	1758	1512	1342	1191	1077	2458	2363	2198	1890	1678	1489	1346		
	4,5		230	223	358	348	1808	1738	1616	1390	1234	1095	991	2260	2173	2020	1738	1543	1369	1239		
	6-9		172	167	269	261	1175	1130	1051	904	802	712	644	1469	1413	1314	1130	1003	890	805		
65,001 - 90,000	1	11	256	249	401	389	2284	2196	2042	1757	1559	1383	1252	2855	2745	2553	2196	1949	1729	1565		
	2,3		256	249	401	389	2131	2049	1906	1639	1455	1291	1168	2664	2561	2383	2049	1819	1614	1460		
	4,5		250	243	390	379	1958	1883	1751	1506	1337	1186	1073	2448	2354	2189	1883	1671	1483	1341		
	6-9		186	181	291	283	1266	1217	1132	974	864	767	694	1583	1521	1415	1218	1080	959	868		
Charge per \$1000 over \$90,000	1	12	0.57	0.55	0.89	0.87	11.49	11.05	10.28	8.84	7.85	6.47	6.30	14.37	13.81	12.85	11.05	9.81	8.09	7.87		
	2,3		0.57	0.55	0.89	0.87	11.49	11.05	10.28	8.84	7.85	6.47	6.30	14.37	13.81	12.85	11.05	9.81	8.09	7.87		
	4,5		0.57	0.55	0.89	0.87	11.49	11.05	10.28	8.84	7.85	6.47	6.30	14.37	13.81	12.85	11.05	9.81	8.09	7.87		
	6-9		0.57	0.55	0.89	0.87	11.49	11.05	10.28	8.84	7.85	6.47	6.30	14.37	13.81	12.85	11.05	9.81	8.09	7.87		

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	\$ 18
\$ 500 Deductible	\$ 24
\$1000 Deductible	\$ 43
\$2000 Deductible	\$ 72
\$3000 Deductible	\$ 91
\$4000 Deductible	\$106
\$5000 Deductible	\$118

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 \$18
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	61	56	92	87	340	327	304	262	232	206	186	425	409	380	328	290	258	233
	2,3		61	56	92	87	330	317	295	254	225	200	181	413	396	369	318	281	250	226
	4,5		60	55	91	86	319	307	286	246	218	193	175	399	384	358	308	273	241	219
	6-9		53	48	80	75	276	265	246	212	188	167	151	345	331	308	265	235	209	189
4,501 - 6,000	1	2	67	62	102	97	349	336	312	269	239	212	192	436	420	390	336	299	265	240
	2,3		67	62	102	97	339	326	303	261	231	205	186	424	408	379	326	289	256	233
	4,5		66	61	100	95	328	315	293	252	224	198	180	410	394	366	315	280	248	225
	6-9		57	52	86	81	281	270	251	216	192	170	154	351	338	314	270	240	213	193
6,001 - 8,000	1	3	68	63	103	98	390	375	349	300	266	236	214	488	469	436	375	333	295	268
	2,3		68	63	103	98	376	362	337	290	257	228	206	470	453	421	363	321	285	258
	4,5		66	61	101	96	362	348	324	278	247	219	198	453	435	405	348	309	274	248
	6-9		57	52	87	82	302	290	270	232	206	183	165	378	363	338	290	258	229	206
8,001 - 10,000	1	4	88	83	134	129	505	486	452	389	345	306	277	631	608	565	486	431	383	346
	2,3		88	83	134	129	484	465	432	372	330	293	265	605	581	540	465	413	366	331
	4,5		86	81	131	126	459	441	410	353	313	278	251	574	551	513	441	391	348	314
	6-9		71	66	108	103	360	346	322	277	246	218	197	450	433	403	346	308	273	246
10,001 - 15,000	1	5	120	115	184	179	711	684	636	547	486	431	390	889	855	795	684	608	539	488
	2,3		120	115	184	179	674	648	603	518	460	408	369	843	810	754	648	575	510	461
	4,5		117	112	180	175	632	608	565	486	432	383	347	790	760	706	608	540	479	434
	6-9		93	88	143	138	465	447	416	358	317	282	255	581	559	520	448	396	353	319
15,001 - 20,000	1	6	165	160	258	250	1143	1099	1022	879	780	692	626	1429	1374	1278	1099	975	865	783
	2,3		165	160	258	250	1073	1032	960	826	733	650	588	1341	1290	1200	1033	916	813	735
	4,5		161	156	251	244	995	957	890	766	679	603	545	1244	1196	1113	958	849	754	681
	6-9		125	120	193	187	684	658	612	526	467	415	375	855	823	765	658	584	519	469
20,001 - 25,000	1	7	193	187	301	292	1449	1393	1295	1114	989	878	794	1811	1741	1619	1393	1236	1098	993
	2,3		193	187	301	292	1357	1305	1214	1044	927	822	744	1696	1631	1518	1305	1159	1028	930
	4,5		187	182	294	285	1253	1205	1121	964	856	759	687	1566	1506	1401	1205	1070	949	859
	6-9		143	138	222	216	840	808	751	646	574	509	461	1050	1010	939	808	718	636	576
25,001 - 40,000	1	8	215	209	336	326	1664	1600	1488	1280	1136	1008	912	2080	2000	1860	1600	1420	1260	1140
	2,3		215	209	336	326	1557	1497	1392	1198	1063	943	853	1946	1871	1740	1498	1329	1179	1066
	4,5		209	203	327	317	1435	1380	1283	1104	980	869	787	1794	1725	1604	1380	1225	1086	984
	6-9		158	153	246	239	951	914	850	731	649	576	521	1189	1143	1063	914	811	720	651
40,001 - 65,000	1	10	251	244	393	382	2126	2044	1901	1635	1451	1288	1165	2658	2555	2376	2044	1814	1610	1456
	2,3		251	244	393	382	1984	1908	1774	1526	1355	1202	1088	2480	2385	2218	1908	1694	1503	1360
	4,5		245	238	383	372	1824	1754	1631	1403	1245	1105	1000	2280	2193	2039	1754	1556	1381	1250
	6-9		183	178	286	278	1186	1140	1060	912	809	718	650	1483	1425	1325	1140	1011	898	813
65,001 - 90,000	1	11	274	266	427	415	2307	2218	2063	1774	1575	1397	1264	2884	2773	2579	2218	1969	1746	1580
	2,3		274	266	427	415	2151	2068	1923	1654	1468	1303	1179	2689	2585	2404	2068	1835	1629	1474
	4,5		267	259	416	404	1977	1901	1768	1521	1350	1198	1084	2471	2376	2210	1901	1688	1498	1355
	6-9		199	193	310	301	1277	1228	1142	982	872	774	700	1596	1535	1428	1228	1090	968	875
Charge per \$1000 over \$90,000	1	12	0.61	0.60	0.96	0.93	11.61	11.17	10.39	8.93	7.93	6.54	6.37	14.52	13.96	12.98	11.17	9.91	8.18	7.96
	2,3		0.61	0.60	0.96	0.93	11.61	11.17	10.39	8.93	7.93	6.54	6.37	14.52	13.96	12.98	11.17	9.91	8.18	7.96
	4,5		0.61	0.60	0.96	0.93	11.61	11.17	10.39	8.93	7.93	6.54	6.37	14.52	13.96	12.98	11.17	9.91	8.18	7.96
	6-9		0.61	0.60	0.96	0.93	11.61	11.17	10.39	8.93	7.93	6.54	6.37	14.52	13.96	12.98	11.17	9.91	8.18	7.96

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	\$ 18
\$ 500 Deductible	\$ 25
\$1000 Deductible	\$ 44
\$2000 Deductible	\$ 72
\$3000 Deductible	\$ 92
\$4000 Deductible	\$107
\$5000 Deductible	\$119

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 \$18
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 1 - NON-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	68	63	103	98	426	410	381	328	291	258	234	533	513	476	410	364	323	293	
	2,3		68	63	103	98	410	394	366	315	280	248	225	513	493	458	394	350	310	281	
	4,5		66	61	101	96	392	377	351	302	268	238	215	490	471	439	378	335	298	269	
	6-9		57	52	87	82	319	307	286	246	218	193	175	399	384	358	308	273	241	219	
4,501 - 6,000	1	2	75	70	114	109	442	425	395	340	302	268	242	553	531	494	425	378	335	303	
	2,3		75	70	114	109	425	409	380	327	290	258	233	531	511	475	409	363	323	291	
	4,5		73	68	112	107	407	391	364	313	278	246	223	509	489	455	391	348	308	279	
	6-9		63	58	95	90	329	316	294	253	224	199	180	411	395	368	316	280	249	225	
6,001 - 8,000	1	3	76	71	116	111	510	490	456	392	348	309	279	638	613	570	490	435	386	349	
	2,3		76	71	116	111	488	469	436	375	333	295	267	610	586	545	469	416	369	334	
	4,5		75	70	114	109	463	445	414	356	316	280	254	579	556	518	445	395	350	318	
	6-9		63	58	96	91	362	348	324	278	247	219	198	453	435	405	348	309	274	248	
8,001 - 10,000	1	4	100	95	154	149	701	674	627	539	479	425	384	876	843	784	674	599	531	480	
	2,3		100	95	154	149	665	639	594	511	454	403	364	831	799	743	639	568	504	455	
	4,5		98	93	151	146	624	600	558	480	426	378	342	780	750	698	600	533	473	428	
	6-9		80	75	122	117	461	443	412	354	315	279	253	576	554	515	443	394	349	316	
10,001 - 15,000	1	5	141	136	218	212	1043	1003	933	802	712	632	572	1304	1254	1166	1003	890	790	715	
	2,3		141	136	218	212	982	944	878	755	670	595	538	1228	1180	1098	944	838	744	673	
	4,5		137	132	213	207	912	877	816	702	623	553	500	1140	1096	1020	878	779	691	625	
	6-9		108	103	166	161	634	610	567	488	433	384	348	793	763	709	610	541	480	435	
15,001 - 20,000	1	6	198	192	309	300	1761	1693	1574	1354	1202	1067	965	2201	2116	1968	1693	1503	1334	1206	
	2,3		198	192	309	300	1645	1582	1471	1266	1123	997	902	2056	1978	1839	1583	1404	1246	1128	
	4,5		194	188	302	293	1516	1458	1356	1166	1035	919	831	1895	1823	1695	1458	1294	1149	1039	
	6-9		147	142	229	222	999	961	894	769	682	605	548	1249	1201	1118	961	853	756	685	
20,001 - 25,000	1	7	233	226	364	353	2269	2182	2029	1746	1549	1375	1244	2836	2728	2536	2183	1936	1719	1555	
	2,3		233	226	364	353	2116	2035	1893	1628	1445	1282	1160	2645	2544	2366	2035	1806	1603	1450	
	4,5		227	220	354	344	1945	1870	1739	1496	1328	1178	1066	2431	2338	2174	1870	1660	1473	1333	
	6-9		170	165	266	258	1258	1210	1125	968	859	762	690	1573	1513	1406	1210	1074	953	863	
25,001 - 40,000	1	8	261	253	407	395	2628	2527	2350	2022	1794	1592	1440	3285	3159	2938	2528	2243	1990	1800	
	2,3		261	253	407	395	2449	2355	2190	1884	1672	1484	1342	3061	2944	2738	2355	2090	1855	1678	
	4,5		253	246	397	385	2247	2161	2010	1729	1534	1361	1232	2809	2701	2513	2161	1918	1701	1540	
	6-9		190	184	296	287	1441	1386	1289	1109	984	873	790	1801	1733	1611	1386	1230	1091	988	
40,001 - 65,000	1	10	307	298	479	465	3396	3265	3036	2612	2318	2057	1861	4245	4081	3795	3265	2898	2571	2326	
	2,3		307	298	479	465	3160	3038	2825	2430	2157	1914	1732	3950	3798	3531	3038	2696	2393	2165	
	4,5		298	289	466	452	2893	2782	2587	2226	1975	1753	1586	3616	3478	3234	2783	2469	2191	1983	
	6-9		220	214	345	335	1831	1761	1638	1409	1250	1109	1004	2289	2201	2048	1761	1563	1386	1255	
65,001 - 90,000	1	11	334	324	521	506	3695	3553	3304	2842	2523	2238	2025	4619	4441	4130	3553	3154	2798	2531	
	2,3		334	324	521	506	3437	3305	3074	2644	2347	2082	1884	4296	4131	3843	3305	2934	2603	2355	
	4,5		325	316	508	493	3147	3026	2814	2421	2148	1906	1725	3934	3783	3518	3026	2685	2383	2156	
	6-9		240	233	375	364	1984	1908	1774	1526	1355	1202	1088	2480	2385	2218	1908	1694	1503	1360	
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	2,3		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	4,5		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	6-9		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	

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	\$ 41
\$1000 Deductible	\$ 73
\$2000 Deductible	\$120
\$3000 Deductible	\$153
\$4000 Deductible	\$179
\$5000 Deductible	\$198

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 2 - 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	68	63	103	98	426	410	381	328	291	258	234	533	513	476	410	364	323	293	
	2,3		68	63	103	98	410	394	366	315	280	248	225	513	493	458	394	350	310	281	
	4,5		66	61	101	96	392	377	351	302	268	238	215	490	471	439	378	335	298	269	
	6-9		57	52	87	82	319	307	286	246	218	193	175	399	384	358	308	273	241	219	
4,501 - 6,000	1	2	75	70	114	109	442	425	395	340	302	268	242	553	531	494	425	378	335	303	
	2,3		75	70	114	109	425	409	380	327	290	258	233	531	511	475	409	363	323	291	
	4,5		73	68	112	107	407	391	364	313	278	246	223	509	489	455	391	348	308	279	
	6-9		63	58	95	90	329	316	294	253	224	199	180	411	395	368	316	280	249	225	
6,001 - 8,000	1	3	76	71	116	111	510	490	456	392	348	309	279	638	613	570	490	435	386	349	
	2,3		76	71	116	111	488	469	436	375	333	295	267	610	586	545	469	416	369	334	
	4,5		75	70	114	109	463	445	414	356	316	280	254	579	556	518	445	395	350	318	
	6-9		63	58	96	91	362	348	324	278	247	219	198	453	435	405	348	309	274	248	
8,001 - 10,000	1	4	100	95	154	149	701	674	627	539	479	425	384	876	843	784	674	599	531	480	
	2,3		100	95	154	149	665	639	594	511	454	403	364	831	799	743	639	568	504	455	
	4,5		98	93	151	146	624	600	558	480	426	378	342	780	750	698	600	533	473	428	
	6-9		80	75	122	117	461	443	412	354	315	279	253	576	554	515	443	394	349	316	
10,001 - 15,000	1	5	141	136	218	212	1043	1003	933	802	712	632	572	1304	1254	1166	1003	890	790	715	
	2,3		141	136	218	212	982	944	878	755	670	595	538	1228	1180	1098	944	838	744	673	
	4,5		137	132	213	207	912	877	816	702	623	553	500	1140	1096	1020	878	779	691	625	
	6-9		108	103	166	161	634	610	567	488	433	384	348	793	763	709	610	541	480	435	
15,001 - 20,000	1	6	198	192	309	300	1761	1693	1574	1354	1202	1067	965	2201	2116	1968	1693	1503	1334	1206	
	2,3		198	192	309	300	1645	1582	1471	1266	1123	997	902	2056	1978	1839	1583	1404	1246	1128	
	4,5		194	188	302	293	1516	1458	1356	1166	1035	919	831	1895	1823	1695	1458	1294	1149	1039	
	6-9		147	142	229	222	999	961	894	769	682	605	548	1249	1201	1118	961	853	756	685	
20,001 - 25,000	1	7	233	226	364	353	2269	2182	2029	1746	1549	1375	1244	2836	2728	2536	2183	1936	1719	1555	
	2,3		233	226	364	353	2116	2035	1893	1628	1445	1282	1160	2645	2544	2366	2035	1806	1603	1450	
	4,5		227	220	354	344	1945	1870	1739	1496	1328	1178	1066	2431	2338	2174	1870	1660	1473	1333	
	6-9		170	165	266	258	1258	1210	1125	968	859	762	690	1573	1513	1406	1210	1074	953	863	
25,001 - 40,000	1	8	261	253	407	395	2628	2527	2350	2022	1794	1592	1440	3285	3159	2938	2528	2243	1990	1800	
	2,3		261	253	407	395	2449	2355	2190	1884	1672	1484	1342	3061	2944	2738	2355	2090	1855	1678	
	4,5		253	246	397	385	2247	2161	2010	1729	1534	1361	1232	2809	2701	2513	2161	1918	1701	1540	
	6-9		190	184	296	287	1441	1386	1289	1109	984	873	790	1801	1733	1611	1386	1230	1091	988	
40,001 - 65,000	1	10	307	298	479	465	3396	3265	3036	2612	2318	2057	1861	4245	4081	3795	3265	2898	2571	2326	
	2,3		307	298	479	465	3160	3038	2825	2430	2157	1914	1732	3950	3798	3531	3038	2696	2393	2165	
	4,5		298	289	466	452	2893	2782	2587	2226	1975	1753	1586	3616	3478	3234	2783	2469	2191	1983	
	6-9		220	214	345	335	1831	1761	1638	1409	1250	1109	1004	2289	2201	2048	1761	1563	1386	1255	
65,001 - 90,000	1	11	334	324	521	506	3695	3553	3304	2842	2523	2238	2025	4619	4441	4130	3553	3154	2798	2531	
	2,3		334	324	521	506	3437	3305	3074	2644	2347	2082	1884	4296	4131	3843	3305	2934	2603	2355	
	4,5		325	316	508	493	3147	3026	2814	2421	2148	1906	1725	3934	3783	3518	3026	2685	2383	2156	
	6-9		240	233	375	364	1984	1908	1774	1526	1355	1202	1088	2480	2385	2218	1908	1694	1503	1360	
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	2,3		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	4,5		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	6-9		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	

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	\$ 41
\$1000 Deductible	\$ 73
\$2000 Deductible	\$120
\$3000 Deductible	\$153
\$4000 Deductible	\$179
\$5000 Deductible	\$198

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 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	68	63	103	98	426	410	381	328	291	258	234	533	513	476	410	364	323	293	
	2,3		68	63	103	98	410	394	366	315	280	248	225	513	493	458	394	350	310	281	
	4,5		66	61	101	96	392	377	351	302	268	238	215	490	471	439	378	335	298	269	
	6-9		57	52	87	82	319	307	286	246	218	193	175	399	384	358	308	273	241	219	
4,501 - 6,000	1	2	75	70	114	109	442	425	395	340	302	268	242	553	531	494	425	378	335	303	
	2,3		75	70	114	109	425	409	380	327	290	258	233	531	511	475	409	363	323	291	
	4,5		73	68	112	107	407	391	364	313	278	246	223	509	489	455	391	348	308	279	
	6-9		63	58	95	90	329	316	294	253	224	199	180	411	395	368	316	280	249	225	
6,001 - 8,000	1	3	76	71	116	111	510	490	456	392	348	309	279	638	613	570	490	435	386	349	
	2,3		76	71	116	111	488	469	436	375	333	295	267	610	586	545	469	416	369	334	
	4,5		75	70	114	109	463	445	414	356	316	280	254	579	556	518	445	395	350	318	
	6-9		63	58	96	91	362	348	324	278	247	219	198	453	435	405	348	309	274	248	
8,001 - 10,000	1	4	100	95	154	149	701	674	627	539	479	425	384	876	843	784	674	599	531	480	
	2,3		100	95	154	149	665	639	594	511	454	403	364	831	799	743	639	568	504	455	
	4,5		98	93	151	146	624	600	558	480	426	378	342	780	750	698	600	533	473	428	
	6-9		80	75	122	117	461	443	412	354	315	279	253	576	554	515	443	394	349	316	
10,001 - 15,000	1	5	141	136	218	212	1043	1003	933	802	712	632	572	1304	1254	1166	1003	890	790	715	
	2,3		141	136	218	212	982	944	878	755	670	595	538	1228	1180	1098	944	838	744	673	
	4,5		137	132	213	207	912	877	816	702	623	553	500	1140	1096	1020	878	779	691	625	
	6-9		108	103	166	161	634	610	567	488	433	384	348	793	763	709	610	541	480	435	
15,001 - 20,000	1	6	198	192	309	300	1761	1693	1574	1354	1202	1067	965	2201	2116	1968	1693	1503	1334	1206	
	2,3		198	192	309	300	1645	1582	1471	1266	1123	997	902	2056	1978	1839	1583	1404	1246	1128	
	4,5		194	188	302	293	1516	1458	1356	1166	1035	919	831	1895	1823	1695	1458	1294	1149	1039	
	6-9		147	142	229	222	999	961	894	769	682	605	548	1249	1201	1118	961	853	756	685	
20,001 - 25,000	1	7	233	226	364	353	2269	2182	2029	1746	1549	1375	1244	2836	2728	2536	2183	1936	1719	1555	
	2,3		233	226	364	353	2116	2035	1893	1628	1445	1282	1160	2645	2544	2366	2035	1806	1603	1450	
	4,5		227	220	354	344	1945	1870	1739	1496	1328	1178	1066	2431	2338	2174	1870	1660	1473	1333	
	6-9		170	165	266	258	1258	1210	1125	968	859	762	690	1573	1513	1406	1210	1074	953	863	
25,001 - 40,000	1	8	261	253	407	395	2628	2527	2350	2022	1794	1592	1440	3285	3159	2938	2528	2243	1990	1800	
	2,3		261	253	407	395	2449	2355	2190	1884	1672	1484	1342	3061	2944	2738	2355	2090	1855	1678	
	4,5		253	246	397	385	2247	2161	2010	1729	1534	1361	1232	2809	2701	2513	2161	1918	1701	1540	
	6-9		190	184	296	287	1441	1386	1289	1109	984	873	790	1801	1733	1611	1386	1230	1091	988	
40,001 - 65,000	1	10	307	298	479	465	3396	3265	3036	2612	2318	2057	1861	4245	4081	3795	3265	2898	2571	2326	
	2,3		307	298	479	465	3160	3038	2825	2430	2157	1914	1732	3950	3798	3531	3038	2696	2393	2165	
	4,5		298	289	466	452	2893	2782	2587	2226	1975	1753	1586	3616	3478	3234	2783	2469	2191	1983	
	6-9		220	214	345	335	1831	1761	1638	1409	1250	1109	1004	2289	2201	2048	1761	1563	1386	1255	
65,001 - 90,000	1	11	334	324	521	506	3695	3553	3304	2842	2523	2238	2025	4619	4441	4130	3553	3154	2798	2531	
	2,3		334	324	521	506	3437	3305	3074	2644	2347	2082	1884	4296	4131	3843	3305	2934	2603	2355	
	4,5		325	316	508	493	3147	3026	2814	2421	2148	1906	1725	3934	3783	3518	3026	2685	2383	2156	
	6-9		240	233	375	364	1984	1908	1774	1526	1355	1202	1088	2480	2385	2218	1908	1694	1503	1360	
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	2,3		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	4,5		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	6-9		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	

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 \$ 41

\$1000 Deductible \$ 73

\$2000 Deductible \$120

\$3000 Deductible \$153

\$4000 Deductible \$179

\$5000 Deductible \$198

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														
															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	68	63	103	98	426	410	381	328	291	258	234	533	513	476	410	364	323	293	
	2,3		68	63	103	98	410	394	366	315	280	248	225	513	493	458	394	350	310	281	
	4,5		66	61	101	96	392	377	351	302	268	238	215	490	471	439	378	335	298	269	
	6-9		57	52	87	82	319	307	286	246	218	193	175	399	384	358	308	273	241	219	
4,501 - 6,000	1	2	75	70	114	109	442	425	395	340	302	268	242	553	531	494	425	378	335	303	
	2,3		75	70	114	109	425	409	380	327	290	258	233	531	511	475	409	363	323	291	
	4,5		73	68	112	107	407	391	364	313	278	246	223	509	489	455	391	348	308	279	
	6-9		63	58	95	90	329	316	294	253	224	199	180	411	395	368	316	280	249	225	
6,001 - 8,000	1	3	76	71	116	111	510	490	456	392	348	309	279	638	613	570	490	435	386	349	
	2,3		76	71	116	111	488	469	436	375	333	295	267	610	586	545	469	416	369	334	
	4,5		75	70	114	109	463	445	414	356	316	280	254	579	556	518	445	395	350	318	
	6-9		63	58	96	91	362	348	324	278	247	219	198	453	435	405	348	309	274	248	
8,001 - 10,000	1	4	100	95	154	149	701	674	627	539	479	425	384	876	843	784	674	599	531	480	
	2,3		100	95	154	149	665	639	594	511	454	403	364	831	799	743	639	568	504	455	
	4,5		98	93	151	146	624	600	558	480	426	378	342	780	750	698	600	533	473	428	
	6-9		80	75	122	117	461	443	412	354	315	279	253	576	554	515	443	394	349	316	
10,001 - 15,000	1	5	141	136	218	212	1043	1003	933	802	712	632	572	1304	1254	1166	1003	890	790	715	
	2,3		141	136	218	212	982	944	878	755	670	595	538	1228	1180	1098	944	838	744	673	
	4,5		137	132	213	207	912	877	816	702	623	553	500	1140	1096	1020	878	779	691	625	
	6-9		108	103	166	161	634	610	567	488	433	384	348	793	763	709	610	541	480	435	
15,001 - 20,000	1	6	198	192	309	300	1761	1693	1574	1354	1202	1067	965	2201	2116	1968	1693	1503	1334	1206	
	2,3		198	192	309	300	1645	1582	1471	1266	1123	997	902	2056	1978	1839	1583	1404	1246	1128	
	4,5		194	188	302	293	1516	1458	1356	1166	1035	919	831	1895	1823	1695	1458	1294	1149	1039	
	6-9		147	142	229	222	999	961	894	769	682	605	548	1249	1201	1118	961	853	756	685	
20,001 - 25,000	1	7	233	226	364	353	2269	2182	2029	1746	1549	1375	1244	2836	2728	2536	2183	1936	1719	1555	
	2,3		233	226	364	353	2116	2035	1893	1628	1445	1282	1160	2645	2544	2366	2035	1806	1603	1450	
	4,5		227	220	354	344	1945	1870	1739	1496	1328	1178	1066	2431	2338	2174	1870	1660	1473	1333	
	6-9		170	165	266	258	1258	1210	1125	968	859	762	690	1573	1513	1406	1210	1074	953	863	
25,001 - 40,000	1	8	261	253	407	395	2628	2527	2350	2022	1794	1592	1440	3285	3159	2938	2528	2243	1990	1800	
	2,3		261	253	407	395	2449	2355	2190	1884	1672	1484	1342	3061	2944	2738	2355	2090	1855	1678	
	4,5		253	246	397	385	2247	2161	2010	1729	1534	1361	1232	2809	2701	2513	2161	1918	1701	1540	
	6-9		190	184	296	287	1441	1386	1289	1109	984	873	790	1801	1733	1611	1386	1230	1091	988	
40,001 - 65,000	1	10	307	298	479	465	3396	3265	3036	2612	2318	2057	1861	4245	4081	3795	3265	2898	2571	2326	
	2,3		307	298	479	465	3160	3038	2825	2430	2157	1914	1732	3950	3798	3531	3038	2696	2393	2165	
	4,5		298	289	466	452	2893	2782	2587	2226	1975	1753	1586	3616	3478	3234	2783	2469	2191	1983	
	6-9		220	214	345	335	1831	1761	1638	1409	1250	1109	1004	2289	2201	2048	1761	1563	1386	1255	
65,001 - 90,000	1	11	334	324	521	506	3695	3553	3304	2842	2523	2238	2025	4619	4441	4130	3553	3154	2798	2531	
	2,3		334	324	521	506	3437	3305	3074	2644	2347	2082	1884	4296	4131	3843	3305	2934	2603	2355	
	4,5		325	316	508	493	3147	3026	2814	2421	2148	1906	1725	3934	3783	3518	3026	2685	2383	2156	
	6-9		240	233	375	364	1984	1908	1774	1526	1355	1202	1088	2480	2385	2218	1908	1694	1503	1360	
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	2,3		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	4,5		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	6-9		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	

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 \$ 41

\$1000 Deductible \$ 73

\$2000 Deductible \$120

\$3000 Deductible \$153

\$4000 Deductible \$179

\$5000 Deductible \$198

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													
															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	426	410	381	328	291	258	234	533	513	476	410	364	323	293
	2,3		68	63	103	98	410	394	366	315	280	248	225	513	493	458	394	350	310	281
	4,5		66	61	101	96	392	377	351	302	268	238	215	490	471	439	378	335	298	269
	6-9		57	52	87	82	319	307	286	246	218	193	175	399	384	358	308	273	241	219
4,501 - 6,000	1	2	75	70	114	109	442	425	395	340	302	268	242	553	531	494	425	378	335	303
	2,3		75	70	114	109	425	409	380	327	290	258	233	531	511	475	409	363	323	291
	4,5		73	68	112	107	407	391	364	313	278	246	223	509	489	455	391	348	308	279
	6-9		63	58	95	90	329	316	294	253	224	199	180	411	395	368	316	280	249	225
6,001 - 8,000	1	3	76	71	116	111	510	490	456	392	348	309	279	638	613	570	490	435	386	349
	2,3		76	71	116	111	488	469	436	375	333	295	267	610	586	545	469	416	369	334
	4,5		75	70	114	109	463	445	414	356	316	280	254	579	556	518	445	395	350	318
	6-9		63	58	96	91	362	348	324	278	247	219	198	453	435	405	348	309	274	248
8,001 - 10,000	1	4	100	95	154	149	701	674	627	539	479	425	384	876	843	784	674	599	531	480
	2,3		100	95	154	149	665	639	594	511	454	403	364	831	799	743	639	568	504	455
	4,5		98	93	151	146	624	600	558	480	426	378	342	780	750	698	600	533	473	428
	6-9		80	75	122	117	461	443	412	354	315	279	253	576	554	515	443	394	349	316
10,001 - 15,000	1	5	141	136	218	212	1043	1003	933	802	712	632	572	1304	1254	1166	1003	890	790	715
	2,3		141	136	218	212	982	944	878	755	670	595	538	1228	1180	1098	944	838	744	673
	4,5		137	132	213	207	912	877	816	702	623	553	500	1140	1096	1020	878	779	691	625
	6-9		108	103	166	161	634	610	567	488	433	384	348	793	763	709	610	541	480	435
15,001 - 20,000	1	6	198	192	309	300	1761	1693	1574	1354	1202	1067	965	2201	2116	1968	1693	1503	1334	1206
	2,3		198	192	309	300	1645	1582	1471	1266	1123	997	902	2056	1978	1839	1583	1404	1246	1128
	4,5		194	188	302	293	1516	1458	1356	1166	1035	919	831	1895	1823	1695	1458	1294	1149	1039
	6-9		147	142	229	222	999	961	894	769	682	605	548	1249	1201	1118	961	853	756	685
20,001 - 25,000	1	7	233	226	364	353	2269	2182	2029	1746	1549	1375	1244	2836	2728	2536	2183	1936	1719	1555
	2,3		233	226	364	353	2116	2035	1893	1628	1445	1282	1160	2645	2544	2366	2035	1806	1603	1450
	4,5		227	220	354	344	1945	1870	1739	1496	1328	1178	1066	2431	2338	2174	1870	1660	1473	1333
	6-9		170	165	266	258	1258	1210	1125	968	859	762	690	1573	1513	1406	1210	1074	953	863
25,001 - 40,000	1	8	261	253	407	395	2628	2527	2350	2022	1794	1592	1440	3285	3159	2938	2528	2243	1990	1800
	2,3		261	253	407	395	2449	2355	2190	1884	1672	1484	1342	3061	2944	2738	2355	2090	1855	1678
	4,5		253	246	397	385	2247	2161	2010	1729	1534	1361	1232	2809	2701	2513	2161	1918	1701	1540
	6-9		190	184	296	287	1441	1386	1289	1109	984	873	790	1801	1733	1611	1386	1230	1091	988
40,001 - 65,000	1	10	307	298	479	465	3396	3265	3036	2612	2318	2057	1861	4245	4081	3795	3265	2898	2571	2326
	2,3		307	298	479	465	3160	3038	2825	2430	2157	1914	1732	3950	3798	3531	3038	2696	2393	2165
	4,5		298	289	466	452	2893	2782	2587	2226	1975	1753	1586	3616	3478	3234	2783	2469	2191	1983
	6-9		220	214	345	335	1831	1761	1638	1409	1250	1109	1004	2289	2201	2048	1761	1563	1386	1255
65,001 - 90,000	1	11	334	324	521	506	3695	3553	3304	2842	2523	2238	2025	4619	4441	4130	3553	3154	2798	2531
	2,3		334	324	521	506	3437	3305	3074	2644	2347	2082	1884	4296	4131	3843	3305	2934	2603	2355
	4,5		325	316	508	493	3147	3026	2814	2421	2148	1906	1725	3934	3783	3518	3026	2685	2383	2156
	6-9		240	233	375	364	1984	1908	1774	1526	1355	1202	1088	2480	2385	2218	1908	1694	1503	1360
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23
	2,3		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23
	4,5		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23
	6-9		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23

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 \$ 41

\$1000 Deductible \$ 73

\$2000 Deductible \$120

\$3000 Deductible \$153

\$4000 Deductible \$179

\$5000 Deductible \$198

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 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	426	410	381	328	291	258	234	533	513	476	410	364	323	293
	2,3		68	63	103	98	410	394	366	315	280	248	225	513	493	458	394	350	310	281
	4,5		66	61	101	96	392	377	351	302	268	238	215	490	471	439	378	335	298	269
	6-9		57	52	87	82	319	307	286	246	218	193	175	399	384	358	308	273	241	219
4,501 - 6,000	1	2	75	70	114	109	442	425	395	340	302	268	242	553	531	494	425	378	335	303
	2,3		75	70	114	109	425	409	380	327	290	258	233	531	511	475	409	363	323	291
	4,5		73	68	112	107	407	391	364	313	278	246	223	509	489	455	391	348	308	279
	6-9		63	58	95	90	329	316	294	253	224	199	180	411	395	368	316	280	249	225
6,001 - 8,000	1	3	76	71	116	111	510	490	456	392	348	309	279	638	613	570	490	435	386	349
	2,3		76	71	116	111	488	469	436	375	333	295	267	610	586	545	469	416	369	334
	4,5		75	70	114	109	463	445	414	356	316	280	254	579	556	518	445	395	350	318
	6-9		63	58	96	91	362	348	324	278	247	219	198	453	435	405	348	309	274	248
8,001 - 10,000	1	4	100	95	154	149	701	674	627	539	479	425	384	876	843	784	674	599	531	480
	2,3		100	95	154	149	665	639	594	511	454	403	364	831	799	743	639	568	504	455
	4,5		98	93	151	146	624	600	558	480	426	378	342	780	750	698	600	533	473	428
	6-9		80	75	122	117	461	443	412	354	315	279	253	576	554	515	443	394	349	316
10,001 - 15,000	1	5	141	136	218	212	1043	1003	933	802	712	632	572	1304	1254	1166	1003	890	790	715
	2,3		141	136	218	212	982	944	878	755	670	595	538	1228	1180	1098	944	838	744	673
	4,5		137	132	213	207	912	877	816	702	623	553	500	1140	1096	1020	878	779	691	625
	6-9		108	103	166	161	634	610	567	488	433	384	348	793	763	709	610	541	480	435
15,001 - 20,000	1	6	198	192	309	300	1761	1693	1574	1354	1202	1067	965	2201	2116	1968	1693	1503	1334	1206
	2,3		198	192	309	300	1645	1582	1471	1266	1123	997	902	2056	1978	1839	1583	1404	1246	1128
	4,5		194	188	302	293	1516	1458	1356	1166	1035	919	831	1895	1823	1695	1458	1294	1149	1039
	6-9		147	142	229	222	999	961	894	769	682	605	548	1249	1201	1118	961	853	756	685
20,001 - 25,000	1	7	233	226	364	353	2269	2182	2029	1746	1549	1375	1244	2836	2728	2536	2183	1936	1719	1555
	2,3		233	226	364	353	2116	2035	1893	1628	1445	1282	1160	2645	2544	2366	2035	1806	1603	1450
	4,5		227	220	354	344	1945	1870	1739	1496	1328	1178	1066	2431	2338	2174	1870	1660	1473	1333
	6-9		170	165	266	258	1258	1210	1125	968	859	762	690	1573	1513	1406	1210	1074	953	863
25,001 - 40,000	1	8	261	253	407	395	2628	2527	2350	2022	1794	1592	1440	3285	3159	2938	2528	2243	1990	1800
	2,3		261	253	407	395	2449	2355	2190	1884	1672	1484	1342	3061	2944	2738	2355	2090	1855	1678
	4,5		253	246	397	385	2247	2161	2010	1729	1534	1361	1232	2809	2701	2513	2161	1918	1701	1540
	6-9		190	184	296	287	1441	1386	1289	1109	984	873	790	1801	1733	1611	1386	1230	1091	988
40,001 - 65,000	1	10	307	298	479	465	3396	3265	3036	2612	2318	2057	1861	4245	4081	3795	3265	2898	2571	2326
	2,3		307	298	479	465	3160	3038	2825	2430	2157	1914	1732	3950	3798	3531	3038	2696	2393	2165
	4,5		298	289	466	452	2893	2782	2587	2226	1975	1753	1586	3616	3478	3234	2783	2469	2191	1983
	6-9		220	214	345	335	1831	1761	1638	1409	1250	1109	1004	2289	2201	2048	1761	1563	1386	1255
65,001 - 90,000	1	11	334	324	521	506	3695	3553	3304	2842	2523	2238	2025	4619	4441	4130	3553	3154	2798	2531
	2,3		334	324	521	506	3437	3305	3074	2644	2347	2082	1884	4296	4131	3843	3305	2934	2603	2355
	4,5		325	316	508	493	3147	3026	2814	2421	2148	1906	1725	3934	3783	3518	3026	2685	2383	2156
	6-9		240	233	375	364	1984	1908	1774	1526	1355	1202	1088	2480	2385	2218	1908	1694	1503	1360
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23
	2,3		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23
	4,5		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23
	6-9		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23

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 \$ 41

\$1000 Deductible \$ 73

\$2000 Deductible \$120

\$3000 Deductible \$153

\$4000 Deductible \$179

\$5000 Deductible \$198

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.

7/1/2020

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														
															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	68	63	103	98	426	410	381	328	291	258	234	533	513	476	410	364	323	293	
	2,3		68	63	103	98	410	394	366	315	280	248	225	513	493	458	394	350	310	281	
	4,5		66	61	101	96	392	377	351	302	268	238	215	490	471	439	378	335	298	269	
	6-9		57	52	87	82	319	307	286	246	218	193	175	399	384	358	308	273	241	219	
4,501 - 6,000	1	2	75	70	114	109	442	425	395	340	302	268	242	553	531	494	425	378	335	303	
	2,3		75	70	114	109	425	409	380	327	290	258	233	531	511	475	409	363	323	291	
	4,5		73	68	112	107	407	391	364	313	278	246	223	509	489	455	391	348	308	279	
	6-9		63	58	95	90	329	316	294	253	224	199	180	411	395	368	316	280	249	225	
6,001 - 8,000	1	3	76	71	116	111	510	490	456	392	348	309	279	638	613	570	490	435	386	349	
	2,3		76	71	116	111	488	469	436	375	333	295	267	610	586	545	469	416	369	334	
	4,5		75	70	114	109	463	445	414	356	316	280	254	579	556	518	445	395	350	318	
	6-9		63	58	96	91	362	348	324	278	247	219	198	453	435	405	348	309	274	248	
8,001 - 10,000	1	4	100	95	154	149	701	674	627	539	479	425	384	876	843	784	674	599	531	480	
	2,3		100	95	154	149	665	639	594	511	454	403	364	831	799	743	639	568	504	455	
	4,5		98	93	151	146	624	600	558	480	426	378	342	780	750	698	600	533	473	428	
	6-9		80	75	122	117	461	443	412	354	315	279	253	576	554	515	443	394	349	316	
10,001 - 15,000	1	5	141	136	218	212	1043	1003	933	802	712	632	572	1304	1254	1166	1003	890	790	715	
	2,3		141	136	218	212	982	944	878	755	670	595	538	1228	1180	1098	944	838	744	673	
	4,5		137	132	213	207	912	877	816	702	623	553	500	1140	1096	1020	878	779	691	625	
	6-9		108	103	166	161	634	610	567	488	433	384	348	793	763	709	610	541	480	435	
15,001 - 20,000	1	6	198	192	309	300	1761	1693	1574	1354	1202	1067	965	2201	2116	1968	1693	1503	1334	1206	
	2,3		198	192	309	300	1645	1582	1471	1266	1123	997	902	2056	1978	1839	1583	1404	1246	1128	
	4,5		194	188	302	293	1516	1458	1356	1166	1035	919	831	1895	1823	1695	1458	1294	1149	1039	
	6-9		147	142	229	222	999	961	894	769	682	605	548	1249	1201	1118	961	853	756	685	
20,001 - 25,000	1	7	233	226	364	353	2269	2182	2029	1746	1549	1375	1244	2836	2728	2536	2183	1936	1719	1555	
	2,3		233	226	364	353	2116	2035	1893	1628	1445	1282	1160	2645	2544	2366	2035	1806	1603	1450	
	4,5		227	220	354	344	1945	1870	1739	1496	1328	1178	1066	2431	2338	2174	1870	1660	1473	1333	
	6-9		170	165	266	258	1258	1210	1125	968	859	762	690	1573	1513	1406	1210	1074	953	863	
25,001 - 40,000	1	8	261	253	407	395	2628	2527	2350	2022	1794	1592	1440	3285	3159	2938	2528	2243	1990	1800	
	2,3		261	253	407	395	2449	2355	2190	1884	1672	1484	1342	3061	2944	2738	2355	2090	1855	1678	
	4,5		253	246	397	385	2247	2161	2010	1729	1534	1361	1232	2809	2701	2513	2161	1918	1701	1540	
	6-9		190	184	296	287	1441	1386	1289	1109	984	873	790	1801	1733	1611	1386	1230	1091	988	
40,001 - 65,000	1	10	307	298	479	465	3396	3265	3036	2612	2318	2057	1861	4245	4081	3795	3265	2898	2571	2326	
	2,3		307	298	479	465	3160	3038	2825	2430	2157	1914	1732	3950	3798	3531	3038	2696	2393	2165	
	4,5		298	289	466	452	2893	2782	2587	2226	1975	1753	1586	3616	3478	3234	2783	2469	2191	1983	
	6-9		220	214	345	335	1831	1761	1638	1409	1250	1109	1004	2289	2201	2048	1761	1563	1386	1255	
65,001 - 90,000	1	11	334	324	521	506	3695	3553	3304	2842	2523	2238	2025	4619	4441	4130	3553	3154	2798	2531	
	2,3		334	324	521	506	3437	3305	3074	2644	2347	2082	1884	4296	4131	3843	3305	2934	2603	2355	
	4,5		325	316	508	493	3147	3026	2814	2421	2148	1906	1725	3934	3783	3518	3026	2685	2383	2156	
	6-9		240	233	375	364	1984	1908	1774	1526	1355	1202	1088	2480	2385	2218	1908	1694	1503	1360	
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	2,3		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	4,5		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	6-9		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	

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 \$ 41

\$1000 Deductible \$ 73

\$2000 Deductible \$120

\$3000 Deductible \$153

\$4000 Deductible \$179

\$5000 Deductible \$198

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 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	68	63	103	98	426	410	381	328	291	258	234	533	513	476	410	364	323	293	
	2,3		68	63	103	98	410	394	366	315	280	248	225	513	493	458	394	350	310	281	
	4,5		66	61	101	96	392	377	351	302	268	238	215	490	471	439	378	335	298	269	
	6-9		57	52	87	82	319	307	286	246	218	193	175	399	384	358	308	273	241	219	
4,501 - 6,000	1	2	75	70	114	109	442	425	395	340	302	268	242	553	531	494	425	378	335	303	
	2,3		75	70	114	109	425	409	380	327	290	258	233	531	511	475	409	363	323	291	
	4,5		73	68	112	107	407	391	364	313	278	246	223	509	489	455	391	348	308	279	
	6-9		63	58	95	90	329	316	294	253	224	199	180	411	395	368	316	280	249	225	
6,001 - 8,000	1	3	76	71	116	111	510	490	456	392	348	309	279	638	613	570	490	435	386	349	
	2,3		76	71	116	111	488	469	436	375	333	295	267	610	586	545	469	416	369	334	
	4,5		75	70	114	109	463	445	414	356	316	280	254	579	556	518	445	395	350	318	
	6-9		63	58	96	91	362	348	324	278	247	219	198	453	435	405	348	309	274	248	
8,001 - 10,000	1	4	100	95	154	149	701	674	627	539	479	425	384	876	843	784	674	599	531	480	
	2,3		100	95	154	149	665	639	594	511	454	403	364	831	799	743	639	568	504	455	
	4,5		98	93	151	146	624	600	558	480	426	378	342	780	750	698	600	533	473	428	
	6-9		80	75	122	117	461	443	412	354	315	279	253	576	554	515	443	394	349	316	
10,001 - 15,000	1	5	141	136	218	212	1043	1003	933	802	712	632	572	1304	1254	1166	1003	890	790	715	
	2,3		141	136	218	212	982	944	878	755	670	595	538	1228	1180	1098	944	838	744	673	
	4,5		137	132	213	207	912	877	816	702	623	553	500	1140	1096	1020	878	779	691	625	
	6-9		108	103	166	161	634	610	567	488	433	384	348	793	763	709	610	541	480	435	
15,001 - 20,000	1	6	198	192	309	300	1761	1693	1574	1354	1202	1067	965	2201	2116	1968	1693	1503	1334	1206	
	2,3		198	192	309	300	1645	1582	1471	1266	1123	997	902	2056	1978	1839	1583	1404	1246	1128	
	4,5		194	188	302	293	1516	1458	1356	1166	1035	919	831	1895	1823	1695	1458	1294	1149	1039	
	6-9		147	142	229	222	999	961	894	769	682	605	548	1249	1201	1118	961	853	756	685	
20,001 - 25,000	1	7	233	226	364	353	2269	2182	2029	1746	1549	1375	1244	2836	2728	2536	2183	1936	1719	1555	
	2,3		233	226	364	353	2116	2035	1893	1628	1445	1282	1160	2645	2544	2366	2035	1806	1603	1450	
	4,5		227	220	354	344	1945	1870	1739	1496	1328	1178	1066	2431	2338	2174	1870	1660	1473	1333	
	6-9		170	165	266	258	1258	1210	1125	968	859	762	690	1573	1513	1406	1210	1074	953	863	
25,001 - 40,000	1	8	261	253	407	395	2628	2527	2350	2022	1794	1592	1440	3285	3159	2938	2528	2243	1990	1800	
	2,3		261	253	407	395	2449	2355	2190	1884	1672	1484	1342	3061	2944	2738	2355	2090	1855	1678	
	4,5		253	246	397	385	2247	2161	2010	1729	1534	1361	1232	2809	2701	2513	2161	1918	1701	1540	
	6-9		190	184	296	287	1441	1386	1289	1109	984	873	790	1801	1733	1611	1386	1230	1091	988	
40,001 - 65,000	1	10	307	298	479	465	3396	3265	3036	2612	2318	2057	1861	4245	4081	3795	3265	2898	2571	2326	
	2,3		307	298	479	465	3160	3038	2825	2430	2157	1914	1732	3950	3798	3531	3038	2696	2393	2165	
	4,5		298	289	466	452	2893	2782	2587	2226	1975	1753	1586	3616	3478	3234	2783	2469	2191	1983	
	6-9		220	214	345	335	1831	1761	1638	1409	1250	1109	1004	2289	2201	2048	1761	1563	1386	1255	
65,001 - 90,000	1	11	334	324	521	506	3695	3553	3304	2842	2523	2238	2025	4619	4441	4130	3553	3154	2798	2531	
	2,3		334	324	521	506	3437	3305	3074	2644	2347	2082	1884	4296	4131	3843	3305	2934	2603	2355	
	4,5		325	316	508	493	3147	3026	2814	2421	2148	1906	1725	3934	3783	3518	3026	2685	2383	2156	
	6-9		240	233	375	364	1984	1908	1774	1526	1355	1202	1088	2480	2385	2218	1908	1694	1503	1360	
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	2,3		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	4,5		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	6-9		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	

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 \$ 41

\$1000 Deductible \$ 73

\$2000 Deductible \$120

\$3000 Deductible \$153

\$4000 Deductible \$179

\$5000 Deductible \$198

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 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	68	63	103	98	426	410	381	328	291	258	234	533	513	476	410	364	323	293	
	2,3		68	63	103	98	410	394	366	315	280	248	225	513	493	458	394	350	310	281	
	4,5		66	61	101	96	392	377	351	302	268	238	215	490	471	439	378	335	298	269	
	6-9		57	52	87	82	319	307	286	246	218	193	175	399	384	358	308	273	241	219	
4,501 - 6,000	1	2	75	70	114	109	442	425	395	340	302	268	242	553	531	494	425	378	335	303	
	2,3		75	70	114	109	425	409	380	327	290	258	233	531	511	475	409	363	323	291	
	4,5		73	68	112	107	407	391	364	313	278	246	223	509	489	455	391	348	308	279	
	6-9		63	58	95	90	329	316	294	253	224	199	180	411	395	368	316	280	249	225	
6,001 - 8,000	1	3	76	71	116	111	510	490	456	392	348	309	279	638	613	570	490	435	386	349	
	2,3		76	71	116	111	488	469	436	375	333	295	267	610	586	545	469	416	369	334	
	4,5		75	70	114	109	463	445	414	356	316	280	254	579	556	518	445	395	350	318	
	6-9		63	58	96	91	362	348	324	278	247	219	198	453	435	405	348	309	274	248	
8,001 - 10,000	1	4	100	95	154	149	701	674	627	539	479	425	384	876	843	784	674	599	531	480	
	2,3		100	95	154	149	665	639	594	511	454	403	364	831	799	743	639	568	504	455	
	4,5		98	93	151	146	624	600	558	480	426	378	342	780	750	698	600	533	473	428	
	6-9		80	75	122	117	461	443	412	354	315	279	253	576	554	515	443	394	349	316	
10,001 - 15,000	1	5	141	136	218	212	1043	1003	933	802	712	632	572	1304	1254	1166	1003	890	790	715	
	2,3		141	136	218	212	982	944	878	755	670	595	538	1228	1180	1098	944	838	744	673	
	4,5		137	132	213	207	912	877	816	702	623	553	500	1140	1096	1020	878	779	691	625	
	6-9		108	103	166	161	634	610	567	488	433	384	348	793	763	709	610	541	480	435	
15,001 - 20,000	1	6	198	192	309	300	1761	1693	1574	1354	1202	1067	965	2201	2116	1968	1693	1503	1334	1206	
	2,3		198	192	309	300	1645	1582	1471	1266	1123	997	902	2056	1978	1839	1583	1404	1246	1128	
	4,5		194	188	302	293	1516	1458	1356	1166	1035	919	831	1895	1823	1695	1458	1294	1149	1039	
	6-9		147	142	229	222	999	961	894	769	682	605	548	1249	1201	1118	961	853	756	685	
20,001 - 25,000	1	7	233	226	364	353	2269	2182	2029	1746	1549	1375	1244	2836	2728	2536	2183	1936	1719	1555	
	2,3		233	226	364	353	2116	2035	1893	1628	1445	1282	1160	2645	2544	2366	2035	1806	1603	1450	
	4,5		227	220	354	344	1945	1870	1739	1496	1328	1178	1066	2431	2338	2174	1870	1660	1473	1333	
	6-9		170	165	266	258	1258	1210	1125	968	859	762	690	1573	1513	1406	1210	1074	953	863	
25,001 - 40,000	1	8	261	253	407	395	2628	2527	2350	2022	1794	1592	1440	3285	3159	2938	2528	2243	1990	1800	
	2,3		261	253	407	395	2449	2355	2190	1884	1672	1484	1342	3061	2944	2738	2355	2090	1855	1678	
	4,5		253	246	397	385	2247	2161	2010	1729	1534	1361	1232	2809	2701	2513	2161	1918	1701	1540	
	6-9		190	184	296	287	1441	1386	1289	1109	984	873	790	1801	1733	1611	1386	1230	1091	988	
40,001 - 65,000	1	10	307	298	479	465	3396	3265	3036	2612	2318	2057	1861	4245	4081	3795	3265	2898	2571	2326	
	2,3		307	298	479	465	3160	3038	2825	2430	2157	1914	1732	3950	3798	3531	3038	2696	2393	2165	
	4,5		298	289	466	452	2893	2782	2587	2226	1975	1753	1586	3616	3478	3234	2783	2469	2191	1983	
	6-9		220	214	345	335	1831	1761	1638	1409	1250	1109	1004	2289	2201	2048	1761	1563	1386	1255	
65,001 - 90,000	1	11	334	324	521	506	3695	3553	3304	2842	2523	2238	2025	4619	4441	4130	3553	3154	2798	2531	
	2,3		334	324	521	506	3437	3305	3074	2644	2347	2082	1884	4296	4131	3843	3305	2934	2603	2355	
	4,5		325	316	508	493	3147	3026	2814	2421	2148	1906	1725	3934	3783	3518	3026	2685	2383	2156	
	6-9		240	233	375	364	1984	1908	1774	1526	1355	1202	1088	2480	2385	2218	1908	1694	1503	1360	
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	2,3		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	4,5		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	6-9		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	

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 \$ 41

\$1000 Deductible \$ 73

\$2000 Deductible \$120

\$3000 Deductible \$153

\$4000 Deductible \$179

\$5000 Deductible \$198

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 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	68	63	103	98	426	410	381	328	291	258	234	533	513	476	410	364	323	293	
	2,3		68	63	103	98	410	394	366	315	280	248	225	513	493	458	394	350	310	281	
	4,5		66	61	101	96	392	377	351	302	268	238	215	490	471	439	378	335	298	269	
	6-9		57	52	87	82	319	307	286	246	218	193	175	399	384	358	308	273	241	219	
4,501 - 6,000	1	2	75	70	114	109	442	425	395	340	302	268	242	553	531	494	425	378	335	303	
	2,3		75	70	114	109	425	409	380	327	290	258	233	531	511	475	409	363	323	291	
	4,5		73	68	112	107	407	391	364	313	278	246	223	509	489	455	391	348	308	279	
	6-9		63	58	95	90	329	316	294	253	224	199	180	411	395	368	316	280	249	225	
6,001 - 8,000	1	3	76	71	116	111	510	490	456	392	348	309	279	638	613	570	490	435	386	349	
	2,3		76	71	116	111	488	469	436	375	333	295	267	610	586	545	469	416	369	334	
	4,5		75	70	114	109	463	445	414	356	316	280	254	579	556	518	445	395	350	318	
	6-9		63	58	96	91	362	348	324	278	247	219	198	453	435	405	348	309	274	248	
8,001 - 10,000	1	4	100	95	154	149	701	674	627	539	479	425	384	876	843	784	674	599	531	480	
	2,3		100	95	154	149	665	639	594	511	454	403	364	831	799	743	639	568	504	455	
	4,5		98	93	151	146	624	600	558	480	426	378	342	780	750	698	600	533	473	428	
	6-9		80	75	122	117	461	443	412	354	315	279	253	576	554	515	443	394	349	316	
10,001 - 15,000	1	5	141	136	218	212	1043	1003	933	802	712	632	572	1304	1254	1166	1003	890	790	715	
	2,3		141	136	218	212	982	944	878	755	670	595	538	1228	1180	1098	944	838	744	673	
	4,5		137	132	213	207	912	877	816	702	623	553	500	1140	1096	1020	878	779	691	625	
	6-9		108	103	166	161	634	610	567	488	433	384	348	793	763	709	610	541	480	435	
15,001 - 20,000	1	6	198	192	309	300	1761	1693	1574	1354	1202	1067	965	2201	2116	1968	1693	1503	1334	1206	
	2,3		198	192	309	300	1645	1582	1471	1266	1123	997	902	2056	1978	1839	1583	1404	1246	1128	
	4,5		194	188	302	293	1516	1458	1356	1166	1035	919	831	1895	1823	1695	1458	1294	1149	1039	
	6-9		147	142	229	222	999	961	894	769	682	605	548	1249	1201	1118	961	853	756	685	
20,001 - 25,000	1	7	233	226	364	353	2269	2182	2029	1746	1549	1375	1244	2836	2728	2536	2183	1936	1719	1555	
	2,3		233	226	364	353	2116	2035	1893	1628	1445	1282	1160	2645	2544	2366	2035	1806	1603	1450	
	4,5		227	220	354	344	1945	1870	1739	1496	1328	1178	1066	2431	2338	2174	1870	1660	1473	1333	
	6-9		170	165	266	258	1258	1210	1125	968	859	762	690	1573	1513	1406	1210	1074	953	863	
25,001 - 40,000	1	8	261	253	407	395	2628	2527	2350	2022	1794	1592	1440	3285	3159	2938	2528	2243	1990	1800	
	2,3		261	253	407	395	2449	2355	2190	1884	1672	1484	1342	3061	2944	2738	2355	2090	1855	1678	
	4,5		253	246	397	385	2247	2161	2010	1729	1534	1361	1232	2809	2701	2513	2161	1918	1701	1540	
	6-9		190	184	296	287	1441	1386	1289	1109	984	873	790	1801	1733	1611	1386	1230	1091	988	
40,001 - 65,000	1	10	307	298	479	465	3396	3265	3036	2612	2318	2057	1861	4245	4081	3795	3265	2898	2571	2326	
	2,3		307	298	479	465	3160	3038	2825	2430	2157	1914	1732	3950	3798	3531	3038	2696	2393	2165	
	4,5		298	289	466	452	2893	2782	2587	2226	1975	1753	1586	3616	3478	3234	2783	2469	2191	1983	
	6-9		220	214	345	335	1831	1761	1638	1409	1250	1109	1004	2289	2201	2048	1761	1563	1386	1255	
65,001 - 90,000	1	11	334	324	521	506	3695	3553	3304	2842	2523	2238	2025	4619	4441	4130	3553	3154	2798	2531	
	2,3		334	324	521	506	3437	3305	3074	2644	2347	2082	1884	4296	4131	3843	3305	2934	2603	2355	
	4,5		325	316	508	493	3147	3026	2814	2421	2148	1906	1725	3934	3783	3518	3026	2685	2383	2156	
	6-9		240	233	375	364	1984	1908	1774	1526	1355	1202	1088	2480	2385	2218	1908	1694	1503	1360	
Charge per \$1000 over \$90,000	1	12	0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	2,3		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	4,5		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	
	6-9		0.77	0.74	1.20	1.16	19.31	18.56	17.26	14.85	13.18	11.70	10.58	24.13	23.21	21.58	18.56	16.48	14.62	13.23	

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 \$ 41

\$1000 Deductible \$ 73

\$2000 Deductible \$120

\$3000 Deductible \$153

\$4000 Deductible \$179

\$5000 Deductible \$198

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 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							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	54	49	81	76	291	280	260	224	199	176	160	364	350	325	280	249	220	200
	2,3		54	49	81	76	285	274	255	219	195	173	156	356	343	319	274	244	216	195
	4,5		53	48	80	75	278	267	248	214	190	168	152	348	334	310	268	238	210	190
	6-9		48	43	72	67	251	241	224	193	171	152	137	314	301	280	241	214	190	171
4,501 - 6,000	1	2	58	53	88	83	297	286	266	229	203	180	163	371	358	333	286	254	225	204
	2,3		58	53	88	83	290	279	259	223	198	176	159	363	349	324	279	248	220	199
	4,5		57	52	87	82	283	272	253	218	193	171	155	354	340	316	273	241	214	194
	6-9		50	45	76	71	254	244	227	195	173	154	139	318	305	284	244	216	193	174
6,001 - 8,000	1	3	59	54	89	84	322	310	288	248	220	195	177	403	388	360	310	275	244	221
	2,3		59	54	89	84	314	302	281	242	214	190	172	393	378	351	303	268	238	215
	4,5		58	53	88	83	305	293	272	234	208	185	167	381	366	340	293	260	231	209
	6-9		51	46	77	72	266	256	238	205	182	161	146	333	320	298	256	228	201	183
8,001 - 10,000	1	4	73	68	111	106	394	379	352	303	269	239	216	493	474	440	379	336	299	270
	2,3		73	68	111	106	381	366	340	293	260	231	209	476	458	425	366	325	289	261
	4,5		72	67	109	104	365	351	326	281	249	221	200	456	439	408	351	311	276	250
	6-9		61	56	92	87	304	292	272	234	207	184	166	380	365	340	293	259	230	208
10,001 - 15,000	1	5	97	92	148	143	523	503	468	402	357	317	287	654	629	585	503	446	396	359
	2,3		97	92	148	143	500	481	447	385	342	303	274	625	601	559	481	428	379	343
	4,5		95	90	145	140	473	455	423	364	323	287	259	591	569	529	455	404	359	324
	6-9		77	72	118	113	369	355	330	284	252	224	202	461	444	413	355	315	280	253
15,001 - 20,000	1	6	129	124	200	194	792	762	709	610	541	480	434	990	953	886	763	676	600	543
	2,3		129	124	200	194	750	721	671	577	512	454	411	938	901	839	721	640	568	514
	4,5		126	121	195	189	701	674	627	539	479	425	384	876	843	784	674	599	531	480
	6-9		100	95	153	148	506	487	453	390	346	307	278	633	609	566	488	433	384	348
20,001 - 25,000	1	7	149	144	232	225	984	946	880	757	672	596	539	1230	1183	1100	946	840	745	674
	2,3		149	144	232	225	927	891	829	713	633	561	508	1159	1114	1036	891	791	701	635
	4,5		145	140	226	219	862	829	771	663	589	522	473	1078	1036	964	829	736	653	591
	6-9		113	108	174	169	604	581	540	465	413	366	331	755	726	675	581	516	458	414
25,001 - 40,000	1	8	164	159	256	249	1119	1076	1001	861	764	678	613	1399	1345	1251	1076	955	848	766
	2,3		164	159	256	249	1051	1011	940	809	718	637	576	1314	1264	1175	1011	898	796	720
	4,5		161	156	250	243	976	938	872	750	666	591	535	1220	1173	1090	938	833	739	669
	6-9		124	119	192	186	673	647	602	518	459	408	369	841	809	753	648	574	510	461
40,001 - 65,000	1	10	192	186	299	290	1408	1354	1259	1083	961	853	772	1760	1693	1574	1354	1201	1066	965
	2,3		192	186	299	290	1319	1268	1179	1014	900	799	723	1649	1585	1474	1268	1125	999	904
	4,5		185	180	290	282	1219	1172	1090	938	832	738	668	1524	1465	1363	1173	1040	923	835
	6-9		142	137	220	214	820	788	733	630	559	496	449	1025	985	916	788	699	620	561
65,001 - 90,000	1	11	207	201	323	314	1520	1462	1360	1170	1038	921	833	1900	1828	1700	1463	1298	1151	1041
	2,3		207	201	323	314	1424	1369	1273	1095	972	862	780	1780	1711	1591	1369	1215	1078	975
	4,5		202	196	315	306	1315	1264	1176	1011	897	796	720	1644	1580	1470	1264	1121	995	900
	6-9		153	148	238	231	877	843	784	674	599	531	481	1096	1054	980	843	749	664	601
Charge per \$1000 over \$90,000	1	12	0.45	0.43	0.70	0.68	7.26	6.98	6.49	5.59	4.96	4.40	3.98	9.08	8.73	8.12	6.98	6.20	5.50	4.98
	2,3		0.45	0.43	0.70	0.68	7.26	6.98	6.49	5.59	4.96	4.40	3.98	9.08	8.73	8.12	6.98	6.20	5.50	4.98
	4,5		0.45	0.43	0.70	0.68	7.26	6.98	6.49	5.59	4.96	4.40	3.98	9.08	8.73	8.12	6.98	6.20	5.50	4.98
	6-9		0.45	0.43	0.70	0.68	7.26	6.98	6.49	5.59	4.96	4.40	3.98	9.08	8.73	8.12	6.98	6.20	5.50	4.98

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	\$ 11
\$ 500 Deductible	\$ 15
\$1000 Deductible	\$ 27
\$2000 Deductible	\$ 45
\$3000 Deductible	\$ 58
\$4000 Deductible	\$ 67
\$5000 Deductible	\$ 74

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

\$1000 Ded. - Charge this % of \$500 Ded. Premium:	95%
\$2000 Ded. - Charge this % of \$500 Ded. Premium:	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 \$11
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	56	51	85	80	304	292	272	234	207	184	166	380	365	340	293	259	230	208
	2,3		56	51	85	80	296	285	265	228	202	180	162	370	356	331	285	253	225	203
	4,5		56	51	84	79	289	278	259	222	197	175	158	361	348	324	278	246	219	198
	6-9		50	45	75	70	258	248	231	198	176	156	141	323	310	289	248	220	195	176
4,501 - 6,000	1	2	61	56	93	88	311	299	278	239	212	188	170	389	374	348	299	265	235	213
	2,3		61	56	93	88	304	292	272	234	207	184	166	380	365	340	293	259	230	208
	4,5		61	56	92	87	295	284	264	227	202	179	162	369	355	330	284	253	224	203
	6-9		53	48	80	75	261	251	233	201	178	158	143	326	314	291	251	223	198	179
6,001 - 8,000	1	3	62	57	94	89	340	327	304	262	232	206	186	425	409	380	328	290	258	233
	2,3		62	57	94	89	331	318	296	254	226	200	181	414	398	370	318	283	250	226
	4,5		61	56	93	88	319	307	286	246	218	193	175	399	384	358	308	273	241	219
	6-9		54	49	81	76	276	265	246	212	188	167	151	345	331	308	265	235	209	189
8,001 - 10,000	1	4	79	74	120	115	424	408	379	326	290	257	233	530	510	474	408	363	321	291
	2,3		79	74	120	115	408	392	365	314	278	247	223	510	490	456	393	348	309	279
	4,5		77	72	118	113	390	375	349	300	266	236	214	488	469	436	375	333	295	268
	6-9		65	60	98	93	319	307	286	246	218	193	175	399	384	358	308	273	241	219
10,001 - 15,000	1	5	105	100	162	157	573	551	512	441	391	347	314	716	689	640	551	489	434	393
	2,3		105	100	162	157	546	525	488	420	373	331	299	683	656	610	525	466	414	374
	4,5		103	98	158	153	516	496	461	397	352	312	283	645	620	576	496	440	390	354
	6-9		83	78	127	122	394	379	352	303	269	239	216	493	474	440	379	336	299	270
15,001 - 20,000	1	6	143	138	222	216	886	852	792	682	605	537	486	1108	1065	990	853	756	671	608
	2,3		143	138	222	216	836	804	748	643	571	507	458	1045	1005	935	804	714	634	573
	4,5		139	134	216	210	780	750	698	600	533	473	428	975	938	873	750	666	591	535
	6-9		109	104	168	163	554	533	496	426	378	336	304	693	666	620	533	473	420	380
20,001 - 25,000	1	7	166	161	259	251	1109	1066	991	853	757	672	608	1386	1333	1239	1066	946	840	760
	2,3		166	161	259	251	1042	1002	932	802	711	631	571	1303	1253	1165	1003	889	789	714
	4,5		162	157	252	245	967	930	865	744	660	586	530	1209	1163	1081	930	825	733	663
	6-9		125	120	193	187	668	642	597	514	456	404	366	835	803	746	643	570	505	458
25,001 - 40,000	1	8	184	179	287	279	1265	1216	1131	973	863	766	693	1581	1520	1414	1216	1079	958	866
	2,3		184	179	287	279	1187	1141	1061	913	810	719	650	1484	1426	1326	1141	1013	899	813
	4,5		179	174	280	272	1099	1057	983	846	750	666	602	1374	1321	1229	1058	938	833	753
	6-9		137	132	213	207	747	718	668	574	510	452	409	934	898	835	718	638	565	511
40,001 - 65,000	1	10	214	208	335	325	1601	1539	1431	1231	1093	970	877	2001	1924	1789	1539	1366	1213	1096
	2,3		214	208	335	325	1497	1439	1338	1151	1022	907	820	1871	1799	1673	1439	1278	1134	1025
	4,5		209	203	327	317	1381	1328	1235	1062	943	837	757	1726	1660	1544	1328	1179	1046	946
	6-9		158	153	246	239	917	882	820	706	626	556	503	1146	1103	1025	883	783	695	629
65,001 - 90,000	1	11	233	226	364	353	1731	1664	1548	1331	1181	1048	948	2164	2080	1935	1664	1476	1310	1185
	2,3		233	226	364	353	1618	1556	1447	1245	1105	980	887	2023	1945	1809	1556	1381	1225	1109
	4,5		227	220	354	344	1491	1434	1334	1147	1018	903	817	1864	1793	1668	1434	1273	1129	1021
	6-9		170	165	266	258	984	946	880	757	672	596	539	1230	1183	1100	946	840	745	674
Charge per \$1000 over \$90,000	1	12	0.51	0.50	0.80	0.78	8.43	8.10	7.54	6.48	5.75	5.11	4.62	10.53	10.13	9.42	8.10	7.19	6.38	5.77
	2,3		0.51	0.50	0.80	0.78	8.43	8.10	7.54	6.48	5.75	5.11	4.62	10.53	10.13	9.42	8.10	7.19	6.38	5.77
	4,5		0.51	0.50	0.80	0.78	8.43	8.10	7.54	6.48	5.75	5.11	4.62	10.53	10.13	9.42	8.10	7.19	6.38	5.77
	6-9		0.51	0.50	0.80	0.78	8.43	8.10	7.54	6.48	5.75	5.11	4.62	10.53	10.13	9.42	8.10	7.19	6.38	5.77

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	\$ 18
\$1000 Deductible	\$ 32
\$2000 Deductible	\$ 52
\$3000 Deductible	\$ 67
\$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 \$13
to the \$300 Ded Limited Collision Rate.

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													
															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	58	53	88	83	308	296	275	237	210	186	169	385	370	344	296	263	233	211
	2,3		58	53	88	83	301	289	269	231	205	182	165	376	361	336	289	256	228	206
	4,5		57	52	86	81	292	281	261	225	200	177	160	365	351	326	281	250	221	200
	6-9		50	45	76	71	260	250	233	200	178	158	143	325	313	291	250	223	198	179
4,501 - 6,000	1	2	63	58	96	91	315	303	282	242	215	191	173	394	379	353	303	269	239	216
	2,3		63	58	96	91	308	296	275	237	210	186	169	385	370	344	296	263	233	211
	4,5		62	57	94	89	298	287	267	230	204	181	164	373	359	334	288	255	226	205
	6-9		54	49	82	77	263	253	235	202	180	159	144	329	316	294	253	225	199	180
6,001 - 8,000	1	3	64	59	97	92	346	333	310	266	236	210	190	433	416	388	333	295	263	238
	2,3		64	59	97	92	336	323	300	258	229	203	184	420	404	375	323	286	254	230
	4,5		63	58	96	91	324	312	290	250	222	197	178	405	390	363	313	278	246	223
	6-9		55	50	83	78	279	268	249	214	190	169	153	349	335	311	268	238	211	191
8,001 - 10,000	1	4	81	76	124	119	434	417	388	334	296	263	238	543	521	485	418	370	329	298
	2,3		81	76	124	119	417	401	373	321	285	253	229	521	501	466	401	356	316	286
	4,5		80	75	122	117	398	383	356	306	272	241	218	498	479	445	383	340	301	273
	6-9		66	61	101	96	323	311	289	249	221	196	177	404	389	361	311	276	245	221
10,001 - 15,000	1	5	110	105	169	164	590	567	527	454	403	357	323	738	709	659	568	504	446	404
	2,3		110	105	169	164	561	539	501	431	383	340	307	701	674	626	539	479	425	384
	4,5		107	102	165	160	529	509	473	407	361	321	290	661	636	591	509	451	401	363
	6-9		86	81	132	127	402	387	360	310	275	244	221	503	484	450	388	344	305	276
15,001 - 20,000	1	6	150	145	233	226	916	881	819	705	626	555	502	1145	1101	1024	881	783	694	628
	2,3		150	145	233	226	863	830	772	664	589	523	473	1079	1038	965	830	736	654	591
	4,5		146	141	228	221	805	774	720	619	550	488	441	1006	968	900	774	688	610	551
	6-9		114	109	175	170	569	547	509	438	388	345	312	711	684	636	548	485	431	390
20,001 - 25,000	1	7	174	169	272	264	1148	1104	1027	883	784	696	629	1435	1380	1284	1104	980	870	786
	2,3		174	169	272	264	1078	1037	964	830	736	653	591	1348	1296	1205	1038	920	816	739
	4,5		170	165	266	258	1000	962	895	770	683	606	548	1250	1203	1119	963	854	758	685
	6-9		131	126	203	197	687	661	615	529	469	416	377	859	826	769	661	586	520	471
25,001 - 40,000	1	8	194	188	303	294	1311	1261	1173	1009	895	794	719	1639	1576	1466	1261	1119	993	899
	2,3		194	188	303	294	1229	1182	1099	946	839	745	674	1536	1478	1374	1183	1049	931	843
	4,5		188	183	295	286	1138	1094	1017	875	777	689	624	1423	1368	1271	1094	971	861	780
	6-9		144	139	224	217	771	741	689	593	526	467	422	964	926	861	741	658	584	528
40,001 - 65,000	1	10	227	220	353	343	1661	1597	1485	1278	1134	1006	910	2076	1996	1856	1598	1418	1258	1138
	2,3		227	220	353	343	1553	1493	1388	1194	1060	941	851	1941	1866	1735	1493	1325	1176	1064
	4,5		220	214	344	334	1432	1377	1281	1102	978	868	785	1790	1721	1601	1378	1223	1085	981
	6-9		166	161	259	251	948	912	848	730	648	575	520	1185	1140	1060	913	810	719	650
65,001 - 90,000	1	11	246	239	384	373	1797	1728	1607	1382	1227	1089	985	2246	2160	2009	1728	1534	1361	1231
	2,3		246	239	384	373	1680	1615	1502	1292	1147	1017	921	2100	2019	1878	1615	1434	1271	1151
	4,5		239	232	374	363	1548	1488	1384	1190	1056	937	848	1935	1860	1730	1488	1320	1171	1060
	6-9		178	173	279	271	1018	979	910	783	695	617	558	1273	1224	1138	979	869	771	698
Charge per \$1000 over \$90,000	1	12	0.54	0.53	0.85	0.83	8.80	8.46	7.87	6.77	6.00	5.33	4.82	10.99	10.57	9.83	8.46	7.51	6.66	6.03
	2,3		0.54	0.53	0.85	0.83	8.80	8.46	7.87	6.77	6.00	5.33	4.82	10.99	10.57	9.83	8.46	7.51	6.66	6.03
	4,5		0.54	0.53	0.85	0.83	8.80	8.46	7.87	6.77	6.00	5.33	4.82	10.99	10.57	9.83	8.46	7.51	6.66	6.03
	6-9		0.54	0.53	0.85	0.83	8.80	8.46	7.87	6.77	6.00	5.33	4.82	10.99	10.57	9.83	8.46	7.51	6.66	6.03

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	\$ 55
\$3000 Deductible	\$ 70
\$4000 Deductible	\$ 81
\$5000 Deductible	\$ 90

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 14 - 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	59	54	89	84	321	309	287	247	219	195	176	401	386	359	309	274	244	220	
	2,3		59	54	89	84	313	301	280	241	214	190	172	391	376	350	301	268	238	215	
	4,5		58	53	88	83	304	292	272	234	207	184	166	380	365	340	293	259	230	208	
	6-9		51	46	77	72	266	256	238	205	182	161	146	333	320	298	256	228	201	183	
4,501 - 6,000	1	2	65	60	98	93	330	317	295	254	225	200	181	413	396	369	318	281	250	226	
	2,3		65	60	98	93	321	309	287	247	219	195	176	401	386	359	309	274	244	220	
	4,5		63	58	96	91	311	299	278	239	212	188	170	389	374	348	299	265	235	213	
	6-9		55	50	83	78	270	260	242	208	185	164	148	338	325	303	260	231	205	185	
6,001 - 8,000	1	3	65	60	99	94	365	351	326	281	249	221	200	456	439	408	351	311	276	250	
	2,3		65	60	99	94	354	340	316	272	241	214	194	443	425	395	340	301	268	243	
	4,5		64	59	97	92	340	327	304	262	232	206	186	425	409	380	328	290	258	233	
	6-9		56	51	84	79	288	277	258	222	197	175	158	360	346	323	278	246	219	198	
8,001 - 10,000	1	4	83	78	127	122	464	446	415	357	317	281	254	580	558	519	446	396	351	318	
	2,3		83	78	127	122	445	428	398	342	304	270	244	556	535	498	428	380	338	305	
	4,5		82	77	125	120	424	408	379	326	290	257	233	530	510	474	408	363	321	291	
	6-9		68	63	103	98	339	326	303	261	231	205	186	424	408	379	326	289	256	233	
10,001 - 15,000	1	5	113	108	174	169	641	616	573	493	437	388	351	801	770	716	616	546	485	439	
	2,3		113	108	174	169	608	585	544	468	415	369	333	760	731	680	585	519	461	416	
	4,5		111	106	170	165	573	551	512	441	391	347	314	716	689	640	551	489	434	393	
	6-9		89	84	136	131	430	413	384	330	293	260	235	538	516	480	413	366	325	294	
15,001 - 20,000	1	6	155	150	241	234	1012	973	905	778	691	613	555	1265	1216	1131	973	864	766	694	
	2,3		155	150	241	234	953	916	852	733	650	577	522	1191	1145	1065	916	813	721	653	
	4,5		151	146	235	228	886	852	792	682	605	537	486	1108	1065	990	853	756	671	608	
	6-9		117	112	180	175	618	594	552	475	422	374	339	773	743	690	594	528	468	424	
20,001 - 25,000	1	7	180	175	281	273	1275	1226	1140	981	870	772	699	1594	1533	1425	1226	1088	965	874	
	2,3		180	175	281	273	1196	1150	1070	920	817	725	656	1495	1438	1338	1150	1021	906	820	
	4,5		175	170	274	266	1108	1065	990	852	756	671	607	1385	1331	1238	1065	945	839	759	
	6-9		135	130	209	203	752	723	672	578	513	455	412	940	904	840	723	641	569	515	
25,001 - 40,000	1	8	200	194	312	303	1461	1405	1307	1124	998	885	801	1826	1756	1634	1405	1248	1106	1001	
	2,3		200	194	312	303	1369	1316	1224	1053	934	829	750	1711	1645	1530	1316	1168	1036	938	
	4,5		195	189	305	296	1264	1215	1130	972	863	765	693	1580	1519	1413	1215	1079	956	866	
	6-9		148	143	231	224	847	814	757	651	578	513	464	1059	1018	946	814	723	641	580	
40,001 - 65,000	1	10	234	227	366	355	1858	1787	1662	1430	1269	1126	1019	2323	2234	2078	1788	1586	1408	1274	
	2,3		234	227	366	355	1736	1669	1552	1335	1185	1051	951	2170	2086	1940	1669	1481	1314	1189	
	4,5		228	221	356	346	1598	1537	1429	1230	1091	968	876	1998	1921	1786	1538	1364	1210	1095	
	6-9		171	166	267	259	1048	1008	937	806	716	635	575	1310	1260	1171	1008	895	794	719	
65,001 - 90,000	1	11	254	247	398	386	2013	1936	1800	1549	1375	1220	1104	2516	2420	2250	1936	1719	1525	1380	
	2,3		254	247	398	386	1879	1807	1681	1446	1283	1138	1030	2349	2259	2101	1808	1604	1423	1288	
	4,5		247	240	386	375	1730	1663	1547	1330	1181	1048	948	2163	2079	1934	1663	1476	1310	1185	
	6-9		184	179	288	280	1128	1085	1009	868	770	684	618	1410	1356	1261	1085	963	855	773	
Charge per \$1000 over \$90,000	1	12	0.57	0.55	0.88	0.86	9.99	9.61	8.93	7.69	6.82	6.05	5.48	12.49	12.01	11.17	9.61	8.53	7.56	6.84	
	2,3		0.57	0.55	0.88	0.86	9.99	9.61	8.93	7.69	6.82	6.05	5.48	12.49	12.01	11.17	9.61	8.53	7.56	6.84	
	4,5		0.57	0.55	0.88	0.86	9.99	9.61	8.93	7.69	6.82	6.05	5.48	12.49	12.01	11.17	9.61	8.53	7.56	6.84	
	6-9		0.57	0.55	0.88	0.86	9.99	9.61	8.93	7.69	6.82	6.05	5.48	12.49	12.01	11.17	9.61	8.53	7.56	6.84	

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 21
\$1000 Deductible	\$ 38
\$2000 Deductible	\$ 62
\$3000 Deductible	\$ 79
\$4000 Deductible	\$ 93
\$5000 Deductible	\$102

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 \$16
to the \$300 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 15 - 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	57	52	86	81	314	302	281	242	214	190	172	393	378	351	303	268	238	215
	2,3		57	52	86	81	307	295	274	236	209	186	168	384	369	343	295	261	233	210
	4,5		56	51	85	80	297	286	266	229	203	180	163	371	358	333	286	254	225	204
	6-9		50	45	75	70	263	253	235	202	180	159	144	329	316	294	253	225	199	180
4,501 - 6,000	1	2	62	57	94	89	322	310	288	248	220	195	177	403	388	360	310	275	244	221
	2,3		62	57	94	89	314	302	281	242	214	190	172	393	378	351	303	268	238	215
	4,5		61	56	93	88	305	293	272	234	208	185	167	381	366	340	293	260	231	209
	6-9		54	49	81	76	267	257	239	206	182	162	146	334	321	299	258	228	203	183
6,001 - 8,000	1	3	63	58	95	90	355	341	317	273	242	215	194	444	426	396	341	303	269	243
	2,3		63	58	95	90	344	331	308	265	235	209	189	430	414	385	331	294	261	236
	4,5		62	57	94	89	332	319	297	255	226	201	182	415	399	371	319	283	251	228
	6-9		54	49	81	76	283	272	253	218	193	171	155	354	340	316	273	241	214	194
8,001 - 10,000	1	4	79	74	121	116	447	430	400	344	305	271	245	559	538	500	430	381	339	306
	2,3		79	74	121	116	430	413	384	330	293	260	235	538	516	480	413	366	325	294
	4,5		78	73	119	114	410	394	366	315	280	248	225	513	493	458	394	350	310	281
	6-9		65	60	99	94	331	318	296	254	226	200	181	414	398	370	318	283	250	226
10,001 - 15,000	1	5	107	102	164	159	613	589	548	471	418	371	336	766	736	685	589	523	464	420
	2,3		107	102	164	159	583	561	522	449	398	353	320	729	701	653	561	498	441	400
	4,5		105	100	161	156	549	528	491	422	375	333	301	686	660	614	528	469	416	376
	6-9		84	79	129	124	415	399	371	319	283	251	227	519	499	464	399	354	314	284
15,001 - 20,000	1	6	145	140	226	219	960	923	858	738	655	581	526	1200	1154	1073	923	819	726	658
	2,3		145	140	226	219	905	870	809	696	618	548	496	1131	1088	1011	870	773	685	620
	4,5		142	137	220	214	842	810	753	648	575	510	462	1053	1013	941	810	719	638	578
	6-9		111	106	170	165	592	569	529	455	404	358	324	740	711	661	569	505	448	405
20,001 - 25,000	1	7	168	163	263	255	1206	1160	1079	928	824	731	661	1508	1450	1349	1160	1030	914	826
	2,3		168	163	263	255	1133	1089	1013	871	773	686	621	1416	1361	1266	1089	966	858	776
	4,5		164	159	256	249	1049	1009	938	807	716	636	575	1311	1261	1173	1009	895	795	719
	6-9		127	122	197	191	718	690	642	552	490	435	393	898	863	803	690	613	544	491
25,001 - 40,000	1	8	187	182	293	284	1380	1327	1234	1062	942	836	756	1725	1659	1543	1328	1178	1045	945
	2,3		187	182	293	284	1294	1244	1157	995	883	784	709	1618	1555	1446	1244	1104	980	886
	4,5		182	177	284	276	1196	1150	1070	920	817	725	656	1495	1438	1338	1150	1021	906	820
	6-9		139	134	216	210	806	775	721	620	550	488	442	1008	969	901	775	688	610	553
40,001 - 65,000	1	10	218	212	341	331	1751	1684	1566	1347	1196	1061	960	2189	2105	1958	1684	1495	1326	1200
	2,3		218	212	341	331	1637	1574	1464	1259	1118	992	897	2046	1968	1830	1574	1398	1240	1121
	4,5		213	207	333	323	1509	1451	1349	1161	1030	914	827	1886	1814	1686	1451	1288	1143	1034
	6-9		161	156	250	243	994	956	889	765	679	602	545	1243	1195	1111	956	849	753	681
65,001 - 90,000	1	11	237	230	370	359	1897	1824	1696	1459	1295	1149	1040	2371	2280	2120	1824	1619	1436	1300
	2,3		237	230	370	359	1772	1704	1585	1363	1210	1074	971	2215	2130	1981	1704	1513	1343	1214
	4,5		231	224	361	350	1632	1569	1459	1255	1114	988	894	2040	1961	1824	1569	1393	1235	1118
	6-9		173	168	270	262	1069	1028	956	822	730	648	586	1336	1285	1195	1028	913	810	733
Charge per \$1000 over \$90,000	1	12	0.52	0.51	0.82	0.79	9.35	8.99	8.36	7.19	6.38	5.66	5.12	11.68	11.23	10.45	8.99	7.98	7.08	6.40
	2,3		0.52	0.51	0.82	0.79	9.35	8.99	8.36	7.19	6.38	5.66	5.12	11.68	11.23	10.45	8.99	7.98	7.08	6.40
	4,5		0.52	0.51	0.82	0.79	9.35	8.99	8.36	7.19	6.38	5.66	5.12	11.68	11.23	10.45	8.99	7.98	7.08	6.40
	6-9		0.52	0.51	0.82	0.79	9.35	8.99	8.36	7.19	6.38	5.66	5.12	11.68	11.23	10.45	8.99	7.98	7.08	6.40

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 \$ 20

\$1000 Deductible \$ 35

\$2000 Deductible \$ 58

\$3000 Deductible \$ 74

\$4000 Deductible \$ 87

\$5000 Deductible \$ 96

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 16 - 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	60	55	91	86	328	315	293	252	224	198	180	410	394	366	315	280	248	225
	2,3		60	55	91	86	318	306	285	245	217	193	174	398	383	356	306	271	241	218
	4,5		59	54	90	85	309	297	276	238	211	187	169	386	371	345	298	264	234	211
	6-9		52	47	79	74	269	259	241	207	184	163	148	336	324	301	259	230	204	185
4,501 - 6,000	1	2	66	61	100	95	336	323	300	258	229	203	184	420	404	375	323	286	254	230
	2,3		66	61	100	95	327	314	292	251	223	198	179	409	393	365	314	279	248	224
	4,5		65	60	99	94	316	304	283	243	216	192	173	395	380	354	304	270	240	216
	6-9		56	51	85	80	274	263	245	210	187	166	150	343	329	306	263	234	208	188
6,001 - 8,000	1	3	67	62	102	97	372	358	333	286	254	226	204	465	448	416	358	318	283	255
	2,3		67	62	102	97	361	347	323	278	246	219	198	451	434	404	348	308	274	248
	4,5		66	61	100	95	347	334	311	267	237	210	190	434	418	389	334	296	263	238
	6-9		57	52	86	81	292	281	261	225	200	177	160	365	351	326	281	250	221	200
8,001 - 10,000	1	4	86	81	131	126	477	459	427	367	326	289	262	596	574	534	459	408	361	328
	2,3		86	81	131	126	458	440	409	352	312	277	251	573	550	511	440	390	346	314
	4,5		84	79	129	124	435	418	389	334	297	263	238	544	523	486	418	371	329	298
	6-9		70	65	106	101	346	333	310	266	236	210	190	433	416	388	333	295	263	238
10,001 - 15,000	1	5	118	113	181	176	664	638	593	510	453	402	364	830	798	741	638	566	503	455
	2,3		118	113	181	176	629	605	563	484	430	381	345	786	756	704	605	538	476	431
	4,5		115	110	177	172	592	569	529	455	404	358	324	740	711	661	569	505	448	405
	6-9		91	86	140	135	441	424	394	339	301	267	242	551	530	493	424	376	334	303
15,001 - 20,000	1	6	161	156	251	244	1054	1013	942	810	719	638	577	1318	1266	1178	1013	899	798	721
	2,3		161	156	251	244	991	953	886	762	677	600	543	1239	1191	1108	953	846	750	679
	4,5		157	152	245	238	921	886	824	709	629	558	505	1151	1108	1030	886	786	698	631
	6-9		122	117	188	183	640	615	572	492	437	387	351	800	769	715	615	546	484	439
20,001 - 25,000	1	7	188	183	295	286	1331	1280	1190	1024	909	806	730	1664	1600	1488	1280	1136	1008	913
	2,3		188	183	295	286	1248	1200	1116	960	852	756	684	1560	1500	1395	1200	1065	945	855
	4,5		184	179	287	279	1154	1110	1032	888	788	699	633	1443	1388	1290	1110	985	874	791
	6-9		141	136	218	212	781	751	698	601	533	473	428	976	939	873	751	666	591	535
25,001 - 40,000	1	8	210	204	328	318	1526	1467	1364	1174	1042	924	836	1908	1834	1705	1468	1303	1155	1045
	2,3		210	204	328	318	1429	1374	1278	1099	976	866	783	1786	1718	1598	1374	1220	1083	979
	4,5		204	198	319	310	1319	1268	1179	1014	900	799	723	1649	1585	1474	1268	1125	999	904
	6-9		155	150	241	234	880	846	787	677	601	533	482	1100	1058	984	846	751	666	603
40,001 - 65,000	1	10	246	239	384	373	1944	1869	1738	1495	1327	1177	1065	2430	2336	2173	1869	1659	1471	1331
	2,3		246	239	384	373	1816	1746	1624	1397	1240	1100	995	2270	2183	2030	1746	1550	1375	1244
	4,5		239	232	374	363	1670	1606	1494	1285	1140	1012	915	2088	2008	1868	1606	1425	1265	1144
	6-9		178	173	279	271	1093	1051	977	841	746	662	599	1366	1314	1221	1051	933	828	749
65,001 - 90,000	1	11	267	259	417	405	2107	2026	1884	1621	1438	1276	1155	2634	2533	2355	2026	1798	1595	1444
	2,3		267	259	417	405	1967	1891	1759	1513	1343	1191	1078	2459	2364	2199	1891	1679	1489	1348
	4,5		260	252	406	394	1809	1739	1617	1391	1235	1096	991	2261	2174	2021	1739	1544	1370	1239
	6-9		194	188	303	294	1176	1131	1052	905	803	713	645	1470	1414	1315	1131	1004	891	806
Charge per \$1000 over \$90,000	1	12	0.60	0.58	0.93	0.91	10.51	10.11	9.40	8.09	7.18	6.37	5.76	13.14	12.63	11.75	10.11	8.97	7.96	7.20
	2,3		0.60	0.58	0.93	0.91	10.51	10.11	9.40	8.09	7.18	6.37	5.76	13.14	12.63	11.75	10.11	8.97	7.96	7.20
	4,5		0.60	0.58	0.93	0.91	10.51	10.11	9.40	8.09	7.18	6.37	5.76	13.14	12.63	11.75	10.11	8.97	7.96	7.20
	6-9		0.60	0.58	0.93	0.91	10.51	10.11	9.40	8.09	7.18	6.37	5.76	13.14	12.63	11.75	10.11	8.97	7.96	7.20

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 16

\$ 500 Deductible \$ 22

\$1000 Deductible \$ 40

\$2000 Deductible \$ 66

\$3000 Deductible \$ 84

\$4000 Deductible \$ 97

\$5000 Deductible \$108

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 \$16
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	59	54	90	85	329	316	294	253	224	199	180	411	395	368	316	280	249	225	
	2,3		59	54	90	85	320	308	286	246	219	194	176	400	385	358	308	274	243	220	
	4,5		59	54	89	84	310	298	277	238	212	188	170	388	373	346	298	265	235	213	
	6-9		52	47	78	73	270	260	242	208	185	164	148	338	325	303	260	231	205	185	
4,501 - 6,000	1	2	65	60	99	94	338	325	302	260	231	205	185	423	406	378	325	289	256	231	
	2,3		65	60	99	94	329	316	294	253	224	199	180	411	395	368	316	280	249	225	
	4,5		65	60	98	93	318	306	285	245	217	193	174	398	383	356	306	271	241	218	
	6-9		56	51	84	79	275	264	246	211	187	166	150	344	330	308	264	234	208	188	
6,001 - 8,000	1	3	66	61	100	95	375	361	336	289	256	227	206	469	451	420	361	320	284	258	
	2,3		66	61	100	95	363	349	325	279	248	220	199	454	436	406	349	310	275	249	
	4,5		65	60	99	94	349	336	312	269	239	212	192	436	420	390	336	299	265	240	
	6-9		56	51	85	80	293	282	262	226	200	178	161	366	353	328	283	250	223	201	
8,001 - 10,000	1	4	84	79	129	124	480	462	430	370	328	291	263	600	578	538	463	410	364	329	
	2,3		84	79	129	124	461	443	412	354	315	279	253	576	554	515	443	394	349	316	
	4,5		83	78	127	122	438	421	392	337	299	265	240	548	526	490	421	374	331	300	
	6-9		69	64	105	100	347	334	311	267	237	210	190	434	418	389	334	296	263	238	
10,001 - 15,000	1	5	115	110	177	172	670	644	599	515	457	406	367	838	805	749	644	571	508	459	
	2,3		115	110	177	172	635	611	568	489	434	385	348	794	764	710	611	543	481	435	
	4,5		113	108	173	168	597	574	534	459	408	362	327	746	718	668	574	510	453	409	
	6-9		90	85	138	133	444	427	397	342	303	269	243	555	534	496	428	379	336	304	
15,001 - 20,000	1	6	158	153	246	239	1066	1025	953	820	728	646	584	1333	1281	1191	1025	910	808	730	
	2,3		158	153	246	239	1003	964	897	771	684	607	549	1254	1205	1121	964	855	759	686	
	4,5		154	149	240	233	932	896	833	717	636	564	511	1165	1120	1041	896	795	705	639	
	6-9		120	115	184	179	646	621	578	497	441	391	354	808	776	723	621	551	489	443	
20,001 - 25,000	1	7	184	179	287	279	1348	1296	1205	1037	920	816	739	1685	1620	1506	1296	1150	1020	924	
	2,3		184	179	287	279	1263	1214	1129	971	862	765	692	1579	1518	1411	1214	1078	956	865	
	4,5		179	174	280	272	1168	1123	1044	898	797	707	640	1460	1404	1305	1123	996	884	800	
	6-9		137	132	213	207	789	759	706	607	539	478	433	986	949	883	759	674	598	541	
25,001 - 40,000	1	8	205	199	320	311	1545	1486	1382	1189	1055	936	847	1931	1858	1728	1486	1319	1170	1059	
	2,3		205	199	320	311	1447	1391	1294	1113	988	876	793	1809	1739	1618	1391	1235	1095	991	
	4,5		200	194	312	303	1335	1284	1194	1027	912	809	732	1669	1605	1493	1284	1140	1011	915	
	6-9		152	147	236	229	889	855	795	684	607	539	487	1111	1069	994	855	759	674	609	
40,001 - 65,000	1	10	240	233	375	364	1970	1894	1761	1515	1345	1193	1080	2463	2368	2201	1894	1681	1491	1350	
	2,3		240	233	375	364	1839	1768	1644	1414	1255	1114	1008	2299	2210	2055	1768	1569	1393	1260	
	4,5		234	227	365	354	1692	1627	1513	1302	1155	1025	927	2115	2034	1891	1628	1444	1281	1159	
	6-9		175	170	273	265	1106	1063	989	850	755	670	606	1383	1329	1236	1063	944	838	758	
65,001 - 90,000	1	11	261	253	407	395	2135	2053	1909	1642	1458	1293	1170	2669	2566	2386	2053	1823	1616	1463	
	2,3		261	253	407	395	1993	1916	1782	1533	1360	1207	1092	2491	2395	2228	1916	1700	1509	1365	
	4,5		253	246	397	385	1832	1762	1639	1410	1251	1110	1004	2290	2203	2049	1763	1564	1388	1255	
	6-9		190	184	296	287	1190	1144	1064	915	812	721	652	1488	1430	1330	1144	1015	901	815	
Charge per \$1000 over \$90,000	1	12	0.58	0.57	0.91	0.88	10.66	10.25	9.54	8.20	7.28	6.46	5.85	13.33	12.82	11.92	10.25	9.10	8.08	7.31	
	2,3		0.58	0.57	0.91	0.88	10.66	10.25	9.54	8.20	7.28	6.46	5.85	13.33	12.82	11.92	10.25	9.10	8.08	7.31	
	4,5		0.58	0.57	0.91	0.88	10.66	10.25	9.54	8.20	7.28	6.46	5.85	13.33	12.82	11.92	10.25	9.10	8.08	7.31	
	6-9		0.58	0.57	0.91	0.88	10.66	10.25	9.54	8.20	7.28	6.46	5.85	13.33	12.82	11.92	10.25	9.10	8.08	7.31	

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible \$ 17

\$ 500 Deductible \$ 23

\$1000 Deductible \$ 40

\$2000 Deductible \$ 66

\$3000 Deductible \$ 85

\$4000 Deductible \$ 99

\$5000 Deductible \$109

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 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	61	56	92	87	342	329	306	263	234	207	188	428	411	383	329	293	259	235
	2,3		61	56	92	87	333	320	298	256	227	202	182	416	400	373	320	284	253	228
	4,5		60	55	91	86	321	309	287	247	219	195	176	401	386	359	309	274	244	220
	6-9		52	47	79	74	277	266	247	213	189	168	152	346	333	309	266	236	210	190
4,501 - 6,000	1	2	66	61	101	96	353	339	315	271	241	214	193	441	424	394	339	301	268	241
	2,3		66	61	101	96	342	329	306	263	234	207	188	428	411	383	329	293	259	235
	4,5		66	61	100	95	330	317	295	254	225	200	181	413	396	369	318	281	250	226
	6-9		57	52	86	81	282	271	252	217	192	171	154	353	339	315	271	240	214	193
6,001 - 8,000	1	3	67	62	102	97	394	379	352	303	269	239	216	493	474	440	379	336	299	270
	2,3		67	62	102	97	380	365	339	292	259	230	208	475	456	424	365	324	288	260
	4,5		66	61	101	96	365	351	326	281	249	221	200	456	439	408	351	311	276	250
	6-9		57	52	87	82	303	291	271	233	207	183	166	379	364	339	291	259	229	208
8,001 - 10,000	1	4	87	82	133	128	512	492	458	394	349	310	280	640	615	573	493	436	388	350
	2,3		87	82	133	128	489	470	437	376	334	296	268	611	588	546	470	418	370	335
	4,5		85	80	130	125	464	446	415	357	317	281	254	580	558	519	446	396	351	318
	6-9		71	66	108	103	363	349	325	279	248	220	199	454	436	406	349	310	275	249
10,001 - 15,000	1	5	119	114	183	178	722	694	645	555	493	437	396	903	868	806	694	616	546	495
	2,3		119	114	183	178	683	657	611	526	466	414	374	854	821	764	658	583	518	468
	4,5		116	111	179	174	641	616	573	493	437	388	351	801	770	716	616	546	485	439
	6-9		93	88	142	137	470	452	420	362	321	285	258	588	565	525	453	401	356	323
15,001 - 20,000	1	6	164	159	255	248	1163	1118	1040	894	794	704	637	1454	1398	1300	1118	993	880	796
	2,3		164	159	255	248	1092	1050	977	840	746	662	599	1365	1313	1221	1050	933	828	749
	4,5		160	155	249	242	1012	973	905	778	691	613	555	1265	1216	1131	973	864	766	694
	6-9		123	118	191	185	695	668	621	534	474	421	381	869	835	776	668	593	526	476
20,001 - 25,000	1	7	192	186	299	290	1475	1418	1319	1134	1007	893	808	1844	1773	1649	1418	1259	1116	1010
	2,3		192	186	299	290	1381	1328	1235	1062	943	837	757	1726	1660	1544	1328	1179	1046	946
	4,5		186	181	291	283	1276	1227	1141	982	871	773	699	1595	1534	1426	1228	1089	966	874
	6-9		143	138	221	215	854	821	764	657	583	517	468	1068	1026	955	821	729	646	585
25,001 - 40,000	1	8	213	207	333	323	1695	1630	1516	1304	1157	1027	929	2119	2038	1895	1630	1446	1284	1161
	2,3		213	207	333	323	1585	1524	1417	1219	1082	960	869	1981	1905	1771	1524	1353	1200	1086
	4,5		208	202	324	315	1461	1405	1307	1124	998	885	801	1826	1756	1634	1405	1248	1106	1001
	6-9		157	152	244	237	966	929	864	743	660	585	530	1208	1161	1080	929	825	731	663
40,001 - 65,000	1	10	250	243	390	379	2166	2083	1937	1666	1479	1312	1187	2708	2604	2421	2083	1849	1640	1484
	2,3		250	243	390	379	2022	1944	1808	1555	1380	1225	1108	2528	2430	2260	1944	1725	1531	1385
	4,5		243	236	380	369	1858	1787	1662	1430	1269	1126	1019	2323	2234	2078	1788	1586	1408	1274
	6-9		182	177	284	276	1206	1160	1079	928	824	731	661	1508	1450	1349	1160	1030	914	826
65,001 - 90,000	1	11	272	264	424	412	2350	2260	2102	1808	1605	1424	1288	2938	2825	2628	2260	2006	1780	1610
	2,3		272	264	424	412	2192	2108	1960	1686	1497	1328	1202	2740	2635	2450	2108	1871	1660	1503
	4,5		265	257	413	401	2013	1936	1800	1549	1375	1220	1104	2516	2420	2250	1936	1719	1525	1380
	6-9		197	191	307	298	1300	1250	1163	1000	888	788	713	1625	1563	1454	1250	1110	985	891
Charge per \$1000 over \$90,000	1	12	0.61	0.59	0.95	0.92	11.86	11.40	10.61	9.12	8.10	7.18	6.50	14.82	14.25	13.26	11.40	10.12	8.98	8.13
	2,3		0.61	0.59	0.95	0.92	11.86	11.40	10.61	9.12	8.10	7.18	6.50	14.82	14.25	13.26	11.40	10.12	8.98	8.13
	4,5		0.61	0.59	0.95	0.92	11.86	11.40	10.61	9.12	8.10	7.18	6.50	14.82	14.25	13.26	11.40	10.12	8.98	8.13
	6-9		0.61	0.59	0.95	0.92	11.86	11.40	10.61	9.12	8.10	7.18	6.50	14.82	14.25	13.26	11.40	10.12	8.98	8.13

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

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

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	\$ 18
\$ 500 Deductible	\$ 25
\$1000 Deductible	\$ 45
\$2000 Deductible	\$ 74
\$3000 Deductible	\$ 94
\$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 \$18
to the \$300 Ded Limited Collision Rate.

R-53

C.A.R.

7/1/2020

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													
															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	61	56	92	87	347	334	311	267	237	210	190	434	418	389	334	296	263	238
	2,3		61	56	92	87	337	324	301	259	230	204	185	421	405	376	324	288	255	231
	4,5		60	55	91	86	326	313	291	250	222	197	178	408	391	364	313	278	246	223
	6-9		52	47	79	74	280	269	250	215	191	169	153	350	336	313	269	239	211	191
4,501 - 6,000	1	2	66	61	101	96	358	344	320	275	244	217	196	448	430	400	344	305	271	245
	2,3		66	61	101	96	347	334	311	267	237	210	190	434	418	389	334	296	263	238
	4,5		66	61	100	95	335	322	299	258	229	203	184	419	403	374	323	286	254	230
	6-9		57	52	86	81	285	274	255	219	195	173	156	356	343	319	274	244	216	195
6,001 - 8,000	1	3	67	62	102	97	400	385	358	308	273	243	219	500	481	448	385	341	304	274
	2,3		67	62	102	97	387	372	346	298	264	234	212	484	465	433	373	330	293	265
	4,5		66	61	101	96	371	357	332	286	253	225	203	464	446	415	358	316	281	254
	6-9		57	52	87	82	307	295	274	236	209	186	168	384	369	343	295	261	233	210
8,001 - 10,000	1	4	87	82	133	128	523	503	468	402	357	317	287	654	629	585	503	446	396	359
	2,3		87	82	133	128	500	481	447	385	342	303	274	625	601	559	481	428	379	343
	4,5		85	80	130	125	474	456	424	365	324	287	260	593	570	530	456	405	359	325
	6-9		71	66	108	103	369	355	330	284	252	224	202	461	444	413	355	315	280	253
10,001 - 15,000	1	5	119	114	183	178	742	713	663	570	506	449	406	928	891	829	713	633	561	508
	2,3		119	114	183	178	702	675	628	540	479	425	385	878	844	785	675	599	531	481
	4,5		116	111	179	174	657	632	588	506	449	398	360	821	790	735	633	561	498	450
	6-9		93	88	142	137	480	462	430	370	328	291	263	600	578	538	463	410	364	329
15,001 - 20,000	1	6	164	159	255	248	1199	1153	1072	922	819	726	657	1499	1441	1340	1153	1024	908	821
	2,3		164	159	255	248	1126	1083	1007	866	769	682	617	1408	1354	1259	1083	961	853	771
	4,5		160	155	249	242	1043	1003	933	802	712	632	572	1304	1254	1166	1003	890	790	715
	6-9		123	118	191	185	713	686	638	549	487	432	391	891	858	798	686	609	540	489
20,001 - 25,000	1	7	192	186	299	290	1524	1465	1362	1172	1040	923	835	1905	1831	1703	1465	1300	1154	1044
	2,3		192	186	299	290	1427	1372	1276	1098	974	864	782	1784	1715	1595	1373	1218	1080	978
	4,5		186	181	291	283	1317	1266	1177	1013	899	798	722	1646	1583	1471	1266	1124	998	903
	6-9		143	138	221	215	879	845	786	676	600	532	482	1099	1056	983	845	750	665	603
25,001 - 40,000	1	8	213	207	333	323	1752	1685	1567	1348	1196	1062	960	2190	2106	1959	1685	1495	1328	1200
	2,3		213	207	333	323	1638	1575	1465	1260	1118	992	898	2048	1969	1831	1575	1398	1240	1123
	4,5		208	202	324	315	1510	1452	1350	1162	1031	915	828	1888	1815	1688	1453	1289	1144	1035
	6-9		157	152	244	237	995	957	890	766	679	603	545	1244	1196	1113	958	849	754	681
40,001 - 65,000	1	10	250	243	390	379	2242	2156	2005	1725	1531	1358	1229	2803	2695	2506	2156	1914	1698	1536
	2,3		250	243	390	379	2091	2011	1870	1609	1428	1267	1146	2614	2514	2338	2011	1785	1584	1433
	4,5		243	236	380	369	1922	1848	1719	1478	1312	1164	1053	2403	2310	2149	1848	1640	1455	1316
	6-9		182	177	284	276	1245	1197	1113	958	850	754	682	1556	1496	1391	1198	1063	943	853
65,001 - 90,000	1	11	272	264	424	412	2434	2340	2176	1872	1661	1474	1334	3043	2925	2720	2340	2076	1843	1668
	2,3		272	264	424	412	2269	2182	2029	1746	1549	1375	1244	2836	2728	2536	2183	1936	1719	1555
	4,5		265	257	413	401	2084	2004	1864	1603	1423	1263	1142	2605	2505	2330	2004	1779	1579	1428
	6-9		197	191	307	298	1343	1291	1201	1033	917	813	736	1679	1614	1501	1291	1146	1016	920
Charge per \$1000 over \$90,000	1	12	0.61	0.59	0.95	0.92	12.32	11.85	11.02	9.48	8.41	7.46	6.75	15.40	14.81	13.77	11.85	10.51	9.33	8.44
	2,3		0.61	0.59	0.95	0.92	12.32	11.85	11.02	9.48	8.41	7.46	6.75	15.40	14.81	13.77	11.85	10.51	9.33	8.44
	4,5		0.61	0.59	0.95	0.92	12.32	11.85	11.02	9.48	8.41	7.46	6.75	15.40	14.81	13.77	11.85	10.51	9.33	8.44
	6-9		0.61	0.59	0.95	0.92	12.32	11.85	11.02	9.48	8.41	7.46	6.75	15.40	14.81	13.77	11.85	10.51	9.33	8.44

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	\$ 26
\$1000 Deductible	\$ 46
\$2000 Deductible	\$ 77
\$3000 Deductible	\$ 98
\$4000 Deductible	\$114
\$5000 Deductible	\$126

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.

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													
															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	61	56	92	87	371	357	332	286	253	225	203	464	446	415	358	316	281	254
	2,3		61	56	92	87	359	345	321	276	245	217	197	449	431	401	345	306	271	246
	4,5		60	55	91	86	345	332	309	266	236	209	189	431	415	386	333	295	261	236
	6-9		53	48	80	75	291	280	260	224	199	176	160	364	350	325	280	249	220	200
4,501 - 6,000	1	2	67	62	102	97	383	368	342	294	261	232	210	479	460	428	368	326	290	263
	2,3		67	62	102	97	370	356	331	285	253	224	203	463	445	414	356	316	280	254
	4,5		66	61	100	95	356	342	318	274	243	215	195	445	428	398	343	304	269	244
	6-9		57	52	86	81	297	286	266	229	203	180	163	371	358	333	286	254	225	204
6,001 - 8,000	1	3	68	63	103	98	433	416	387	333	295	262	237	541	520	484	416	369	328	296
	2,3		68	63	103	98	416	400	372	320	284	252	228	520	500	465	400	355	315	285
	4,5		66	61	101	96	397	382	355	306	271	241	218	496	478	444	383	339	301	273
	6-9		57	52	87	82	323	311	289	249	221	196	177	404	389	361	311	276	245	221
8,001 - 10,000	1	4	88	83	134	129	575	553	514	442	393	348	315	719	691	643	553	491	435	394
	2,3		88	83	134	129	548	527	490	422	374	332	300	685	659	613	528	468	415	375
	4,5		86	81	131	126	518	498	463	398	354	314	284	648	623	579	498	443	393	355
	6-9		71	66	108	103	396	381	354	305	271	240	217	495	476	443	381	339	300	271
10,001 - 15,000	1	5	120	115	184	179	830	798	742	638	567	503	455	1038	998	928	798	709	629	569
	2,3		120	115	184	179	784	754	701	603	535	475	430	980	943	876	754	669	594	538
	4,5		117	112	180	175	732	704	655	563	500	444	401	915	880	819	704	625	555	501
	6-9		93	88	143	138	525	505	470	404	359	318	288	656	631	588	505	449	398	360
15,001 - 20,000	1	6	165	160	258	250	1364	1312	1220	1050	932	827	748	1705	1640	1525	1313	1165	1034	935
	2,3		165	160	258	250	1278	1229	1143	983	873	774	701	1598	1536	1429	1229	1091	968	876
	4,5		161	156	251	244	1182	1137	1057	910	807	716	648	1478	1421	1321	1138	1009	895	810
	6-9		125	120	193	187	798	767	713	614	545	483	437	998	959	891	768	681	604	546
20,001 - 25,000	1	7	193	187	301	292	1743	1676	1559	1341	1190	1056	955	2179	2095	1949	1676	1488	1320	1194
	2,3		193	187	301	292	1630	1567	1457	1254	1113	987	893	2038	1959	1821	1568	1391	1234	1116
	4,5		187	182	294	285	1502	1444	1343	1155	1025	910	823	1878	1805	1679	1444	1281	1138	1029
	6-9		143	138	222	216	990	952	885	762	676	600	543	1238	1190	1106	953	845	750	679
25,001 - 40,000	1	8	215	209	336	326	2010	1933	1798	1546	1372	1218	1102	2513	2416	2248	1933	1715	1523	1378
	2,3		215	209	336	326	1876	1804	1678	1443	1281	1137	1028	2345	2255	2098	1804	1601	1421	1285
	4,5		209	203	327	317	1726	1660	1544	1328	1179	1046	946	2158	2075	1930	1660	1474	1308	1183
	6-9		158	153	246	239	1126	1083	1007	866	769	682	617	1408	1354	1259	1083	961	853	771
40,001 - 65,000	1	10	251	244	393	382	2581	2482	2308	1986	1762	1564	1415	3226	3103	2885	2483	2203	1955	1769
	2,3		251	244	393	382	2406	2313	2151	1850	1642	1457	1318	3008	2891	2689	2313	2053	1821	1648
	4,5		245	238	383	372	2208	2123	1974	1698	1507	1337	1210	2760	2654	2468	2123	1884	1671	1513
	6-9		183	178	286	278	1418	1363	1268	1090	968	859	777	1773	1704	1585	1363	1210	1074	971
65,001 - 90,000	1	11	274	266	427	415	2805	2697	2508	2158	1915	1699	1537	3506	3371	3135	2698	2394	2124	1921
	2,3		274	266	427	415	2612	2512	2336	2010	1784	1583	1432	3265	3140	2920	2513	2230	1979	1790
	4,5		267	259	416	404	2396	2304	2143	1843	1636	1452	1313	2995	2880	2679	2304	2045	1815	1641
	6-9		199	193	310	301	1531	1472	1369	1178	1045	927	839	1914	1840	1711	1473	1306	1159	1049
Charge per \$1000 over \$90,000	1	12	0.61	0.60	0.96	0.93	14.37	13.82	12.85	11.06	9.81	8.71	7.88	17.97	17.28	16.07	13.82	12.27	10.88	9.85
	2,3		0.61	0.60	0.96	0.93	14.37	13.82	12.85	11.06	9.81	8.71	7.88	17.97	17.28	16.07	13.82	12.27	10.88	9.85
	4,5		0.61	0.60	0.96	0.93	14.37	13.82	12.85	11.06	9.81	8.71	7.88	17.97	17.28	16.07	13.82	12.27	10.88	9.85
	6-9		0.61	0.60	0.96	0.93	14.37	13.82	12.85	11.06	9.81	8.71	7.88	17.97	17.28	16.07	13.82	12.27	10.88	9.85

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	\$ 22
\$ 500 Deductible	\$ 31
\$1000 Deductible	\$ 54
\$2000 Deductible	\$ 90
\$3000 Deductible	\$114
\$4000 Deductible	\$133
\$5000 Deductible	\$147

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 \$22
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)	\$2,563	1.82	Comprehensive
Property Damage (\$5,000)	1,169	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).

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COMMONWEALTH AUTOMOBILE REINSURERS

Massachusetts Commercial Automobile

ZONE RATING TABLE

Zone of Principal Garaging is Zone 03 (Boston) or Other Metropolitan Zones

Zone Combination Codes 2XX

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01	2563	1.82	13	2095	2.75	25	2095	2.33	37	2095	2.11
Atlanta	1169	1.13	Houston	957	1.30	New Orleans	957	1.13	Tulsa	957	1.16
	4.00			3.75			3.38			3.39	
	201			213			225			237	
02	2563	2.45	14	2095	1.76	26	2483	1.83	40	2095	1.92
Balt.- Wash	1169	0.95	Indian-apolis	957	1.01	N.Y. City	1130	0.98	Pacific	957	0.97
	3.32			3.16			3.32			3.55	
	202			214			226			240	
03	2095	1.60	15	2563	1.73	27	2095	2.11	41	2095	2.08
Boston	957	0.90	Jackson-ville	1169	1.06	Okla. City	957	1.16	Mountain	957	1.01
	3.32			3.90			3.39			3.38	
	203			215			227			241	
04	2095	1.83	16	1941	2.14	28	2095	1.89	42	2095	2.03
Buffalo	957	0.98	Kansas City	886	1.21	Omaha	957	1.01	Midwest	957	1.06
	3.32			3.16			3.16			3.16	
	204			216			228			242	
05	2563	1.53	17	1941	2.51	29	2095	2.24	43	2095	2.73
Charlotte	1169	0.93	Little Rock	886	1.03	Phoenix	957	0.97	Southwest	957	1.27
	3.71			4.00			3.55			3.69	
	205			217			229			243	
06	2095	1.98	18	1941	1.93	30	2563	1.60	44	2095	1.77
Chicago	957	1.08	Los Angeles	886	1.08	Phila-delphia	1169	0.95	North Central	957	1.01
	3.16			3.55			3.32			3.22	
	206			218			230			244	
07	2095	1.84	19	2095	1.62	31	2095	1.60	45	2095	1.76
Cincinnati	957	0.99	Louisville	957	0.99	Pitts-burgh	957	0.95	Mid-east	957	1.11
	3.16			3.16			3.32			3.28	
	207			219			231			245	
08	2095	1.84	20	1941	1.95	32	2095	1.87	46	2095	2.28
Cleveland	957	0.99	Memphis	886	1.25	Portland	957	0.92	Gulf	957	1.08
	3.16			3.37			3.55			3.46	
	208			220			232			246	
09	2095	2.80	21	2563	1.73	33	2563	1.81	47	2563	1.72
Dallas Fort Worth	957	1.35	Miami	1169	1.06	Richmond	1169	1.03	South East	1169	1.04
	3.80			3.90			3.17			3.75	
	209			221			233			247	
10	2095	2.04	22	2095	1.63	34	2095	2.14	48	2095	1.79
Denver	957	1.09	Milwau-kee	957	0.98	St. Louis	957	1.22	Eastern	957	0.97
	3.16			3.16			3.16			3.32	
	210			222			234			248	
11	2095	1.76	23	2095	1.89	35	2095	2.26	49	2095	1.60
Detroit	957	1.01	Minn-St. Paul	957	0.99	Salt Lake City	957	0.91	New England	957	0.90
	3.46			3.16			3.55			3.32	
	211			223			235			249	
12	2563	1.72	24	2095	1.95	36	2563	1.93			
Hartford	1169	0.99	Nashville	957	1.25	San. Fran	1169	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 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	2563	1.61	13	2563	2.63	25	1867	2.13	37	1867	1.90
Atlanta	1169	1.05	Houston	1169	1.23	New Orleans	846	1.05	Tulsa	846	1.08
	4.00			3.70			3.38			3.39	
	901			913			925			937	
02	2563	2.24	14	1867	1.56	26	2483	1.63	40	1867	1.72
Balt.- Wash	1169	0.87	Indianapolis	846	0.93	N.Y. City	1130	0.90	Pacific	846	0.89
	3.32			3.16			3.32			3.55	
	902			914			926			940	
03	2095	1.81	15	2563	1.53	27	1867	1.90	41	1633	1.87
Boston	957	0.98	Jacksonville	1169	0.98	Okla. City	846	1.08	Mountain	741	0.93
	3.32			3.90			3.39			3.38	
	903			915			927			941	
04	1867	1.63	16	1941	1.94	28	2095	1.68	42	1633	1.83
Buffalo	846	0.90	Kansas City	886	1.14	Omaha	957	0.93	Midwest	741	0.98
	3.32			3.16			3.16			3.38	
	904			916			928			942	
05	2563	1.33	17	1941	2.30	29	1867	2.04	43	1633	2.53
Charlotte	1169	0.85	Little Rock	886	0.95	Phoenix	846	0.89	Southwest	741	1.19
	3.71			4.00			3.55			3.69	
	905			917			929			943	
06	1867	1.78	18	1941	1.73	30	2563	1.39	44	1941	1.56
Chicago	846	1.00	Los Angeles	886	1.00	Philadelphia	1169	0.87	North Central	886	0.93
	3.16			3.55			3.32			3.22	
	906			918			930			944	
07	1867	1.63	19	2095	1.41	31	1867	1.39	45	1867	1.56
Cincinnati	846	0.91	Louisville	957	0.91	Pittsburgh	846	0.87	Mideast	846	1.03
	3.16			3.16			3.55			3.28	
	907			919			931			945	
08	1867	1.63	20	1941	2.00	32	1867	1.66	46	2095	2.07
Cleveland	846	0.91	Memphis	886	1.00	Portland	846	0.84	Gulf	957	1.00
	3.16			3.37			3.55			3.46	
	908			920			932			946	
09	1867	2.63	21	2563	1.53	33	2563	1.60	47	1867	1.51
Dallas Fort Worth	846	1.23	Miami	1169	0.98	Richmond	1169	0.95	South East	846	0.96
	3.70			3.90			3.17			3.75	
	909			921			933			947	
10	2095	1.83	22	1867	1.43	34	1867	1.94	48	2095	1.59
Denver	957	1.01	Milwaukee	846	0.90	St. Louis	846	1.14	Eastern	957	0.89
	3.16			3.16			3.16			3.32	
	910			922			934			948	
11	2095	1.56	23	1867	1.69	35	2095	2.05	49	1867	1.60
Detroit	957	0.93	Minn-St. Paul	846	0.91	Salt Lake City	957	0.83	New England	846	0.90
	3.46			3.16			3.55			3.32	
	911			923			935			949	
12	2563	1.51	24	1867	1.74	36	2563	1.73			
Hartford	1169	0.91	Nashville	846	1.17	San. Fran	1169	0.90			
	3.32			3.37			3.55				
	912			924			936				

Commercial Automobile Insurance Manual

LONG DISTANCE PHYSICAL DAMAGE PREMIUMS

Premium Development Deductibles Other Than Shown On Rate Page

COLLISION

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

Deductible	
Amount	Factor
\$3,000	.835

COMPREHENSIVE

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

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

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COMMONWEALTH AUTOMOBILE REINSURERS

Massachusetts Commercial Automobile

LONG DISTANCE PHYSICAL DAMAGE BASE PREMIUMS

Original Cost New	Age Group	Other Than Collision		Collision Base Premiums							
		All Automobiles		Trucks, Trailers, and Semitrailers				Truck-Tractors & Automobiles Used in Dumping Operations			
		Deductibles		Deductibles				Deductibles			
		\$300	\$500	\$300	\$500	\$1,000	\$2,000	\$300	\$500	\$1,000	\$2,000
\$0 - 4,500	1,2,3	11	11	51	44	30	16	77	66	45	24
	4	11	9	44	36	26	15	66	54	39	23
	5	9	5	39	30	21	13	59	45	32	20
	6-9	5	4	31	26	18	10	47	39	27	15
\$4501 - 6,000	1,2,3	19	19	66	58	47	32	99	87	71	48
	4	18	17	57	51	41	29	86	77	62	44
	5	16	16	51	45	36	25	77	68	54	38
	6-9	14	12	45	39	30	21	68	59	45	32
\$6001 - 8,000	1,2,3	29	27	86	77	64	51	129	116	96	77
	4	24	22	71	65	55	45	107	98	83	68
	5	20	19	63	57	50	39	95	86	75	59
	6-9	19	18	55	51	44	32	83	77	66	48
\$8001 - 10,000	1,2,3	40	38	106	96	86	71	159	144	129	107
	4	32	32	91	84	71	60	137	126	107	90
	5	29	27	79	73	63	54	119	110	95	81
	6-9	24	24	66	63	55	47	99	95	83	71
\$10,001 - 15,000	1,2,3	57	56	140	133	121	107	210	200	182	161
	4	48	47	120	113	101	92	180	170	152	138
	5	45	41	106	99	92	79	159	149	138	119
	6-9	35	35	92	86	78	69	138	129	117	104
\$15,001 - 20,000	1,2,3	83	82	192	182	169	158	288	273	254	237
	4	69	67	163	157	146	133	245	236	219	200
	5	61	60	143	138	128	116	215	207	192	174
	6-9	54	53	124	118	112	101	186	177	168	152
\$20,001 - 25,000	1,2,3	106	105	240	233	220	207	360	350	330	311
	4	91	90	206	200	188	175	309	300	282	263
	5	79	79	180	174	166	155	270	261	249	233
	6-9	68	67	158	153	144	133	237	230	216	200
\$25,001 - 40,000	1,2,3	157	156	341	333	322	307	512	500	483	461
	4	135	131	288	282	273	262	432	423	410	393
	5	119	118	256	250	240	232	384	375	360	348
	6-9	101	101	221	217	209	200	332	326	314	300
\$40,001 - 65,000	1,2,3	256	255	542	535	522	507	813	803	783	761
	4	220	219	461	455	444	432	692	683	666	648
	5	193	191	406	400	392	382	609	600	588	573
	6-9	169	168	353	347	339	330	530	521	509	495
\$65,001 - 90,000	1,2,3	385	382	795	785	772	759	1193	1178	1158	1139
	4	328	325	673	665	657	648	1010	998	986	972
	5	288	287	594	588	581	568	891	882	872	852
	6-9	249	249	513	509	501	494	770	764	752	741
Over 90,000	1,2,3	510	509	1044	1035	1023	1010	1566	1553	1535	1515
	4	435	434	886	880	871	859	1329	1320	1307	1289
	5	382	382	781	775	769	757	1172	1163	1154	1136
	6-9	331	330	678	673	664	656	1017	1010	996	984

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

Limit of Liability	Local						Intermediate						Long Distance					
	Comp or Specified Perils Deductibles		Collision Deductibles				Comp or Specified Perils Deductibles		Collision Deductibles				Comp or Specified Perils Deductibles		Collision Deductibles			
	\$300 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)	\$300 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)	\$300 (035)	\$500 (037)	\$300 (076)	\$500 (077)	\$1000 (078)	\$2000 (072)
\$1000	0.003	0.003	0.029	0.026	0.017	0.013	0.005	0.005	0.047	0.044	0.026	0.019	0.011	0.011	0.071	0.065	0.039	0.029
\$2000	0.005	0.005	0.033	0.031	0.018	0.016	0.011	0.011	0.057	0.053	0.031	0.025	0.018	0.018	0.087	0.079	0.051	0.039
\$3000	0.009	0.009	0.043	0.039	0.023	0.018	0.016	0.016	0.064	0.058	0.039	0.029	0.022	0.020	0.101	0.094	0.058	0.046
\$4000	0.011	0.011	0.047	0.044	0.028	0.019	0.018	0.018	0.075	0.070	0.046	0.033	0.029	0.027	0.116	0.108	0.070	0.054
\$5000	0.014	0.014	0.054	0.050	0.031	0.025	0.022	0.020	0.087	0.079	0.053	0.041	0.033	0.032	0.132	0.121	0.079	0.060
\$6000	0.017	0.017	0.060	0.055	0.036	0.028	0.026	0.024	0.096	0.089	0.058	0.046	0.040	0.038	0.148	0.136	0.091	0.069
\$7000	0.018	0.018	0.064	0.058	0.039	0.029	0.030	0.029	0.106	0.096	0.063	0.049	0.046	0.045	0.164	0.149	0.099	0.075
\$8000	0.020	0.019	0.070	0.064	0.044	0.032	0.033	0.032	0.114	0.106	0.071	0.055	0.051	0.049	0.175	0.163	0.109	0.085
\$9000	0.022	0.020	0.078	0.071	0.047	0.036	0.038	0.035	0.125	0.115	0.077	0.058	0.058	0.056	0.193	0.177	0.118	0.092
\$10000	0.026	0.024	0.084	0.075	0.053	0.041	0.041	0.040	0.136	0.125	0.085	0.064	0.061	0.060	0.208	0.192	0.130	0.099
\$11000	0.027	0.026	0.091	0.084	0.055	0.044	0.045	0.043	0.146	0.133	0.092	0.070	0.067	0.064	0.223	0.206	0.139	0.107
\$12000	0.030	0.029	0.096	0.089	0.058	0.046	0.049	0.048	0.155	0.142	0.096	0.074	0.074	0.069	0.238	0.219	0.148	0.114
\$13000	0.032	0.030	0.101	0.094	0.063	0.049	0.053	0.051	0.165	0.153	0.102	0.078	0.079	0.077	0.253	0.233	0.160	0.121
\$14000	0.033	0.032	0.108	0.099	0.066	0.053	0.056	0.054	0.172	0.161	0.109	0.085	0.084	0.082	0.268	0.248	0.169	0.130
\$15000	0.035	0.034	0.114	0.106	0.071	0.055	0.060	0.057	0.185	0.169	0.116	0.091	0.091	0.089	0.282	0.259	0.179	0.138
\$16000	0.040	0.038	0.120	0.110	0.075	0.057	0.061	0.060	0.194	0.179	0.122	0.094	0.098	0.094	0.300	0.276	0.189	0.144
\$17000	0.041	0.040	0.127	0.116	0.079	0.060	0.066	0.063	0.206	0.189	0.130	0.099	0.103	0.099	0.314	0.288	0.197	0.153
\$18000	0.045	0.043	0.132	0.121	0.084	0.063	0.069	0.067	0.216	0.196	0.136	0.106	0.107	0.104	0.329	0.303	0.208	0.161
\$19000	0.046	0.045	0.136	0.125	0.087	0.065	0.074	0.069	0.223	0.206	0.142	0.109	0.115	0.111	0.345	0.318	0.218	0.166
\$20000	0.048	0.047	0.143	0.132	0.093	0.070	0.078	0.075	0.235	0.216	0.148	0.114	0.119	0.115	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.

Commonwealth Automobile Reinsurers

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	\$ 98	\$ 98	\$ 98	\$ 98
\$300 Ded. - Non-Fleet	105	105	105	105
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 98	\$ 98	\$ 98	\$ 98
\$300 Ded. - Non-Fleet	105	105	105	105
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 98	\$ 98	\$33	\$40
\$300 Ded. - Non-Fleet	105	105	35	43
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$41	\$46	\$44	\$51
\$300 Ded. - Non-Fleet	44	50	48	54
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$61	\$70	\$94	\$100
\$300 Ded. - Non-Fleet	65	76	101	108

Collision Deductibles:

\$1,000 Ded. - Charge 92% of \$500 Ded. Premium.

\$2,000 Ded. - Charge 78% of \$500 Ded. Premium.

\$3,000 Ded. - Charge 66% of \$500 Ded. Premium.

\$4,000 Ded. - Charge 58% of \$500 Ded. Premium.

\$5,000 Ded. - Charge 52% of \$500 Ded. Premium.

Collision Waiver of Deductible Charges—

	<u>Fleet</u>	<u>Non-Fleet</u>
\$ 300 Ded. -	\$ 24	\$ 26
\$ 500 Ded. -	36	39
\$1,000 Ded. -	65	70
\$2,000 Ded. -	108	116
\$3,000 Ded. -	142	153
\$4,000 Ded. -	166	179
\$5,000 Ded. -	186	200

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 \$24 for fleet, or \$26 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	\$ 7	\$ 7	\$ 7	\$ 7
\$300 Ded. - Non-Fleet	7	7	7	7
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 7	\$ 7	\$ 7	\$ 7
\$300 Ded. - Non-Fleet	7	7	7	7
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 7	\$ 7	\$ 2	\$ 3
\$300 Ded. - Non-Fleet	7	7	2	3
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 3	\$ 3	\$ 3	\$ 4
\$300 Ded. – Non-Fleet	3	4	3	4
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 4	\$ 5	\$ 7	\$ 7
\$300 Ded. - Non-Fleet	5	5	7	8

Limited Collision Deductibles:

\$1,000 Ded. - Charge 92% of \$500 Ded. Premium.

\$2,000 Ded. - Charge 78% of \$500 Ded. Premium.

\$3,000 Ded. - Charge 66% of \$500 Ded. Premium.

\$4,000 Ded. - Charge 58% of \$500 Ded. Premium.

\$5,000 Ded. - Charge 52% 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	\$ 7	\$ 7	\$ 7	\$ 7
\$300 Ded. – Non-Fleet	8	8	8	8
	Territory 5	Territory 6	Territory 7	Territory 8
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 7	\$ 7	\$ 7	\$ 7
\$300 Ded. – Non-Fleet	8	8	8	8
	Territory 9	Territory 10	Territory 11	Territory 12
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 7	\$ 7	\$ 3	\$ 4
\$300 Ded. - Non-Fleet	8	8	4	4
	Territory 13	Territory 14	Territory 15	Territory 16
<u>Buyback Charge</u>				
\$300 Ded. – Fleet	\$ 3	\$ 4	\$ 4	\$ 5
\$300 Ded. – Non-Fleet	4	5	5	5
	Territory 17	Territory 18	Territory 19	Territory 20
<u>Buyback Charge</u>				
\$300 Ded. - Fleet	\$ 4	\$ 4	\$ 6	\$ 6
\$300 Ded. – Non-Fleet	5	5	7	7

Comprehensive Deductibles:

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

\$2,000 Ded. - Charge 87% of \$500 Ded. Premium.

\$3,000 Ded. - Charge 81% of \$500 Ded. Premium.

\$4,000 Ded. - Charge 76% of \$500 Ded. Premium.

\$5,000 Ded. - Charge 73% 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.

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COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET

Territory 1

A-1
968

A-2
175

B, Increased Limits

Property Damage Liability

20/40	139	100/300	1290	5000	829
20/50	161	250/500	2076	10000	1045
25/50	294	500/500	2574	25000	1185
35/80	538	500/1000	2597	50000	1210
50/100	748	1000/1000	3017	100000	1219
				500000	1227

Symbol

COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1516	1516	1490	1490	1440	1440	1440	1440	1069
4,501 - 6,000	02		1603	1603	1575	1575	1521	1521	1521	1521	1126
6,001 - 8,000	03		1654	1654	1627	1627	1570	1570	1570	1570	1158
8,001 - 10,000	04		1654	1654	1627	1627	1570	1570	1570	1570	1158
10,001 - 15,000	05		1965	1965	1931	1931	1862	1862	1862	1862	1361
15,001 - 20,000	06		2380	2380	2337	2337	2252	2252	2252	2252	1630
20,001 - 25,000	07		2380	2380	2337	2337	2252	2252	2252	2252	1630
25,001 - 40,000	08		2380	2380	2337	2337	2252	2252	2252	2252	1630
40,001 - 65,000	10		2536	2536	2489	2489	2397	2397	2397	2397	1732
65,001 - 90,000	11		3261	3261	3201	3201	3080	3080	3080	3080	2204
Charge Per \$1K > \$90K	12		17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28

Symbol

LIMITED COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		106	106	105	105	101	101	101	101	75
4,501 - 6,000	02		113	113	111	111	107	107	107	107	79
6,001 - 8,000	03		116	116	114	114	110	110	110	110	81
8,001 - 10,000	04		116	116	114	114	110	110	110	110	81
10,001 - 15,000	05		138	138	136	136	131	131	131	131	96
15,001 - 20,000	06		167	167	164	164	158	158	158	158	114
20,001 - 25,000	07		167	167	164	164	158	158	158	158	114
25,001 - 40,000	08		167	167	164	164	158	158	158	158	114
40,001 - 65,000	10		178	178	175	175	168	168	168	168	122
65,001 - 90,000	11		229	229	225	225	216	216	216	216	155
Charge Per \$1K > \$90K	12		1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21

Symbol

COMPREHENSIVE \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		291	253	253	253	253	232	232	232	206
4,501 - 6,000	02		294	255	255	255	255	234	234	234	208
6,001 - 8,000	03		294	255	255	255	255	234	234	234	208
8,001 - 10,000	04		336	290	290	290	290	266	266	266	234
10,001 - 15,000	05		345	297	297	297	297	272	272	272	240
15,001 - 20,000	06		410	352	352	352	352	322	322	322	282
20,001 - 25,000	07		442	379	379	379	379	346	346	346	303
25,001 - 40,000	08		469	402	402	402	402	366	366	366	320
40,001 - 65,000	10		569	486	486	486	486	443	443	443	386
65,001 - 90,000	11		860	730	730	730	730	662	662	662	573
Charge Per \$1K > \$90K	12		4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

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C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 2

A-1
968

A-2
175

B, Increased Limits

Property Damage Liability

20/40	139	100/300	1290	5000	829
20/50	161	250/500	2076	10000	1045
25/50	294	500/500	2574	25000	1185
35/80	538	500/1000	2597	50000	1210
50/100	748	1000/1000	3017	100000	1219
				500000	1227

Symbol

COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1516	1516	1490	1490	1440	1440	1440	1440	1069
4,501 - 6,000	02		1603	1603	1575	1575	1521	1521	1521	1521	1126
6,001 - 8,000	03		1654	1654	1627	1627	1570	1570	1570	1570	1158
8,001 - 10,000	04		1654	1654	1627	1627	1570	1570	1570	1570	1158
10,001 - 15,000	05		1965	1965	1931	1931	1862	1862	1862	1862	1361
15,001 - 20,000	06		2380	2380	2337	2337	2252	2252	2252	2252	1630
20,001 - 25,000	07		2380	2380	2337	2337	2252	2252	2252	2252	1630
25,001 - 40,000	08		2380	2380	2337	2337	2252	2252	2252	2252	1630
40,001 - 65,000	10		2536	2536	2489	2489	2397	2397	2397	2397	1732
65,001 - 90,000	11		3261	3261	3201	3201	3080	3080	3080	3080	2204
Charge Per \$1K > \$90K	12		17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28

Symbol

LIMITED COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		106	106	105	105	101	101	101	101	75
4,501 - 6,000	02		113	113	111	111	107	107	107	107	79
6,001 - 8,000	03		116	116	114	114	110	110	110	110	81
8,001 - 10,000	04		116	116	114	114	110	110	110	110	81
10,001 - 15,000	05		138	138	136	136	131	131	131	131	96
15,001 - 20,000	06		167	167	164	164	158	158	158	158	114
20,001 - 25,000	07		167	167	164	164	158	158	158	158	114
25,001 - 40,000	08		167	167	164	164	158	158	158	158	114
40,001 - 65,000	10		178	178	175	175	168	168	168	168	122
65,001 - 90,000	11		229	229	225	225	216	216	216	216	155
Charge Per \$1K > \$90K	12		1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21

Symbol

COMPREHENSIVE \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		291	253	253	253	253	232	232	232	206
4,501 - 6,000	02		294	255	255	255	255	234	234	234	208
6,001 - 8,000	03		294	255	255	255	255	234	234	234	208
8,001 - 10,000	04		336	290	290	290	290	266	266	266	234
10,001 - 15,000	05		345	297	297	297	297	272	272	272	240
15,001 - 20,000	06		410	352	352	352	352	322	322	322	282
20,001 - 25,000	07		442	379	379	379	379	346	346	346	303
25,001 - 40,000	08		469	402	402	402	402	366	366	366	320
40,001 - 65,000	10		569	486	486	486	486	443	443	443	386
65,001 - 90,000	11		860	730	730	730	730	662	662	662	573
Charge Per \$1K > \$90K	12		4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET

Territory 3

A-1
968

A-2
175

B, Increased Limits

Property Damage Liability

20/40	139	100/300	1290	5000	829
20/50	161	250/500	2076	10000	1045
25/50	294	500/500	2574	25000	1185
35/80	538	500/1000	2597	50000	1210
50/100	748	1000/1000	3017	100000	1219
				500000	1227

Symbol

COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1516	1516	1490	1490	1440	1440	1440	1440	1069
4,501 - 6,000	02		1603	1603	1575	1575	1521	1521	1521	1521	1126
6,001 - 8,000	03		1654	1654	1627	1627	1570	1570	1570	1570	1158
8,001 - 10,000	04		1654	1654	1627	1627	1570	1570	1570	1570	1158
10,001 - 15,000	05		1965	1965	1931	1931	1862	1862	1862	1862	1361
15,001 - 20,000	06		2380	2380	2337	2337	2252	2252	2252	2252	1630
20,001 - 25,000	07		2380	2380	2337	2337	2252	2252	2252	2252	1630
25,001 - 40,000	08		2380	2380	2337	2337	2252	2252	2252	2252	1630
40,001 - 65,000	10		2536	2536	2489	2489	2397	2397	2397	2397	1732
65,001 - 90,000	11		3261	3261	3201	3201	3080	3080	3080	3080	2204
Charge Per \$1K > \$90K	12		17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28

Symbol

LIMITED COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		106	106	105	105	101	101	101	101	75
4,501 - 6,000	02		113	113	111	111	107	107	107	107	79
6,001 - 8,000	03		116	116	114	114	110	110	110	110	81
8,001 - 10,000	04		116	116	114	114	110	110	110	110	81
10,001 - 15,000	05		138	138	136	136	131	131	131	131	96
15,001 - 20,000	06		167	167	164	164	158	158	158	158	114
20,001 - 25,000	07		167	167	164	164	158	158	158	158	114
25,001 - 40,000	08		167	167	164	164	158	158	158	158	114
40,001 - 65,000	10		178	178	175	175	168	168	168	168	122
65,001 - 90,000	11		229	229	225	225	216	216	216	216	155
Charge Per \$1K > \$90K	12		1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21

Symbol

COMPREHENSIVE \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		291	253	253	253	253	232	232	232	206
4,501 - 6,000	02		294	255	255	255	255	234	234	234	208
6,001 - 8,000	03		294	255	255	255	255	234	234	234	208
8,001 - 10,000	04		336	290	290	290	290	266	266	266	234
10,001 - 15,000	05		345	297	297	297	297	272	272	272	240
15,001 - 20,000	06		410	352	352	352	352	322	322	322	282
20,001 - 25,000	07		442	379	379	379	379	346	346	346	303
25,001 - 40,000	08		469	402	402	402	402	366	366	366	320
40,001 - 65,000	10		569	486	486	486	486	443	443	443	386
65,001 - 90,000	11		860	730	730	730	730	662	662	662	573
Charge Per \$1K > \$90K	12		4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97

Medical Payments

U1, Uninsured

U2, Underinsured

5000	23	20/40	5	20/40	0
10000	25	20/50	6	20/50	0
15000	27	25/50	7	25/50	1
20000	28	35/80	8	35/80	3
25000	30	50/100	9	50/100	6
		100/300	10	100/300	21
		250/500	11	250/500	85
		500/500	15	500/500	235

Towing & Labor (Rule 65)

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

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C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 4

A-1
968

A-2
175

B, Increased Limits

Property Damage Liability

20/40	139	100/300	1290	5000	829
20/50	161	250/500	2076	10000	1045
25/50	294	500/500	2574	25000	1185
35/80	538	500/1000	2597	50000	1210
50/100	748	1000/1000	3017	100000	1219
				500000	1227

Symbol

COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1516	1516	1490	1490	1440	1440	1440	1440	1069
4,501 - 6,000	02		1603	1603	1575	1575	1521	1521	1521	1521	1126
6,001 - 8,000	03		1654	1654	1627	1627	1570	1570	1570	1570	1158
8,001 - 10,000	04		1654	1654	1627	1627	1570	1570	1570	1570	1158
10,001 - 15,000	05		1965	1965	1931	1931	1862	1862	1862	1862	1361
15,001 - 20,000	06		2380	2380	2337	2337	2252	2252	2252	2252	1630
20,001 - 25,000	07		2380	2380	2337	2337	2252	2252	2252	2252	1630
25,001 - 40,000	08		2380	2380	2337	2337	2252	2252	2252	2252	1630
40,001 - 65,000	10		2536	2536	2489	2489	2397	2397	2397	2397	1732
65,001 - 90,000	11		3261	3261	3201	3201	3080	3080	3080	3080	2204
Charge Per \$1K > \$90K	12		17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28

Symbol

LIMITED COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		106	106	105	105	101	101	101	101	75
4,501 - 6,000	02		113	113	111	111	107	107	107	107	79
6,001 - 8,000	03		116	116	114	114	110	110	110	110	81
8,001 - 10,000	04		116	116	114	114	110	110	110	110	81
10,001 - 15,000	05		138	138	136	136	131	131	131	131	96
15,001 - 20,000	06		167	167	164	164	158	158	158	158	114
20,001 - 25,000	07		167	167	164	164	158	158	158	158	114
25,001 - 40,000	08		167	167	164	164	158	158	158	158	114
40,001 - 65,000	10		178	178	175	175	168	168	168	168	122
65,001 - 90,000	11		229	229	225	225	216	216	216	216	155
Charge Per \$1K > \$90K	12		1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21

Symbol

COMPREHENSIVE \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		291	253	253	253	253	232	232	232	206
4,501 - 6,000	02		294	255	255	255	255	234	234	234	208
6,001 - 8,000	03		294	255	255	255	255	234	234	234	208
8,001 - 10,000	04		336	290	290	290	290	266	266	266	234
10,001 - 15,000	05		345	297	297	297	297	272	272	272	240
15,001 - 20,000	06		410	352	352	352	352	322	322	322	282
20,001 - 25,000	07		442	379	379	379	379	346	346	346	303
25,001 - 40,000	08		469	402	402	402	402	366	366	366	320
40,001 - 65,000	10		569	486	486	486	486	443	443	443	386
65,001 - 90,000	11		860	730	730	730	730	662	662	662	573
Charge Per \$1K > \$90K	12		4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

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C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET

Territory 5

A-1
968

A-2
175

B, Increased Limits

						Property Damage	Liability
20/40	139	100/300	1290			5000	829
20/50	161	250/500	2076			10000	1045
25/50	294	500/500	2574			25000	1185
35/80	538	500/1000	2597			50000	1210
50/100	748	1000/1000	3017			100000	1219
						500000	1227

Symbol

COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1516	1516	1490	1490	1440	1440	1440	1440	1069
4,501 - 6,000	02		1603	1603	1575	1575	1521	1521	1521	1521	1126
6,001 - 8,000	03		1654	1654	1627	1627	1570	1570	1570	1570	1158
8,001 - 10,000	04		1654	1654	1627	1627	1570	1570	1570	1570	1158
10,001 - 15,000	05		1965	1965	1931	1931	1862	1862	1862	1862	1361
15,001 - 20,000	06		2380	2380	2337	2337	2252	2252	2252	2252	1630
20,001 - 25,000	07		2380	2380	2337	2337	2252	2252	2252	2252	1630
25,001 - 40,000	08		2380	2380	2337	2337	2252	2252	2252	2252	1630
40,001 - 65,000	10		2536	2536	2489	2489	2397	2397	2397	2397	1732
65,001 - 90,000	11		3261	3261	3201	3201	3080	3080	3080	3080	2204
Charge Per \$1K > \$90K	12		17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28

Symbol

LIMITED COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		106	106	105	105	101	101	101	101	75
4,501 - 6,000	02		113	113	111	111	107	107	107	107	79
6,001 - 8,000	03		116	116	114	114	110	110	110	110	81
8,001 - 10,000	04		116	116	114	114	110	110	110	110	81
10,001 - 15,000	05		138	138	136	136	131	131	131	131	96
15,001 - 20,000	06		167	167	164	164	158	158	158	158	114
20,001 - 25,000	07		167	167	164	164	158	158	158	158	114
25,001 - 40,000	08		167	167	164	164	158	158	158	158	114
40,001 - 65,000	10		178	178	175	175	168	168	168	168	122
65,001 - 90,000	11		229	229	225	225	216	216	216	216	155
Charge Per \$1K > \$90K	12		1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21

Symbol

COMPREHENSIVE \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		291	253	253	253	253	232	232	232	206
4,501 - 6,000	02		294	255	255	255	255	234	234	234	208
6,001 - 8,000	03		294	255	255	255	255	234	234	234	208
8,001 - 10,000	04		336	290	290	290	290	266	266	266	234
10,001 - 15,000	05		345	297	297	297	297	272	272	272	240
15,001 - 20,000	06		410	352	352	352	352	322	322	322	282
20,001 - 25,000	07		442	379	379	379	379	346	346	346	303
25,001 - 40,000	08		469	402	402	402	402	366	366	366	320
40,001 - 65,000	10		569	486	486	486	486	443	443	443	386
65,001 - 90,000	11		860	730	730	730	730	662	662	662	573
Charge Per \$1K > \$90K	12		4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-72
C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 6

A-1
968

A-2
175

B, Increased Limits					Property Damage Liability						
20/40	139	100/300	1290	5000	829						
20/50	161	250/500	2076	10000	1045						
25/50	294	500/500	2574	25000	1185						
35/80	538	500/1000	2597	50000	1210						
50/100	748	1000/1000	3017	100000	1219						
				500000	1227						
Symbol		COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1516	1516	1490	1490	1440	1440	1440	1440	1069
4,501 - 6,000	02		1603	1603	1575	1575	1521	1521	1521	1521	1126
6,001 - 8,000	03		1654	1654	1627	1627	1570	1570	1570	1570	1158
8,001 - 10,000	04		1654	1654	1627	1627	1570	1570	1570	1570	1158
10,001 - 15,000	05		1965	1965	1931	1931	1862	1862	1862	1862	1361
15,001 - 20,000	06		2380	2380	2337	2337	2252	2252	2252	2252	1630
20,001 - 25,000	07		2380	2380	2337	2337	2252	2252	2252	2252	1630
25,001 - 40,000	08		2380	2380	2337	2337	2252	2252	2252	2252	1630
40,001 - 65,000	10		2536	2536	2489	2489	2397	2397	2397	2397	1732
65,001 - 90,000	11		3261	3261	3201	3201	3080	3080	3080	3080	2204
Charge Per \$1K > \$90K	12		17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		106	106	105	105	101	101	101	101	75
4,501 - 6,000	02		113	113	111	111	107	107	107	107	79
6,001 - 8,000	03		116	116	114	114	110	110	110	110	81
8,001 - 10,000	04		116	116	114	114	110	110	110	110	81
10,001 - 15,000	05		138	138	136	136	131	131	131	131	96
15,001 - 20,000	06		167	167	164	164	158	158	158	158	114
20,001 - 25,000	07		167	167	164	164	158	158	158	158	114
25,001 - 40,000	08		167	167	164	164	158	158	158	158	114
40,001 - 65,000	10		178	178	175	175	168	168	168	168	122
65,001 - 90,000	11		229	229	225	225	216	216	216	216	155
Charge Per \$1K > \$90K	12		1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		291	253	253	253	253	232	232	232	206
4,501 - 6,000	02		294	255	255	255	255	234	234	234	208
6,001 - 8,000	03		294	255	255	255	255	234	234	234	208
8,001 - 10,000	04		336	290	290	290	290	266	266	266	234
10,001 - 15,000	05		345	297	297	297	297	272	272	272	240
15,001 - 20,000	06		410	352	352	352	352	322	322	322	282
20,001 - 25,000	07		442	379	379	379	379	346	346	346	303
25,001 - 40,000	08		469	402	402	402	402	366	366	366	320
40,001 - 65,000	10		569	486	486	486	486	443	443	443	386
65,001 - 90,000	11		860	730	730	730	730	662	662	662	573
Charge Per \$1K > \$90K	12		4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-73
C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 7

A-1
968

A-2
175

B, Increased Limits

				Property Damage Liability	
20/40	139	100/300	1290	5000	829
20/50	161	250/500	2076	10000	1045
25/50	294	500/500	2574	25000	1185
35/80	538	500/1000	2597	50000	1210
50/100	748	1000/1000	3017	100000	1219
				500000	1227

	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		1516	1516	1490	1490	1440	1440	1440	1440	1069
4,501 - 6,000	02		1603	1603	1575	1575	1521	1521	1521	1521	1126
6,001 - 8,000	03		1654	1654	1627	1627	1570	1570	1570	1570	1158
8,001 - 10,000	04		1654	1654	1627	1627	1570	1570	1570	1570	1158
10,001 - 15,000	05		1965	1965	1931	1931	1862	1862	1862	1862	1361
15,001 - 20,000	06		2380	2380	2337	2337	2252	2252	2252	2252	1630
20,001 - 25,000	07		2380	2380	2337	2337	2252	2252	2252	2252	1630
25,001 - 40,000	08		2380	2380	2337	2337	2252	2252	2252	2252	1630
40,001 - 65,000	10		2536	2536	2489	2489	2397	2397	2397	2397	1732
65,001 - 90,000	11		3261	3261	3201	3201	3080	3080	3080	3080	2204
Charge Per \$1K > \$90K	12		17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		106	106	105	105	101	101	101	101	75
4,501 - 6,000	02		113	113	111	111	107	107	107	107	79
6,001 - 8,000	03		116	116	114	114	110	110	110	110	81
8,001 - 10,000	04		116	116	114	114	110	110	110	110	81
10,001 - 15,000	05		138	138	136	136	131	131	131	131	96
15,001 - 20,000	06		167	167	164	164	158	158	158	158	114
20,001 - 25,000	07		167	167	164	164	158	158	158	158	114
25,001 - 40,000	08		167	167	164	164	158	158	158	158	114
40,001 - 65,000	10		178	178	175	175	168	168	168	168	122
65,001 - 90,000	11		229	229	225	225	216	216	216	216	155
Charge Per \$1K > \$90K	12		1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		291	253	253	253	253	232	232	232	206
4,501 - 6,000	02		294	255	255	255	255	234	234	234	208
6,001 - 8,000	03		294	255	255	255	255	234	234	234	208
8,001 - 10,000	04		336	290	290	290	290	266	266	266	234
10,001 - 15,000	05		345	297	297	297	297	272	272	272	240
15,001 - 20,000	06		410	352	352	352	352	322	322	322	282
20,001 - 25,000	07		442	379	379	379	379	346	346	346	303
25,001 - 40,000	08		469	402	402	402	402	366	366	366	320
40,001 - 65,000	10		569	486	486	486	486	443	443	443	386
65,001 - 90,000	11		860	730	730	730	730	662	662	662	573
Charge Per \$1K > \$90K	12		4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-74
C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 8

A-1
968

A-2
175

B, Increased Limits					Property Damage Liability						
20/40	139	100/300	1290		5000	829					
20/50	161	250/500	2076		10000	1045					
25/50	294	500/500	2574		25000	1185					
35/80	538	500/1000	2597		50000	1210					
50/100	748	1000/1000	3017		100000	1219					
					500000	1227					
COLLISION \$500 DEDUCTIBLE											
Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1516	1516	1490	1490	1440	1440	1440	1440	1069
4,501 - 6,000	02		1603	1603	1575	1575	1521	1521	1521	1521	1126
6,001 - 8,000	03		1654	1654	1627	1627	1570	1570	1570	1570	1158
8,001 - 10,000	04		1654	1654	1627	1627	1570	1570	1570	1570	1158
10,001 - 15,000	05		1965	1965	1931	1931	1862	1862	1862	1862	1361
15,001 - 20,000	06		2380	2380	2337	2337	2252	2252	2252	2252	1630
20,001 - 25,000	07		2380	2380	2337	2337	2252	2252	2252	2252	1630
25,001 - 40,000	08		2380	2380	2337	2337	2252	2252	2252	2252	1630
40,001 - 65,000	10		2536	2536	2489	2489	2397	2397	2397	2397	1732
65,001 - 90,000	11		3261	3261	3201	3201	3080	3080	3080	3080	2204
Charge Per \$1K > \$90K	12		17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		106	106	105	105	101	101	101	101	75
4,501 - 6,000	02		113	113	111	111	107	107	107	107	79
6,001 - 8,000	03		116	116	114	114	110	110	110	110	81
8,001 - 10,000	04		116	116	114	114	110	110	110	110	81
10,001 - 15,000	05		138	138	136	136	131	131	131	131	96
15,001 - 20,000	06		167	167	164	164	158	158	158	158	114
20,001 - 25,000	07		167	167	164	164	158	158	158	158	114
25,001 - 40,000	08		167	167	164	164	158	158	158	158	114
40,001 - 65,000	10		178	178	175	175	168	168	168	168	122
65,001 - 90,000	11		229	229	225	225	216	216	216	216	155
Charge Per \$1K > \$90K	12		1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		291	253	253	253	253	232	232	232	206
4,501 - 6,000	02		294	255	255	255	255	234	234	234	208
6,001 - 8,000	03		294	255	255	255	255	234	234	234	208
8,001 - 10,000	04		336	290	290	290	290	266	266	266	234
10,001 - 15,000	05		345	297	297	297	297	272	272	272	240
15,001 - 20,000	06		410	352	352	352	352	322	322	322	282
20,001 - 25,000	07		442	379	379	379	379	346	346	346	303
25,001 - 40,000	08		469	402	402	402	402	366	366	366	320
40,001 - 65,000	10		569	486	486	486	486	443	443	443	386
65,001 - 90,000	11		860	730	730	730	730	662	662	662	573
Charge Per \$1K > \$90K	12		4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

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C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 9

A-1
968

A-2
175

B, Increased Limits					Property Damage Liability						
20/40	139	100/300	1290		5000	829					
20/50	161	250/500	2076		10000	1045					
25/50	294	500/500	2574		25000	1185					
35/80	538	500/1000	2597		50000	1210					
50/100	748	1000/1000	3017		100000	1219					
					500000	1227					
COLLISION \$500 DEDUCTIBLE											
Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1516	1516	1490	1490	1440	1440	1440	1440	1069
4,501 - 6,000	02		1603	1603	1575	1575	1521	1521	1521	1521	1126
6,001 - 8,000	03		1654	1654	1627	1627	1570	1570	1570	1570	1158
8,001 - 10,000	04		1654	1654	1627	1627	1570	1570	1570	1570	1158
10,001 - 15,000	05		1965	1965	1931	1931	1862	1862	1862	1862	1361
15,001 - 20,000	06		2380	2380	2337	2337	2252	2252	2252	2252	1630
20,001 - 25,000	07		2380	2380	2337	2337	2252	2252	2252	2252	1630
25,001 - 40,000	08		2380	2380	2337	2337	2252	2252	2252	2252	1630
40,001 - 65,000	10		2536	2536	2489	2489	2397	2397	2397	2397	1732
65,001 - 90,000	11		3261	3261	3201	3201	3080	3080	3080	3080	2204
Charge Per \$1K > \$90K	12		17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		106	106	105	105	101	101	101	101	75
4,501 - 6,000	02		113	113	111	111	107	107	107	107	79
6,001 - 8,000	03		116	116	114	114	110	110	110	110	81
8,001 - 10,000	04		116	116	114	114	110	110	110	110	81
10,001 - 15,000	05		138	138	136	136	131	131	131	131	96
15,001 - 20,000	06		167	167	164	164	158	158	158	158	114
20,001 - 25,000	07		167	167	164	164	158	158	158	158	114
25,001 - 40,000	08		167	167	164	164	158	158	158	158	114
40,001 - 65,000	10		178	178	175	175	168	168	168	168	122
65,001 - 90,000	11		229	229	225	225	216	216	216	216	155
Charge Per \$1K > \$90K	12		1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		291	253	253	253	253	232	232	232	206
4,501 - 6,000	02		294	255	255	255	255	234	234	234	208
6,001 - 8,000	03		294	255	255	255	255	234	234	234	208
8,001 - 10,000	04		336	290	290	290	290	266	266	266	234
10,001 - 15,000	05		345	297	297	297	297	272	272	272	240
15,001 - 20,000	06		410	352	352	352	352	322	322	322	282
20,001 - 25,000	07		442	379	379	379	379	346	346	346	303
25,001 - 40,000	08		469	402	402	402	402	366	366	366	320
40,001 - 65,000	10		569	486	486	486	486	443	443	443	386
65,001 - 90,000	11		860	730	730	730	730	662	662	662	573
Charge Per \$1K > \$90K	12		4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

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C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 10

A-1
968

A-2
175

B, Increased Limits					Property Damage Liability						
20/40	139	100/300	1290		5000	829					
20/50	161	250/500	2076		10000	1045					
25/50	294	500/500	2574		25000	1185					
35/80	538	500/1000	2597		50000	1210					
50/100	748	1000/1000	3017		100000	1219					
					500000	1227					
COLLISION \$500 DEDUCTIBLE											
Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1516	1516	1490	1490	1440	1440	1440	1440	1069
4,501 - 6,000	02		1603	1603	1575	1575	1521	1521	1521	1521	1126
6,001 - 8,000	03		1654	1654	1627	1627	1570	1570	1570	1570	1158
8,001 - 10,000	04		1654	1654	1627	1627	1570	1570	1570	1570	1158
10,001 - 15,000	05		1965	1965	1931	1931	1862	1862	1862	1862	1361
15,001 - 20,000	06		2380	2380	2337	2337	2252	2252	2252	2252	1630
20,001 - 25,000	07		2380	2380	2337	2337	2252	2252	2252	2252	1630
25,001 - 40,000	08		2380	2380	2337	2337	2252	2252	2252	2252	1630
40,001 - 65,000	10		2536	2536	2489	2489	2397	2397	2397	2397	1732
65,001 - 90,000	11		3261	3261	3201	3201	3080	3080	3080	3080	2204
Charge Per \$1K > \$90K	12		17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		106	106	105	105	101	101	101	101	75
4,501 - 6,000	02		113	113	111	111	107	107	107	107	79
6,001 - 8,000	03		116	116	114	114	110	110	110	110	81
8,001 - 10,000	04		116	116	114	114	110	110	110	110	81
10,001 - 15,000	05		138	138	136	136	131	131	131	131	96
15,001 - 20,000	06		167	167	164	164	158	158	158	158	114
20,001 - 25,000	07		167	167	164	164	158	158	158	158	114
25,001 - 40,000	08		167	167	164	164	158	158	158	158	114
40,001 - 65,000	10		178	178	175	175	168	168	168	168	122
65,001 - 90,000	11		229	229	225	225	216	216	216	216	155
Charge Per \$1K > \$90K	12		1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		291	253	253	253	253	232	232	232	206
4,501 - 6,000	02		294	255	255	255	255	234	234	234	208
6,001 - 8,000	03		294	255	255	255	255	234	234	234	208
8,001 - 10,000	04		336	290	290	290	290	266	266	266	234
10,001 - 15,000	05		345	297	297	297	297	272	272	272	240
15,001 - 20,000	06		410	352	352	352	352	322	322	322	282
20,001 - 25,000	07		442	379	379	379	379	346	346	346	303
25,001 - 40,000	08		469	402	402	402	402	366	366	366	320
40,001 - 65,000	10		569	486	486	486	486	443	443	443	386
65,001 - 90,000	11		860	730	730	730	730	662	662	662	573
Charge Per \$1K > \$90K	12		4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-77
C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 11

A-1
335

A-2
71

B, Increased Limits					Property Damage Liability						
20/40	48	100/300	446		5000	296					
20/50	56	250/500	718		10000	373					
25/50	102	500/500	891		25000	423					
35/80	186	500/1000	898		50000	432					
50/100	259	1000/1000	1044		100000	435					
					500000	438					
Symbol		COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		666	666	657	657	640	640	640	640	516
4,501 - 6,000	02		695	695	685	685	667	667	667	667	535
6,001 - 8,000	03		712	712	703	703	684	684	684	684	546
8,001 - 10,000	04		712	712	703	703	684	684	684	684	546
10,001 - 15,000	05		816	816	805	805	781	781	781	781	614
15,001 - 20,000	06		955	955	941	941	912	912	912	912	704
20,001 - 25,000	07		955	955	941	941	912	912	912	912	704
25,001 - 40,000	08		955	955	941	941	912	912	912	912	704
40,001 - 65,000	10		1007	1007	992	992	961	961	961	961	738
65,001 - 90,000	11		1250	1250	1230	1230	1189	1189	1189	1189	896
Charge Per \$1K > \$90K	12		5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		46	46	46	46	45	45	45	45	36
4,501 - 6,000	02		48	48	48	48	46	46	46	46	37
6,001 - 8,000	03		49	49	49	49	48	48	48	48	38
8,001 - 10,000	04		49	49	49	49	48	48	48	48	38
10,001 - 15,000	05		57	57	56	56	54	54	54	54	43
15,001 - 20,000	06		66	66	65	65	63	63	63	63	49
20,001 - 25,000	07		66	66	65	65	63	63	63	63	49
25,001 - 40,000	08		66	66	65	65	63	63	63	63	49
40,001 - 65,000	10		70	70	69	69	67	67	67	67	51
65,001 - 90,000	11		87	87	85	85	83	83	83	83	62
Charge Per \$1K > \$90K	12		0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		166	147	147	147	147	137	137	137	124
4,501 - 6,000	02		167	148	148	148	148	138	138	138	125
6,001 - 8,000	03		167	148	148	148	148	138	138	138	125
8,001 - 10,000	04		187	165	165	165	165	154	154	154	138
10,001 - 15,000	05		192	169	169	169	169	157	157	157	141
15,001 - 20,000	06		223	195	195	195	195	181	181	181	162
20,001 - 25,000	07		239	209	209	209	209	193	193	193	172
25,001 - 40,000	08		252	219	219	219	219	202	202	202	180
40,001 - 65,000	10		300	260	260	260	260	239	239	239	212
65,001 - 90,000	11		441	378	378	378	378	345	345	345	302
Charge Per \$1K > \$90K	12		2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-78
C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 12

A-1
375

A-2
78

B, Increased Limits				Property Damage Liability	
20/40	54	100/300	500	5000	330
20/50	63	250/500	805	10000	416
25/50	114	500/500	998	25000	472
35/80	208	500/1000	1006	50000	482
50/100	290	1000/1000	1169	100000	485
				500000	488

Symbol	Code	Age:	1	2	3	4	5	6	7	8	9
Cost New											
0 - 4,500	01		756	756	746	746	726	726	726	726	575
4,501 - 6,000	02		792	792	780	780	759	759	759	759	598
6,001 - 8,000	03		813	813	801	801	778	778	778	778	611
8,001 - 10,000	04		813	813	801	801	778	778	778	778	611
10,001 - 15,000	05		939	939	925	925	897	897	897	897	693
15,001 - 20,000	06		1107	1107	1090	1090	1055	1055	1055	1055	803
20,001 - 25,000	07		1107	1107	1090	1090	1055	1055	1055	1055	803
25,001 - 40,000	08		1107	1107	1090	1090	1055	1055	1055	1055	803
40,001 - 65,000	10		1170	1170	1151	1151	1114	1114	1114	1114	844
65,001 - 90,000	11		1465	1465	1440	1440	1391	1391	1391	1391	1036
Charge Per \$1K > \$90K	12		7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01

Symbol	Code	Age:	1	2	3	4	5	6	7	8	9
Cost New											
0 - 4,500	01		53	53	53	53	51	51	51	51	40
4,501 - 6,000	02		56	56	55	55	53	53	53	53	42
6,001 - 8,000	03		57	57	56	56	55	55	55	55	43
8,001 - 10,000	04		57	57	56	56	55	55	55	55	43
10,001 - 15,000	05		66	66	65	65	63	63	63	63	49
15,001 - 20,000	06		78	78	77	77	74	74	74	74	57
20,001 - 25,000	07		78	78	77	77	74	74	74	74	57
25,001 - 40,000	08		78	78	77	77	74	74	74	74	57
40,001 - 65,000	10		82	82	81	81	79	79	79	79	59
65,001 - 90,000	11		103	103	102	102	98	98	98	98	73
Charge Per \$1K > \$90K	12		0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

Symbol	Code	Age:	1	2	3	4	5	6	7	8	9
Cost New											
0 - 4,500	01		172	152	152	152	152	142	142	142	128
4,501 - 6,000	02		173	153	153	153	153	143	143	143	129
6,001 - 8,000	03		173	153	153	153	153	143	143	143	129
8,001 - 10,000	04		194	171	171	171	171	159	159	159	143
10,001 - 15,000	05		199	175	175	175	175	162	162	162	146
15,001 - 20,000	06		232	202	202	202	202	187	187	187	167
20,001 - 25,000	07		248	216	216	216	216	200	200	200	178
25,001 - 40,000	08		262	228	228	228	228	210	210	210	186
40,001 - 65,000	10		313	271	271	271	271	248	248	248	220
65,001 - 90,000	11		460	394	394	394	394	360	360	360	315
Charge Per \$1K > \$90K	12		2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-79
C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET

Territory 13

A-1
384

A-2
79

B, Increased Limits

Property Damage Liability

20/40	55	100/300	512	5000	337
20/50	64	250/500	823	10000	425
25/50	116	500/500	1021	25000	482
35/80	213	500/1000	1030	50000	492
50/100	296	1000/1000	1196	100000	495
				500000	499

Symbol

COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		771	771	760	760	740	740	740	740	584
4,501 - 6,000	02		807	807	796	796	773	773	773	773	608
6,001 - 8,000	03		829	829	817	817	794	794	794	794	622
8,001 - 10,000	04		829	829	817	817	794	794	794	794	622
10,001 - 15,000	05		959	959	944	944	916	916	916	916	706
15,001 - 20,000	06		1132	1132	1114	1114	1079	1079	1079	1079	819
20,001 - 25,000	07		1132	1132	1114	1114	1079	1079	1079	1079	819
25,001 - 40,000	08		1132	1132	1114	1114	1079	1079	1079	1079	819
40,001 - 65,000	10		1197	1197	1177	1177	1139	1139	1139	1139	861
65,001 - 90,000	11		1500	1500	1475	1475	1424	1424	1424	1424	1058
Charge Per \$1K > \$90K	12		7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21

Symbol

LIMITED COLLISION \$500 DEDUCTIBLE

Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		54	54	53	53	52	52	52	52	41
4,501 - 6,000	02		57	57	56	56	54	54	54	54	43
6,001 - 8,000	03		58	58	57	57	56	56	56	56	44
8,001 - 10,000	04		58	58	57	57	56	56	56	56	44
10,001 - 15,000	05		67	67	66	66	64	64	64	64	50
15,001 - 20,000	06		79	79	78	78	76	76	76	76	57
20,001 - 25,000	07		79	79	78	78	76	76	76	76	57
25,001 - 40,000	08		79	79	78	78	76	76	76	76	57
40,001 - 65,000	10		84	84	83	83	80	80	80	80	60
65,001 - 90,000	11		105	105	104	104	100	100	100	100	74
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		166	147	147	147	147	137	137	137	124
4,501 - 6,000	02		167	148	148	148	148	138	138	138	125
6,001 - 8,000	03		167	148	148	148	148	138	138	138	125
8,001 - 10,000	04		187	165	165	165	165	154	154	154	138
10,001 - 15,000	05		192	169	169	169	169	157	157	157	141
15,001 - 20,000	06		223	195	195	195	195	181	181	181	162
20,001 - 25,000	07		239	209	209	209	209	193	193	193	172
25,001 - 40,000	08		252	219	219	219	219	202	202	202	180
40,001 - 65,000	10		300	260	260	260	260	239	239	239	212
65,001 - 90,000	11		441	378	378	378	378	345	345	345	302
Charge Per \$1K > \$90K	12		2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-80
C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 14

A-1
396

A-2
81

B, Increased Limits					Property Damage Liability						
20/40	57	100/300	528		5000	348					
20/50	66	250/500	850		10000	438					
25/50	120	500/500	1054		25000	498					
35/80	220	500/1000	1063		50000	508					
50/100	306	1000/1000	1235		100000	512					
					500000	515					
COLLISION \$500 DEDUCTIBLE											
Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		845	845	833	833	809	809	809	809	633
4,501 - 6,000	02		886	886	873	873	848	848	848	848	660
6,001 - 8,000	03		911	911	898	898	871	871	871	871	675
8,001 - 10,000	04		911	911	898	898	871	871	871	871	675
10,001 - 15,000	05		1059	1059	1043	1043	1010	1010	1010	1010	771
15,001 - 20,000	06		1256	1256	1236	1236	1195	1195	1195	1195	900
20,001 - 25,000	07		1256	1256	1236	1236	1195	1195	1195	1195	900
25,001 - 40,000	08		1256	1256	1236	1236	1195	1195	1195	1195	900
40,001 - 65,000	10		1330	1330	1308	1308	1264	1264	1264	1264	948
65,001 - 90,000	11		1675	1675	1646	1646	1589	1589	1589	1589	1172
Charge Per \$1K > \$90K	12		8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		59	59	58	58	57	57	57	57	44
4,501 - 6,000	02		62	62	61	61	60	60	60	60	46
6,001 - 8,000	03		64	64	63	63	61	61	61	61	47
8,001 - 10,000	04		64	64	63	63	61	61	61	61	47
10,001 - 15,000	05		74	74	73	73	71	71	71	71	54
15,001 - 20,000	06		88	88	87	87	84	84	84	84	63
20,001 - 25,000	07		88	88	87	87	84	84	84	84	63
25,001 - 40,000	08		88	88	87	87	84	84	84	84	63
40,001 - 65,000	10		93	93	92	92	89	89	89	89	67
65,001 - 90,000	11		118	118	116	116	112	112	112	112	82
Charge Per \$1K > \$90K	12		0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		191	168	168	168	168	156	156	156	141
4,501 - 6,000	02		193	170	170	170	170	158	158	158	142
6,001 - 8,000	03		193	170	170	170	170	158	158	158	142
8,001 - 10,000	04		217	190	190	190	190	176	176	176	158
10,001 - 15,000	05		223	195	195	195	195	180	180	180	161
15,001 - 20,000	06		261	227	227	227	227	209	209	209	186
20,001 - 25,000	07		280	243	243	243	243	224	224	224	198
25,001 - 40,000	08		296	256	256	256	256	235	235	235	208
40,001 - 65,000	10		355	306	306	306	306	280	280	280	247
65,001 - 90,000	11		525	449	449	449	449	409	409	409	357
Charge Per \$1K > \$90K	12		2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

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C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 15

A-1
390

A-2
80

B, Increased Limits				Property Damage Liability			
20/40	56	100/300	520	5000	342		
20/50	65	250/500	837	10000	431		
25/50	118	500/500	1037	25000	489		
35/80	217	500/1000	1046	50000	499		
50/100	301	1000/1000	1216	100000	503		
				500000	506		

Symbol	Code	Age:	1	2	3	4	5	6	7	8	9
Cost New											
0 - 4,500	01		817	817	805	805	782	782	782	782	614
4,501 - 6,000	02		856	856	843	843	819	819	819	819	640
6,001 - 8,000	03		879	879	867	867	841	841	841	841	655
8,001 - 10,000	04		879	879	867	867	841	841	841	841	655
10,001 - 15,000	05		1020	1020	1004	1004	973	973	973	973	746
15,001 - 20,000	06		1208	1208	1188	1188	1150	1150	1150	1150	868
20,001 - 25,000	07		1208	1208	1188	1188	1150	1150	1150	1150	868
25,001 - 40,000	08		1208	1208	1188	1188	1150	1150	1150	1150	868
40,001 - 65,000	10		1278	1278	1257	1257	1216	1216	1216	1216	914
65,001 - 90,000	11		1607	1607	1580	1580	1525	1525	1525	1525	1128
Charge Per \$1K > \$90K	12		7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83

Symbol	Code	Age:	1	2	3	4	5	6	7	8	9
Cost New											
0 - 4,500	01		58	58	57	57	55	55	55	55	43
4,501 - 6,000	02		60	60	59	59	58	58	58	58	45
6,001 - 8,000	03		62	62	61	61	59	59	59	59	46
8,001 - 10,000	04		62	62	61	61	59	59	59	59	46
10,001 - 15,000	05		72	72	71	71	69	69	69	69	53
15,001 - 20,000	06		85	85	84	84	81	81	81	81	61
20,001 - 25,000	07		85	85	84	84	81	81	81	81	61
25,001 - 40,000	08		85	85	84	84	81	81	81	81	61
40,001 - 65,000	10		90	90	89	89	86	86	86	86	65
65,001 - 90,000	11		114	114	112	112	108	108	108	108	80
Charge Per \$1K > \$90K	12		0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55

Symbol	Code	Age:	1	2	3	4	5	6	7	8	9
Cost New											
0 - 4,500	01		187	165	165	165	165	153	153	153	138
4,501 - 6,000	02		188	166	166	166	166	154	154	154	139
6,001 - 8,000	03		188	166	166	166	166	154	154	154	139
8,001 - 10,000	04		212	186	186	186	186	172	172	172	154
10,001 - 15,000	05		217	190	190	190	190	176	176	176	158
15,001 - 20,000	06		254	221	221	221	221	204	204	204	181
20,001 - 25,000	07		273	237	237	237	237	218	218	218	193
25,001 - 40,000	08		288	249	249	249	249	229	229	229	203
40,001 - 65,000	10		345	298	298	298	298	273	273	273	240
65,001 - 90,000	11		510	436	436	436	436	397	397	397	347
Charge Per \$1K > \$90K	12		2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-82
C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 16

A-1
423

A-2
86

B, Increased Limits				Property Damage Liability	
20/40	61	100/300	564	5000	371
20/50	71	250/500	908	10000	467
25/50	129	500/500	1126	25000	531
35/80	235	500/1000	1135	50000	542
50/100	327	1000/1000	1319	100000	545
				500000	549

Symbol	Age:	COLLISION \$500 DEDUCTIBLE								
Cost New	Code	1	2	3	4	5	6	7	8	9
0 - 4,500	01	899	899	885	885	859	859	859	859	667
4,501 - 6,000	02	943	943	929	929	901	901	901	901	697
6,001 - 8,000	03	970	970	956	956	926	926	926	926	714
8,001 - 10,000	04	970	970	956	956	926	926	926	926	714
10,001 - 15,000	05	1131	1131	1113	1113	1077	1077	1077	1077	818
15,001 - 20,000	06	1345	1345	1323	1323	1279	1279	1279	1279	958
20,001 - 25,000	07	1345	1345	1323	1323	1279	1279	1279	1279	958
25,001 - 40,000	08	1345	1345	1323	1323	1279	1279	1279	1279	958
40,001 - 65,000	10	1426	1426	1402	1402	1354	1354	1354	1354	1010
65,001 - 90,000	11	1801	1801	1770	1770	1707	1707	1707	1707	1254
Charge Per \$1K > \$90K	12	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93

Symbol	Age:	LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	1	2	3	4	5	6	7	8	9
0 - 4,500	01	63	63	62	62	60	60	60	60	47
4,501 - 6,000	02	66	66	65	65	63	63	63	63	49
6,001 - 8,000	03	68	68	67	67	65	65	65	65	50
8,001 - 10,000	04	68	68	67	67	65	65	65	65	50
10,001 - 15,000	05	79	79	78	78	75	75	75	75	57
15,001 - 20,000	06	94	94	93	93	89	89	89	89	67
20,001 - 25,000	07	94	94	93	93	89	89	89	89	67
25,001 - 40,000	08	94	94	93	93	89	89	89	89	67
40,001 - 65,000	10	100	100	98	98	95	95	95	95	71
65,001 - 90,000	11	126	126	124	124	119	119	119	119	88
Charge Per \$1K > \$90K	12	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62

Symbol	Age:	COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	1	2	3	4	5	6	7	8	9
0 - 4,500	01	205	180	180	180	180	167	167	167	150
4,501 - 6,000	02	207	182	182	182	182	168	168	168	151
6,001 - 8,000	03	207	182	182	182	182	168	168	168	151
8,001 - 10,000	04	234	204	204	204	204	189	189	189	168
10,001 - 15,000	05	239	209	209	209	209	193	193	193	172
15,001 - 20,000	06	281	244	244	244	244	225	225	225	199
20,001 - 25,000	07	302	262	262	262	262	241	241	241	213
25,001 - 40,000	08	320	276	276	276	276	253	253	253	224
40,001 - 65,000	10	384	331	331	331	331	303	303	303	266
65,001 - 90,000	11	571	488	488	488	488	444	444	444	387
Charge Per \$1K > \$90K	12	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-83
C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 17

A-1
523

A-2
102

B, Increased Limits				Property Damage Liability	
20/40	75	100/300	697	5000	454
20/50	87	250/500	1122	10000	572
25/50	159	500/500	1391	25000	649
35/80	290	500/1000	1403	50000	663
50/100	404	1000/1000	1630	100000	667
				500000	672

Symbol	Code	Age:	1	2	3	4	5	6	7	8	9
Cost New											
0 - 4,500	01		1032	1032	1016	1016	985	985	985	985	754
4,501 - 6,000	02		1086	1086	1069	1069	1035	1035	1035	1035	789
6,001 - 8,000	03		1118	1118	1101	1101	1065	1065	1065	1065	810
8,001 - 10,000	04		1118	1118	1101	1101	1065	1065	1065	1065	810
10,001 - 15,000	05		1311	1311	1290	1290	1247	1247	1247	1247	935
15,001 - 20,000	06		1569	1569	1542	1542	1489	1489	1489	1489	1103
20,001 - 25,000	07		1569	1569	1542	1542	1489	1489	1489	1489	1103
25,001 - 40,000	08		1569	1569	1542	1542	1489	1489	1489	1489	1103
40,001 - 65,000	10		1666	1666	1637	1637	1580	1580	1580	1580	1166
65,001 - 90,000	11		2117	2117	2079	2079	2004	2004	2004	2004	1459
Charge Per \$1K > \$90K	12		10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74

Symbol	Code	Age:	1	2	3	4	5	6	7	8	9
Cost New											
0 - 4,500	01		72	72	71	71	69	69	69	69	53
4,501 - 6,000	02		76	76	75	75	73	73	73	73	55
6,001 - 8,000	03		78	78	77	77	75	75	75	75	57
8,001 - 10,000	04		78	78	77	77	75	75	75	75	57
10,001 - 15,000	05		92	92	91	91	88	88	88	88	66
15,001 - 20,000	06		110	110	108	108	105	105	105	105	77
20,001 - 25,000	07		110	110	108	108	105	105	105	105	77
25,001 - 40,000	08		110	110	108	108	105	105	105	105	77
40,001 - 65,000	10		117	117	115	115	111	111	111	111	82
65,001 - 90,000	11		149	149	146	146	141	141	141	141	102
Charge Per \$1K > \$90K	12		0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75

Symbol	Code	Age:	1	2	3	4	5	6	7	8	9
Cost New											
0 - 4,500	01		191	168	168	168	168	156	156	156	141
4,501 - 6,000	02		193	170	170	170	170	158	158	158	142
6,001 - 8,000	03		193	170	170	170	170	158	158	158	142
8,001 - 10,000	04		217	190	190	190	190	176	176	176	158
10,001 - 15,000	05		223	195	195	195	195	180	180	180	161
15,001 - 20,000	06		261	227	227	227	227	209	209	209	186
20,001 - 25,000	07		280	243	243	243	243	224	224	224	198
25,001 - 40,000	08		296	256	256	256	256	235	235	235	208
40,001 - 65,000	10		355	306	306	306	306	280	280	280	247
65,001 - 90,000	11		525	449	449	449	449	409	409	409	357
Charge Per \$1K > \$90K	12		2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-84
C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET

Territory 18

A-1
614

A-2
117

B, Increased Limits					Property Damage Liability						
	20/40	88	100/300	818		5000		531			
	20/50	102	250/500	1317		10000		669			
	25/50	186	500/500	1632		25000		759			
	35/80	341	500/1000	1646		50000		775			
	50/100	474	1000/1000	1913		100000		781			
						500000		786			
COLLISION \$500 DEDUCTIBLE											
Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1155	1155	1136	1136	1100	1100	1100	1100	834
4,501 - 6,000	02		1217	1217	1197	1197	1159	1159	1159	1159	875
6,001 - 8,000	03		1254	1254	1234	1234	1193	1193	1193	1193	898
8,001 - 10,000	04		1254	1254	1234	1234	1193	1193	1193	1193	898
10,001 - 15,000	05		1477	1477	1453	1453	1403	1403	1403	1403	1043
15,001 - 20,000	06		1775	1775	1744	1744	1683	1683	1683	1683	1237
20,001 - 25,000	07		1775	1775	1744	1744	1683	1683	1683	1683	1237
25,001 - 40,000	08		1775	1775	1744	1744	1683	1683	1683	1683	1237
40,001 - 65,000	10		1887	1887	1853	1853	1787	1787	1787	1787	1310
65,001 - 90,000	11		2407	2407	2364	2364	2277	2277	2277	2277	1649
Charge Per \$1K > \$90K	12		12.40	12.40	12.40	12.40	12.40	12.40	12.40	12.40	12.40

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		81	81	80	80	77	77	77	77	59
4,501 - 6,000	02		86	86	84	84	81	81	81	81	61
6,001 - 8,000	03		88	88	87	87	84	84	84	84	63
8,001 - 10,000	04		88	88	87	87	84	84	84	84	63
10,001 - 15,000	05		104	104	102	102	99	99	99	99	73
15,001 - 20,000	06		125	125	123	123	118	118	118	118	87
20,001 - 25,000	07		125	125	123	123	118	118	118	118	87
25,001 - 40,000	08		125	125	123	123	118	118	118	118	87
40,001 - 65,000	10		133	133	130	130	126	126	126	126	92
65,001 - 90,000	11		169	169	166	166	160	160	160	160	116
Charge Per \$1K > \$90K	12		0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		199	175	175	175	175	163	163	163	146
4,501 - 6,000	02		201	177	177	177	177	164	164	164	147
6,001 - 8,000	03		201	177	177	177	177	164	164	164	147
8,001 - 10,000	04		227	198	198	198	198	183	183	183	164
10,001 - 15,000	05		232	203	203	203	203	188	188	188	168
15,001 - 20,000	06		273	237	237	237	237	218	218	218	194
20,001 - 25,000	07		293	254	254	254	254	233	233	233	207
25,001 - 40,000	08		310	268	268	268	268	246	246	246	217
40,001 - 65,000	10		372	320	320	320	320	293	293	293	258
65,001 - 90,000	11		552	472	472	472	472	429	429	429	374
Charge Per \$1K > \$90K	12		3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-85
C.A.R.
7/1/2020

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET Territory 19

A-1
849

A-2
155

B, Increased Limits				Property Damage Liability			
20/40	122	100/300	1132	5000	729		
20/50	141	250/500	1821	10000	919		
25/50	258	500/500	2258	25000	1042		
35/80	472	500/1000	2278	50000	1064		
50/100	656	1000/1000	2647	100000	1072		
				500000	1079		

Symbol	Age:	1	2	3	4	5	6	7	8	9
Cost New	Code									
0 - 4,500	01	1466	1466	1441	1441	1393	1393	1393	1393	1036
4,501 - 6,000	02	1549	1549	1522	1522	1471	1471	1471	1471	1090
6,001 - 8,000	03	1598	1598	1572	1572	1517	1517	1517	1517	1122
8,001 - 10,000	04	1598	1598	1572	1572	1517	1517	1517	1517	1122
10,001 - 15,000	05	1897	1897	1864	1864	1797	1797	1797	1797	1316
15,001 - 20,000	06	2295	2295	2254	2254	2173	2173	2173	2173	1575
20,001 - 25,000	07	2295	2295	2254	2254	2173	2173	2173	2173	1575
25,001 - 40,000	08	2295	2295	2254	2254	2173	2173	2173	2173	1575
40,001 - 65,000	10	2445	2445	2400	2400	2312	2312	2312	2312	1673
65,001 - 90,000	11	3142	3142	3084	3084	2967	2967	2967	2967	2126
Charge Per \$1K > \$90K	12	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60

Symbol	Age:	1	2	3	4	5	6	7	8	9
Cost New	Code									
0 - 4,500	01	103	103	101	101	98	98	98	98	73
4,501 - 6,000	02	109	109	107	107	103	103	103	103	77
6,001 - 8,000	03	112	112	110	110	107	107	107	107	79
8,001 - 10,000	04	112	112	110	110	107	107	107	107	79
10,001 - 15,000	05	133	133	131	131	126	126	126	126	92
15,001 - 20,000	06	161	161	158	158	153	153	153	153	111
20,001 - 25,000	07	161	161	158	158	153	153	153	153	111
25,001 - 40,000	08	161	161	158	158	153	153	153	153	111
40,001 - 65,000	10	172	172	169	169	162	162	162	162	118
65,001 - 90,000	11	221	221	217	217	209	209	209	209	149
Charge Per \$1K > \$90K	12	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17

Symbol	Age:	1	2	3	4	5	6	7	8	9
Cost New	Code									
0 - 4,500	01	255	222	222	222	222	204	204	204	182
4,501 - 6,000	02	257	224	224	224	224	206	206	206	183
6,001 - 8,000	03	257	224	224	224	224	206	206	206	183
8,001 - 10,000	04	292	253	253	253	253	233	233	233	206
10,001 - 15,000	05	300	260	260	260	260	239	239	239	211
15,001 - 20,000	06	355	306	306	306	306	280	280	280	247
20,001 - 25,000	07	383	329	329	329	329	301	301	301	265
25,001 - 40,000	08	405	348	348	348	348	318	318	318	279
40,001 - 65,000	10	490	420	420	420	420	383	383	383	335
65,001 - 90,000	11	737	627	627	627	627	569	569	569	494
Charge Per \$1K > \$90K	12	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 20

A-1
971

A-2
175

B, Increased Limits					Property Damage Liability						
20/40	139	100/300	1293		5000	832					
20/50	161	250/500	2082		10000	1048					
25/50	294	500/500	2581		25000	1190					
35/80	539	500/1000	2603		50000	1215					
50/100	750	1000/1000	3025		100000	1223					
					500000	1231					
Symbol		COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1548	1548	1522	1522	1470	1470	1470	1470	1090
4,501 - 6,000	02		1637	1637	1609	1609	1554	1554	1554	1554	1148
6,001 - 8,000	03		1690	1690	1662	1662	1603	1603	1603	1603	1182
8,001 - 10,000	04		1690	1690	1662	1662	1603	1603	1603	1603	1182
10,001 - 15,000	05		2009	2009	1974	1974	1903	1903	1903	1903	1389
15,001 - 20,000	06		2434	2434	2390	2390	2303	2303	2303	2303	1665
20,001 - 25,000	07		2434	2434	2390	2390	2303	2303	2303	2303	1665
25,001 - 40,000	08		2434	2434	2390	2390	2303	2303	2303	2303	1665
40,001 - 65,000	10		2594	2594	2546	2546	2452	2452	2452	2452	1770
65,001 - 90,000	11		3338	3338	3276	3276	3152	3152	3152	3152	2254
Charge Per \$1K > \$90K	12		17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		108	108	106	106	103	103	103	103	76
4,501 - 6,000	02		114	114	112	112	109	109	109	109	80
6,001 - 8,000	03		118	118	116	116	112	112	112	112	83
8,001 - 10,000	04		118	118	116	116	112	112	112	112	83
10,001 - 15,000	05		140	140	138	138	133	133	133	133	97
15,001 - 20,000	06		170	170	167	167	161	161	161	161	116
20,001 - 25,000	07		170	170	167	167	161	161	161	161	116
25,001 - 40,000	08		170	170	167	167	161	161	161	161	116
40,001 - 65,000	10		181	181	178	178	171	171	171	171	124
65,001 - 90,000	11		233	233	229	229	220	220	220	220	157
Charge Per \$1K > \$90K	12		1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		256	223	223	223	223	205	205	205	183
4,501 - 6,000	02		258	225	225	225	225	207	207	207	184
6,001 - 8,000	03		258	225	225	225	225	207	207	207	184
8,001 - 10,000	04		293	254	254	254	254	234	234	234	207
10,001 - 15,000	05		301	261	261	261	261	240	240	240	212
15,001 - 20,000	06		357	307	307	307	307	282	282	282	248
20,001 - 25,000	07		384	331	331	331	331	303	303	303	266
25,001 - 40,000	08		407	350	350	350	350	320	320	320	281
40,001 - 65,000	10		493	422	422	422	422	385	385	385	336
65,001 - 90,000	11		740	630	630	630	630	572	572	572	496
Charge Per \$1K > \$90K	12		4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-87
C.A.R.
7/1/2020

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

A-1
880

A-2
228

B, Increased Limits

Property Damage Liability

20/40	126	100/300	1172	5000	859
20/50	146	250/500	1887	10000	1082
25/50	267	500/500	2339	25000	1228
35/80	488	500/1000	2359	50000	1254
50/100	679	1000/1000	2742	100000	1263
				500000	1271

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		1372	1372	1349	1349	1305	1305	1305	1305	975
4,501 - 6,000	02		1449	1449	1424	1424	1377	1377	1377	1377	1026
6,001 - 8,000	03		1495	1495	1470	1470	1420	1420	1420	1420	1055
8,001 - 10,000	04		1495	1495	1470	1470	1420	1420	1420	1420	1055
10,001 - 15,000	05		1771	1771	1740	1740	1679	1679	1679	1679	1234
15,001 - 20,000	06		2139	2139	2101	2101	2025	2025	2025	2025	1473
20,001 - 25,000	07		2139	2139	2101	2101	2025	2025	2025	2025	1473
25,001 - 40,000	08		2139	2139	2101	2101	2025	2025	2025	2025	1473
40,001 - 65,000	10		2277	2277	2236	2236	2154	2154	2154	2154	1564
65,001 - 90,000	11		2921	2921	2867	2867	2760	2760	2760	2760	1983
Charge Per \$1K > \$90K	12		15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33

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		96	96	94	94	91	91	91	91	68
4,501 - 6,000	02		101	101	100	100	96	96	96	96	72
6,001 - 8,000	03		105	105	103	103	99	99	99	99	74
8,001 - 10,000	04		105	105	103	103	99	99	99	99	74
10,001 - 15,000	05		124	124	122	122	117	117	117	117	86
15,001 - 20,000	06		150	150	147	147	142	142	142	142	103
20,001 - 25,000	07		150	150	147	147	142	142	142	142	103
25,001 - 40,000	08		150	150	147	147	142	142	142	142	103
40,001 - 65,000	10		159	159	156	156	151	151	151	151	109
65,001 - 90,000	11		204	204	201	201	193	193	193	193	139
Charge Per \$1K > \$90K	12		1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07

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		304	263	263	263	263	242	242	242	214
4,501 - 6,000	02		307	266	266	266	266	244	244	244	216
6,001 - 8,000	03		307	266	266	266	266	244	244	244	216
8,001 - 10,000	04		351	302	302	302	302	277	277	277	244
10,001 - 15,000	05		360	310	310	310	310	284	284	284	250
15,001 - 20,000	06		429	368	368	368	368	336	336	336	294
20,001 - 25,000	07		463	397	397	397	397	362	362	362	317
25,001 - 40,000	08		491	420	420	420	420	383	383	383	335
40,001 - 65,000	10		597	509	509	509	509	463	463	463	403
65,001 - 90,000	11		902	766	766	766	766	694	694	694	601
Charge Per \$1K > \$90K	12		5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23

Medical Payments

U1, Uninsured

U2, Underinsured

5000	23	20/40	5	20/40	0
10000	25	20/50	6	20/50	0
15000	27	25/50	7	25/50	1
20000	28	35/80	8	35/80	3
25000	30	50/100	9	50/100	6
		100/300	10	100/300	21
		250/500	11	250/500	85
		500/500	15	500/500	235

Towing & Labor (Rule 65)

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

R-88
C.A.R.
7/1/2020

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

A-1
880

A-2
228

B, Increased Limits

Property Damage Liability

20/40	126	100/300	1172	5000	859
20/50	146	250/500	1887	10000	1082
25/50	267	500/500	2339	25000	1228
35/80	488	500/1000	2359	50000	1254
50/100	679	1000/1000	2742	100000	1263
				500000	1271

	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		1372	1372	1349	1349	1305	1305	1305	1305	975
4,501 - 6,000	02		1449	1449	1424	1424	1377	1377	1377	1377	1026
6,001 - 8,000	03		1495	1495	1470	1470	1420	1420	1420	1420	1055
8,001 - 10,000	04		1495	1495	1470	1470	1420	1420	1420	1420	1055
10,001 - 15,000	05		1771	1771	1740	1740	1679	1679	1679	1679	1234
15,001 - 20,000	06		2139	2139	2101	2101	2025	2025	2025	2025	1473
20,001 - 25,000	07		2139	2139	2101	2101	2025	2025	2025	2025	1473
25,001 - 40,000	08		2139	2139	2101	2101	2025	2025	2025	2025	1473
40,001 - 65,000	10		2277	2277	2236	2236	2154	2154	2154	2154	1564
65,001 - 90,000	11		2921	2921	2867	2867	2760	2760	2760	2760	1983
Charge Per \$1K > \$90K	12		15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33

	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		96	96	94	94	91	91	91	91	68
4,501 - 6,000	02		101	101	100	100	96	96	96	96	72
6,001 - 8,000	03		105	105	103	103	99	99	99	99	74
8,001 - 10,000	04		105	105	103	103	99	99	99	99	74
10,001 - 15,000	05		124	124	122	122	117	117	117	117	86
15,001 - 20,000	06		150	150	147	147	142	142	142	142	103
20,001 - 25,000	07		150	150	147	147	142	142	142	142	103
25,001 - 40,000	08		150	150	147	147	142	142	142	142	103
40,001 - 65,000	10		159	159	156	156	151	151	151	151	109
65,001 - 90,000	11		204	204	201	201	193	193	193	193	139
Charge Per \$1K > \$90K	12		1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07

	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		304	263	263	263	263	242	242	242	214
4,501 - 6,000	02		307	266	266	266	266	244	244	244	216
6,001 - 8,000	03		307	266	266	266	266	244	244	244	216
8,001 - 10,000	04		351	302	302	302	302	277	277	277	244
10,001 - 15,000	05		360	310	310	310	310	284	284	284	250
15,001 - 20,000	06		429	368	368	368	368	336	336	336	294
20,001 - 25,000	07		463	397	397	397	397	362	362	362	317
25,001 - 40,000	08		491	420	420	420	420	383	383	383	335
40,001 - 65,000	10		597	509	509	509	509	463	463	463	403
65,001 - 90,000	11		902	766	766	766	766	694	694	694	601
Charge Per \$1K > \$90K	12		5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23

Medical Payments

U1, Uninsured

U2, Underinsured

5000	23	20/40	5	20/40	0
10000	25	20/50	6	20/50	0
15000	27	25/50	7	25/50	1
20000	28	35/80	8	35/80	3
25000	30	50/100	9	50/100	6
		100/300	10	100/300	21
		250/500	11	250/500	85
		500/500	15	500/500	235

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
880

A-2
228

B, Increased Limits

Property Damage Liability

20/40	126	100/300	1172	5000	859
20/50	146	250/500	1887	10000	1082
25/50	267	500/500	2339	25000	1228
35/80	488	500/1000	2359	50000	1254
50/100	679	1000/1000	2742	100000	1263
				500000	1271

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		1372	1372	1349	1349	1305	1305	1305	1305	975
4,501 - 6,000	02		1449	1449	1424	1424	1377	1377	1377	1377	1026
6,001 - 8,000	03		1495	1495	1470	1470	1420	1420	1420	1420	1055
8,001 - 10,000	04		1495	1495	1470	1470	1420	1420	1420	1420	1055
10,001 - 15,000	05		1771	1771	1740	1740	1679	1679	1679	1679	1234
15,001 - 20,000	06		2139	2139	2101	2101	2025	2025	2025	2025	1473
20,001 - 25,000	07		2139	2139	2101	2101	2025	2025	2025	2025	1473
25,001 - 40,000	08		2139	2139	2101	2101	2025	2025	2025	2025	1473
40,001 - 65,000	10		2277	2277	2236	2236	2154	2154	2154	2154	1564
65,001 - 90,000	11		2921	2921	2867	2867	2760	2760	2760	2760	1983
Charge Per \$1K > \$90K	12		15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33

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		96	96	94	94	91	91	91	91	68
4,501 - 6,000	02		101	101	100	100	96	96	96	96	72
6,001 - 8,000	03		105	105	103	103	99	99	99	99	74
8,001 - 10,000	04		105	105	103	103	99	99	99	99	74
10,001 - 15,000	05		124	124	122	122	117	117	117	117	86
15,001 - 20,000	06		150	150	147	147	142	142	142	142	103
20,001 - 25,000	07		150	150	147	147	142	142	142	142	103
25,001 - 40,000	08		150	150	147	147	142	142	142	142	103
40,001 - 65,000	10		159	159	156	156	151	151	151	151	109
65,001 - 90,000	11		204	204	201	201	193	193	193	193	139
Charge Per \$1K > \$90K	12		1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07

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		304	263	263	263	263	242	242	242	214
4,501 - 6,000	02		307	266	266	266	266	244	244	244	216
6,001 - 8,000	03		307	266	266	266	266	244	244	244	216
8,001 - 10,000	04		351	302	302	302	302	277	277	277	244
10,001 - 15,000	05		360	310	310	310	310	284	284	284	250
15,001 - 20,000	06		429	368	368	368	368	336	336	336	294
20,001 - 25,000	07		463	397	397	397	397	362	362	362	317
25,001 - 40,000	08		491	420	420	420	420	383	383	383	335
40,001 - 65,000	10		597	509	509	509	509	463	463	463	403
65,001 - 90,000	11		902	766	766	766	766	694	694	694	601
Charge Per \$1K > \$90K	12		5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

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
880

A-2
228

B, Increased Limits

Property Damage Liability

20/40	126	100/300	1172	5000	859
20/50	146	250/500	1887	10000	1082
25/50	267	500/500	2339	25000	1228
35/80	488	500/1000	2359	50000	1254
50/100	679	1000/1000	2742	100000	1263
				500000	1271

	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		1372	1372	1349	1349	1305	1305	1305	1305	975
4,501 - 6,000	02		1449	1449	1424	1424	1377	1377	1377	1377	1026
6,001 - 8,000	03		1495	1495	1470	1470	1420	1420	1420	1420	1055
8,001 - 10,000	04		1495	1495	1470	1470	1420	1420	1420	1420	1055
10,001 - 15,000	05		1771	1771	1740	1740	1679	1679	1679	1679	1234
15,001 - 20,000	06		2139	2139	2101	2101	2025	2025	2025	2025	1473
20,001 - 25,000	07		2139	2139	2101	2101	2025	2025	2025	2025	1473
25,001 - 40,000	08		2139	2139	2101	2101	2025	2025	2025	2025	1473
40,001 - 65,000	10		2277	2277	2236	2236	2154	2154	2154	2154	1564
65,001 - 90,000	11		2921	2921	2867	2867	2760	2760	2760	2760	1983
Charge Per \$1K > \$90K	12		15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33

	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		96	96	94	94	91	91	91	91	68
4,501 - 6,000	02		101	101	100	100	96	96	96	96	72
6,001 - 8,000	03		105	105	103	103	99	99	99	99	74
8,001 - 10,000	04		105	105	103	103	99	99	99	99	74
10,001 - 15,000	05		124	124	122	122	117	117	117	117	86
15,001 - 20,000	06		150	150	147	147	142	142	142	142	103
20,001 - 25,000	07		150	150	147	147	142	142	142	142	103
25,001 - 40,000	08		150	150	147	147	142	142	142	142	103
40,001 - 65,000	10		159	159	156	156	151	151	151	151	109
65,001 - 90,000	11		204	204	201	201	193	193	193	193	139
Charge Per \$1K > \$90K	12		1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07

	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		304	263	263	263	263	242	242	242	214
4,501 - 6,000	02		307	266	266	266	266	244	244	244	216
6,001 - 8,000	03		307	266	266	266	266	244	244	244	216
8,001 - 10,000	04		351	302	302	302	302	277	277	277	244
10,001 - 15,000	05		360	310	310	310	310	284	284	284	250
15,001 - 20,000	06		429	368	368	368	368	336	336	336	294
20,001 - 25,000	07		463	397	397	397	397	362	362	362	317
25,001 - 40,000	08		491	420	420	420	420	383	383	383	335
40,001 - 65,000	10		597	509	509	509	509	463	463	463	403
65,001 - 90,000	11		902	766	766	766	766	694	694	694	601
Charge Per \$1K > \$90K	12		5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23

Medical Payments

U1, Uninsured

U2, Underinsured

5000	23	20/40	5	20/40	0
10000	25	20/50	6	20/50	0
15000	27	25/50	7	25/50	1
20000	28	35/80	8	35/80	3
25000	30	50/100	9	50/100	6
		100/300	10	100/300	21
		250/500	11	250/500	85
		500/500	15	500/500	235

Towing & Labor (Rule 65)

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

R-91
C.A.R.
7/1/2020

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

A-1
880

A-2
228

B, Increased Limits				Property Damage Liability	
20/40	126	100/300	1172	5000	859
20/50	146	250/500	1887	10000	1082
25/50	267	500/500	2339	25000	1228
35/80	488	500/1000	2359	50000	1254
50/100	679	1000/1000	2742	100000	1263
				500000	1271

	Symbol	COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1372	1372	1349	1349	1305	1305	1305	1305	975
4,501 - 6,000	02		1449	1449	1424	1424	1377	1377	1377	1377	1026
6,001 - 8,000	03		1495	1495	1470	1470	1420	1420	1420	1420	1055
8,001 - 10,000	04		1495	1495	1470	1470	1420	1420	1420	1420	1055
10,001 - 15,000	05		1771	1771	1740	1740	1679	1679	1679	1679	1234
15,001 - 20,000	06		2139	2139	2101	2101	2025	2025	2025	2025	1473
20,001 - 25,000	07		2139	2139	2101	2101	2025	2025	2025	2025	1473
25,001 - 40,000	08		2139	2139	2101	2101	2025	2025	2025	2025	1473
40,001 - 65,000	10		2277	2277	2236	2236	2154	2154	2154	2154	1564
65,001 - 90,000	11		2921	2921	2867	2867	2760	2760	2760	2760	1983
Charge Per \$1K > \$90K	12		15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		96	96	94	94	91	91	91	91	68
4,501 - 6,000	02		101	101	100	100	96	96	96	96	72
6,001 - 8,000	03		105	105	103	103	99	99	99	99	74
8,001 - 10,000	04		105	105	103	103	99	99	99	99	74
10,001 - 15,000	05		124	124	122	122	117	117	117	117	86
15,001 - 20,000	06		150	150	147	147	142	142	142	142	103
20,001 - 25,000	07		150	150	147	147	142	142	142	142	103
25,001 - 40,000	08		150	150	147	147	142	142	142	142	103
40,001 - 65,000	10		159	159	156	156	151	151	151	151	109
65,001 - 90,000	11		204	204	201	201	193	193	193	193	139
Charge Per \$1K > \$90K	12		1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		304	263	263	263	263	242	242	242	214
4,501 - 6,000	02		307	266	266	266	266	244	244	244	216
6,001 - 8,000	03		307	266	266	266	266	244	244	244	216
8,001 - 10,000	04		351	302	302	302	302	277	277	277	244
10,001 - 15,000	05		360	310	310	310	310	284	284	284	250
15,001 - 20,000	06		429	368	368	368	368	336	336	336	294
20,001 - 25,000	07		463	397	397	397	397	362	362	362	317
25,001 - 40,000	08		491	420	420	420	420	383	383	383	335
40,001 - 65,000	10		597	509	509	509	509	463	463	463	403
65,001 - 90,000	11		902	766	766	766	766	694	694	694	601
Charge Per \$1K > \$90K	12		5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	23	20/40	5	20/40	0
10000	25	20/50	6	20/50	0
15000	27	25/50	7	25/50	1
20000	28	35/80	8	35/80	3
25000	30	50/100	9	50/100	6
		100/300	10	100/300	21
		250/500	11	250/500	85
		500/500	15	500/500	235

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

R-92
C.A.R.
7/1/2020

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

A-1
880

A-2
228

B, Increased Limits					Property Damage Liability				
20/40	126	100/300	1172		5000	859			
20/50	146	250/500	1887		10000	1082			
25/50	267	500/500	2339		25000	1228			
35/80	488	500/1000	2359		50000	1254			
50/100	679	1000/1000	2742		100000	1263			
					500000	1271			

Symbol		COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1372	1372	1349	1349	1305	1305	1305	1305	975
4,501 - 6,000	02		1449	1449	1424	1424	1377	1377	1377	1377	1026
6,001 - 8,000	03		1495	1495	1470	1470	1420	1420	1420	1420	1055
8,001 - 10,000	04		1495	1495	1470	1470	1420	1420	1420	1420	1055
10,001 - 15,000	05		1771	1771	1740	1740	1679	1679	1679	1679	1234
15,001 - 20,000	06		2139	2139	2101	2101	2025	2025	2025	2025	1473
20,001 - 25,000	07		2139	2139	2101	2101	2025	2025	2025	2025	1473
25,001 - 40,000	08		2139	2139	2101	2101	2025	2025	2025	2025	1473
40,001 - 65,000	10		2277	2277	2236	2236	2154	2154	2154	2154	1564
65,001 - 90,000	11		2921	2921	2867	2867	2760	2760	2760	2760	1983
Charge Per \$1K > \$90K	12		15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		96	96	94	94	91	91	91	91	68
4,501 - 6,000	02		101	101	100	100	96	96	96	96	72
6,001 - 8,000	03		105	105	103	103	99	99	99	99	74
8,001 - 10,000	04		105	105	103	103	99	99	99	99	74
10,001 - 15,000	05		124	124	122	122	117	117	117	117	86
15,001 - 20,000	06		150	150	147	147	142	142	142	142	103
20,001 - 25,000	07		150	150	147	147	142	142	142	142	103
25,001 - 40,000	08		150	150	147	147	142	142	142	142	103
40,001 - 65,000	10		159	159	156	156	151	151	151	151	109
65,001 - 90,000	11		204	204	201	201	193	193	193	193	139
Charge Per \$1K > \$90K	12		1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07

Symbol		COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		304	263	263	263	263	242	242	242	214
4,501 - 6,000	02		307	266	266	266	266	244	244	244	216
6,001 - 8,000	03		307	266	266	266	266	244	244	244	216
8,001 - 10,000	04		351	302	302	302	302	277	277	277	244
10,001 - 15,000	05		360	310	310	310	310	284	284	284	250
15,001 - 20,000	06		429	368	368	368	368	336	336	336	294
20,001 - 25,000	07		463	397	397	397	397	362	362	362	317
25,001 - 40,000	08		491	420	420	420	420	383	383	383	335
40,001 - 65,000	10		597	509	509	509	509	463	463	463	403
65,001 - 90,000	11		902	766	766	766	766	694	694	694	601
Charge Per \$1K > \$90K	12		5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	23	20/40	5	20/40	0
10000	25	20/50	6	20/50	0
15000	27	25/50	7	25/50	1
20000	28	35/80	8	35/80	3
25000	30	50/100	9	50/100	6
		100/300	10	100/300	21
<u>Towing & Labor (Rule 65)</u>		250/500	11	250/500	85
\$25 per Disablement: 4		500/500	15	500/500	235
\$50 per Disablement: 8					
\$100 per Disablement: 16					

R-93
C.A.R.
7/1/2020

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

A-1
880

A-2
228

B, Increased Limits					Property Damage Liability				
20/40	126	100/300	1172		5000	859			
20/50	146	250/500	1887		10000	1082			
25/50	267	500/500	2339		25000	1228			
35/80	488	500/1000	2359		50000	1254			
50/100	679	1000/1000	2742		100000	1263			
					500000	1271			

Symbol		COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1372	1372	1349	1349	1305	1305	1305	1305	975
4,501 - 6,000	02		1449	1449	1424	1424	1377	1377	1377	1377	1026
6,001 - 8,000	03		1495	1495	1470	1470	1420	1420	1420	1420	1055
8,001 - 10,000	04		1495	1495	1470	1470	1420	1420	1420	1420	1055
10,001 - 15,000	05		1771	1771	1740	1740	1679	1679	1679	1679	1234
15,001 - 20,000	06		2139	2139	2101	2101	2025	2025	2025	2025	1473
20,001 - 25,000	07		2139	2139	2101	2101	2025	2025	2025	2025	1473
25,001 - 40,000	08		2139	2139	2101	2101	2025	2025	2025	2025	1473
40,001 - 65,000	10		2277	2277	2236	2236	2154	2154	2154	2154	1564
65,001 - 90,000	11		2921	2921	2867	2867	2760	2760	2760	2760	1983
Charge Per \$1K > \$90K	12		15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		96	96	94	94	91	91	91	91	68
4,501 - 6,000	02		101	101	100	100	96	96	96	96	72
6,001 - 8,000	03		105	105	103	103	99	99	99	99	74
8,001 - 10,000	04		105	105	103	103	99	99	99	99	74
10,001 - 15,000	05		124	124	122	122	117	117	117	117	86
15,001 - 20,000	06		150	150	147	147	142	142	142	142	103
20,001 - 25,000	07		150	150	147	147	142	142	142	142	103
25,001 - 40,000	08		150	150	147	147	142	142	142	142	103
40,001 - 65,000	10		159	159	156	156	151	151	151	151	109
65,001 - 90,000	11		204	204	201	201	193	193	193	193	139
Charge Per \$1K > \$90K	12		1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07

Symbol		COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		304	263	263	263	263	242	242	242	214
4,501 - 6,000	02		307	266	266	266	266	244	244	244	216
6,001 - 8,000	03		307	266	266	266	266	244	244	244	216
8,001 - 10,000	04		351	302	302	302	302	277	277	277	244
10,001 - 15,000	05		360	310	310	310	310	284	284	284	250
15,001 - 20,000	06		429	368	368	368	368	336	336	336	294
20,001 - 25,000	07		463	397	397	397	397	362	362	362	317
25,001 - 40,000	08		491	420	420	420	420	383	383	383	335
40,001 - 65,000	10		597	509	509	509	509	463	463	463	403
65,001 - 90,000	11		902	766	766	766	766	694	694	694	601
Charge Per \$1K > \$90K	12		5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	23	20/40	5	20/40	0
10000	25	20/50	6	20/50	0
15000	27	25/50	7	25/50	1
20000	28	35/80	8	35/80	3
25000	30	50/100	9	50/100	6
		100/300	10	100/300	21
<u>Towing & Labor (Rule 65)</u>		250/500	11	250/500	85
\$25 per Disablement:	4	500/500	15	500/500	235
\$50 per Disablement:	8				
\$100 per Disablement:	16				

R-94
C.A.R.
7/1/2020

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

A-1
880

A-2
228

B, Increased Limits					Property Damage Liability				
20/40	126	100/300	1172		5000	859			
20/50	146	250/500	1887		10000	1082			
25/50	267	500/500	2339		25000	1228			
35/80	488	500/1000	2359		50000	1254			
50/100	679	1000/1000	2742		100000	1263			
					500000	1271			

Cost New	Symbol	Age:	COLLISION \$500 DEDUCTIBLE								
	Code		1	2	3	4	5	6	7	8	9
0 - 4,500	01		1372	1372	1349	1349	1305	1305	1305	1305	975
4,501 - 6,000	02		1449	1449	1424	1424	1377	1377	1377	1377	1026
6,001 - 8,000	03		1495	1495	1470	1470	1420	1420	1420	1420	1055
8,001 - 10,000	04		1495	1495	1470	1470	1420	1420	1420	1420	1055
10,001 - 15,000	05		1771	1771	1740	1740	1679	1679	1679	1679	1234
15,001 - 20,000	06		2139	2139	2101	2101	2025	2025	2025	2025	1473
20,001 - 25,000	07		2139	2139	2101	2101	2025	2025	2025	2025	1473
25,001 - 40,000	08		2139	2139	2101	2101	2025	2025	2025	2025	1473
40,001 - 65,000	10		2277	2277	2236	2236	2154	2154	2154	2154	1564
65,001 - 90,000	11		2921	2921	2867	2867	2760	2760	2760	2760	1983
Charge Per \$1K > \$90K	12		15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33

	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		96	96	94	94	91	91	91	91	68
4,501 - 6,000	02		101	101	100	100	96	96	96	96	72
6,001 - 8,000	03		105	105	103	103	99	99	99	99	74
8,001 - 10,000	04		105	105	103	103	99	99	99	99	74
10,001 - 15,000	05		124	124	122	122	117	117	117	117	86
15,001 - 20,000	06		150	150	147	147	142	142	142	142	103
20,001 - 25,000	07		150	150	147	147	142	142	142	142	103
25,001 - 40,000	08		150	150	147	147	142	142	142	142	103
40,001 - 65,000	10		159	159	156	156	151	151	151	151	109
65,001 - 90,000	11		204	204	201	201	193	193	193	193	139
Charge Per \$1K > \$90K	12		1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07

	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		304	263	263	263	263	242	242	242	214
4,501 - 6,000	02		307	266	266	266	266	244	244	244	216
6,001 - 8,000	03		307	266	266	266	266	244	244	244	216
8,001 - 10,000	04		351	302	302	302	302	277	277	277	244
10,001 - 15,000	05		360	310	310	310	310	284	284	284	250
15,001 - 20,000	06		429	368	368	368	368	336	336	336	294
20,001 - 25,000	07		463	397	397	397	397	362	362	362	317
25,001 - 40,000	08		491	420	420	420	420	383	383	383	335
40,001 - 65,000	10		597	509	509	509	509	463	463	463	403
65,001 - 90,000	11		902	766	766	766	766	694	694	694	601
Charge Per \$1K > \$90K	12		5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-95
C.A.R.
7/1/2020

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

A-1
880

A-2
228

B, Increased Limits					Property Damage Liability				
20/40	126	100/300	1172		5000	859			
20/50	146	250/500	1887		10000	1082			
25/50	267	500/500	2339		25000	1228			
35/80	488	500/1000	2359		50000	1254			
50/100	679	1000/1000	2742		100000	1263			
					500000	1271			

Cost New	Symbol	Age:	COLLISION \$500 DEDUCTIBLE								
	Code		1	2	3	4	5	6	7	8	9
0 - 4,500	01		1372	1372	1349	1349	1305	1305	1305	1305	975
4,501 - 6,000	02		1449	1449	1424	1424	1377	1377	1377	1377	1026
6,001 - 8,000	03		1495	1495	1470	1470	1420	1420	1420	1420	1055
8,001 - 10,000	04		1495	1495	1470	1470	1420	1420	1420	1420	1055
10,001 - 15,000	05		1771	1771	1740	1740	1679	1679	1679	1679	1234
15,001 - 20,000	06		2139	2139	2101	2101	2025	2025	2025	2025	1473
20,001 - 25,000	07		2139	2139	2101	2101	2025	2025	2025	2025	1473
25,001 - 40,000	08		2139	2139	2101	2101	2025	2025	2025	2025	1473
40,001 - 65,000	10		2277	2277	2236	2236	2154	2154	2154	2154	1564
65,001 - 90,000	11		2921	2921	2867	2867	2760	2760	2760	2760	1983
Charge Per \$1K > \$90K	12		15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33

	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		96	96	94	94	91	91	91	91	68
4,501 - 6,000	02		101	101	100	100	96	96	96	96	72
6,001 - 8,000	03		105	105	103	103	99	99	99	99	74
8,001 - 10,000	04		105	105	103	103	99	99	99	99	74
10,001 - 15,000	05		124	124	122	122	117	117	117	117	86
15,001 - 20,000	06		150	150	147	147	142	142	142	142	103
20,001 - 25,000	07		150	150	147	147	142	142	142	142	103
25,001 - 40,000	08		150	150	147	147	142	142	142	142	103
40,001 - 65,000	10		159	159	156	156	151	151	151	151	109
65,001 - 90,000	11		204	204	201	201	193	193	193	193	139
Charge Per \$1K > \$90K	12		1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07

	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		304	263	263	263	263	242	242	242	214
4,501 - 6,000	02		307	266	266	266	266	244	244	244	216
6,001 - 8,000	03		307	266	266	266	266	244	244	244	216
8,001 - 10,000	04		351	302	302	302	302	277	277	277	244
10,001 - 15,000	05		360	310	310	310	310	284	284	284	250
15,001 - 20,000	06		429	368	368	368	368	336	336	336	294
20,001 - 25,000	07		463	397	397	397	397	362	362	362	317
25,001 - 40,000	08		491	420	420	420	420	383	383	383	335
40,001 - 65,000	10		597	509	509	509	509	463	463	463	403
65,001 - 90,000	11		902	766	766	766	766	694	694	694	601
Charge Per \$1K > \$90K	12		5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	23	20/40	5	20/40	0
10000	25	20/50	6	20/50	0
15000	27	25/50	7	25/50	1
20000	28	35/80	8	35/80	3
25000	30	50/100	9	50/100	6
		100/300	10	100/300	21
<u>Towing & Labor (Rule 65)</u>		250/500	11	250/500	85
\$25 per Disablement: 4		500/500	15	500/500	235
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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C.A.R.
7/1/2020

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

A-1
880

A-2
228

B, Increased Limits					Property Damage Liability				
20/40	126	100/300	1172		5000	859			
20/50	146	250/500	1887		10000	1082			
25/50	267	500/500	2339		25000	1228			
35/80	488	500/1000	2359		50000	1254			
50/100	679	1000/1000	2742		100000	1263			
					500000	1271			

Cost New	Symbol	Age:	COLLISION \$500 DEDUCTIBLE								
	Code		1	2	3	4	5	6	7	8	9
0 - 4,500	01		1372	1372	1349	1349	1305	1305	1305	1305	975
4,501 - 6,000	02		1449	1449	1424	1424	1377	1377	1377	1377	1026
6,001 - 8,000	03		1495	1495	1470	1470	1420	1420	1420	1420	1055
8,001 - 10,000	04		1495	1495	1470	1470	1420	1420	1420	1420	1055
10,001 - 15,000	05		1771	1771	1740	1740	1679	1679	1679	1679	1234
15,001 - 20,000	06		2139	2139	2101	2101	2025	2025	2025	2025	1473
20,001 - 25,000	07		2139	2139	2101	2101	2025	2025	2025	2025	1473
25,001 - 40,000	08		2139	2139	2101	2101	2025	2025	2025	2025	1473
40,001 - 65,000	10		2277	2277	2236	2236	2154	2154	2154	2154	1564
65,001 - 90,000	11		2921	2921	2867	2867	2760	2760	2760	2760	1983
Charge Per \$1K > \$90K	12		15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33	15.33

	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		96	96	94	94	91	91	91	91	68
4,501 - 6,000	02		101	101	100	100	96	96	96	96	72
6,001 - 8,000	03		105	105	103	103	99	99	99	99	74
8,001 - 10,000	04		105	105	103	103	99	99	99	99	74
10,001 - 15,000	05		124	124	122	122	117	117	117	117	86
15,001 - 20,000	06		150	150	147	147	142	142	142	142	103
20,001 - 25,000	07		150	150	147	147	142	142	142	142	103
25,001 - 40,000	08		150	150	147	147	142	142	142	142	103
40,001 - 65,000	10		159	159	156	156	151	151	151	151	109
65,001 - 90,000	11		204	204	201	201	193	193	193	193	139
Charge Per \$1K > \$90K	12		1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07

	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		304	263	263	263	263	242	242	242	214
4,501 - 6,000	02		307	266	266	266	266	244	244	244	216
6,001 - 8,000	03		307	266	266	266	266	244	244	244	216
8,001 - 10,000	04		351	302	302	302	302	277	277	277	244
10,001 - 15,000	05		360	310	310	310	310	284	284	284	250
15,001 - 20,000	06		429	368	368	368	368	336	336	336	294
20,001 - 25,000	07		463	397	397	397	397	362	362	362	317
25,001 - 40,000	08		491	420	420	420	420	383	383	383	335
40,001 - 65,000	10		597	509	509	509	509	463	463	463	403
65,001 - 90,000	11		902	766	766	766	766	694	694	694	601
Charge Per \$1K > \$90K	12		5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	23	20/40	5	20/40	0
10000	25	20/50	6	20/50	0
15000	27	25/50	7	25/50	1
20000	28	35/80	8	35/80	3
25000	30	50/100	9	50/100	6
		100/300	10	100/300	21
<u>Towing & Labor (Rule 65)</u>		250/500	11	250/500	85
\$25 per Disablement: 4		500/500	15	500/500	235
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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C.A.R.
7/1/2020

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

A-1
310

A-2
86

B, Increased Limits					Property Damage Liability				
20/40	44	100/300	412		5000	304			
20/50	51	250/500	664		10000	383			
25/50	94	500/500	823		25000	435			
35/80	171	500/1000	830		50000	444			
50/100	239	1000/1000	964		100000	447			
					500000	450			

Symbol		COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		618	618	610	610	595	595	595	595	485
4,501 - 6,000	02		643	643	635	635	619	619	619	619	502
6,001 - 8,000	03		659	659	651	651	634	634	634	634	511
8,001 - 10,000	04		659	659	651	651	634	634	634	634	511
10,001 - 15,000	05		751	751	741	741	721	721	721	721	571
15,001 - 20,000	06		875	875	862	862	837	837	837	837	652
20,001 - 25,000	07		875	875	862	862	837	837	837	837	652
25,001 - 40,000	08		875	875	862	862	837	837	837	837	652
40,001 - 65,000	10		921	921	907	907	880	880	880	880	682
65,001 - 90,000	11		1137	1137	1119	1119	1083	1083	1083	1083	822
Charge Per \$1K > \$90K	12		5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		44	44	43	43	42	42	42	42	34
4,501 - 6,000	02		45	45	45	45	44	44	44	44	35
6,001 - 8,000	03		47	47	46	46	45	45	45	45	36
8,001 - 10,000	04		47	47	46	46	45	45	45	45	36
10,001 - 15,000	05		53	53	52	52	51	51	51	51	40
15,001 - 20,000	06		62	62	61	61	59	59	59	59	46
20,001 - 25,000	07		62	62	61	61	59	59	59	59	46
25,001 - 40,000	08		62	62	61	61	59	59	59	59	46
40,001 - 65,000	10		65	65	64	64	62	62	62	62	48
65,001 - 90,000	11		81	81	79	79	77	77	77	77	58
Charge Per \$1K > \$90K	12		0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37

Symbol		COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		173	153	153	153	153	143	143	143	129
4,501 - 6,000	02		174	154	154	154	154	144	144	144	130
6,001 - 8,000	03		174	154	154	154	154	144	144	144	130
8,001 - 10,000	04		196	172	172	172	172	160	160	160	144
10,001 - 15,000	05		200	176	176	176	176	163	163	163	147
15,001 - 20,000	06		233	204	204	204	204	188	188	188	168
20,001 - 25,000	07		250	218	218	218	218	201	201	201	179
25,001 - 40,000	08		264	229	229	229	229	211	211	211	188
40,001 - 65,000	10		315	273	273	273	273	250	250	250	221
65,001 - 90,000	11		464	397	397	397	397	363	363	363	317
Charge Per \$1K > \$90K	12		2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

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C.A.R.
7/1/2020

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

A-1
346

A-2
95

B, Increased Limits					Property Damage Liability				
20/40	49	100/300	460		5000	340			
20/50	57	250/500	740		10000	428			
25/50	104	500/500	918		25000	486			
35/80	191	500/1000	926		50000	496			
50/100	266	1000/1000	1076		100000	500			
					500000	503			

Cost New	Symbol	Age:	COLLISION \$500 DEDUCTIBLE								
	Code		1	2	3	4	5	6	7	8	9
0 - 4,500	01		698	698	689	689	671	671	671	671	537
4,501 - 6,000	02		729	729	719	719	700	700	700	700	557
6,001 - 8,000	03		748	748	738	738	717	717	717	717	569
8,001 - 10,000	04		748	748	738	738	717	717	717	717	569
10,001 - 15,000	05		860	860	847	847	822	822	822	822	642
15,001 - 20,000	06		1009	1009	994	994	963	963	963	963	739
20,001 - 25,000	07		1009	1009	994	994	963	963	963	963	739
25,001 - 40,000	08		1009	1009	994	994	963	963	963	963	739
40,001 - 65,000	10		1065	1065	1048	1048	1015	1015	1015	1015	776
65,001 - 90,000	11		1327	1327	1305	1305	1261	1261	1261	1261	946
Charge Per \$1K > \$90K	12		6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22

	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		49	49	48	48	47	47	47	47	38
4,501 - 6,000	02		51	51	50	50	49	49	49	49	39
6,001 - 8,000	03		52	52	52	52	50	50	50	50	40
8,001 - 10,000	04		52	52	52	52	50	50	50	50	40
10,001 - 15,000	05		60	60	59	59	58	58	58	58	45
15,001 - 20,000	06		71	71	70	70	67	67	67	67	52
20,001 - 25,000	07		71	71	70	70	67	67	67	67	52
25,001 - 40,000	08		71	71	70	70	67	67	67	67	52
40,001 - 65,000	10		75	75	73	73	71	71	71	71	54
65,001 - 90,000	11		93	93	91	91	88	88	88	88	66
Charge Per \$1K > \$90K	12		0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44

	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		179	158	158	158	158	147	147	147	133
4,501 - 6,000	02		180	159	159	159	159	148	148	148	134
6,001 - 8,000	03		180	159	159	159	159	148	148	148	134
8,001 - 10,000	04		202	178	178	178	178	165	165	165	148
10,001 - 15,000	05		207	182	182	182	182	169	169	169	151
15,001 - 20,000	06		242	211	211	211	211	195	195	195	174
20,001 - 25,000	07		259	226	226	226	226	208	208	208	185
25,001 - 40,000	08		274	238	238	238	238	219	219	219	194
40,001 - 65,000	10		328	283	283	283	283	260	260	260	229
65,001 - 90,000	11		483	414	414	414	414	377	377	377	330
Charge Per \$1K > \$90K	12		2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-99
C.A.R.
7/1/2020

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

A-1
353

A-2
97

B, Increased Limits					Property Damage Liability				
20/40	51	100/300	471		5000	347			
20/50	59	250/500	758		10000	437			
25/50	108	500/500	940		25000	496			
35/80	196	500/1000	948		50000	507			
50/100	273	1000/1000	1101		100000	510			
					500000	514			

Cost New	Symbol	Age:	COLLISION \$500 DEDUCTIBLE								
	Code		1	2	3	4	5	6	7	8	9
0 - 4,500	01		711	711	701	701	683	683	683	683	545
4,501 - 6,000	02		743	743	733	733	713	713	713	713	566
6,001 - 8,000	03		762	762	752	752	731	731	731	731	579
8,001 - 10,000	04		762	762	752	752	731	731	731	731	579
10,001 - 15,000	05		877	877	865	865	839	839	839	839	653
15,001 - 20,000	06		1031	1031	1015	1015	984	984	984	984	753
20,001 - 25,000	07		1031	1031	1015	1015	984	984	984	984	753
25,001 - 40,000	08		1031	1031	1015	1015	984	984	984	984	753
40,001 - 65,000	10		1089	1089	1071	1071	1037	1037	1037	1037	791
65,001 - 90,000	11		1358	1358	1335	1335	1290	1290	1290	1290	966
Charge Per \$1K > \$90K	12		6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40

	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		50	50	49	49	48	48	48	48	38
4,501 - 6,000	02		52	52	51	51	50	50	50	50	40
6,001 - 8,000	03		53	53	53	53	51	51	51	51	40
8,001 - 10,000	04		53	53	53	53	51	51	51	51	40
10,001 - 15,000	05		61	61	61	61	59	59	59	59	46
15,001 - 20,000	06		72	72	71	71	69	69	69	69	53
20,001 - 25,000	07		72	72	71	71	69	69	69	69	53
25,001 - 40,000	08		72	72	71	71	69	69	69	69	53
40,001 - 65,000	10		76	76	75	75	73	73	73	73	55
65,001 - 90,000	11		95	95	93	93	90	90	90	90	68
Charge Per \$1K > \$90K	12		0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45

	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		173	153	153	153	153	143	143	143	129
4,501 - 6,000	02		174	154	154	154	154	144	144	144	130
6,001 - 8,000	03		174	154	154	154	154	144	144	144	130
8,001 - 10,000	04		196	172	172	172	172	160	160	160	144
10,001 - 15,000	05		200	176	176	176	176	163	163	163	147
15,001 - 20,000	06		233	204	204	204	204	188	188	188	168
20,001 - 25,000	07		250	218	218	218	218	201	201	201	179
25,001 - 40,000	08		264	229	229	229	229	211	211	211	188
40,001 - 65,000	10		315	273	273	273	273	250	250	250	221
65,001 - 90,000	11		464	397	397	397	397	363	363	363	317
Charge Per \$1K > \$90K	12		2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-100
C.A.R.
7/1/2020

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

A-1
365

A-2
100

B, Increased Limits					Property Damage Liability						
20/40	52	100/300	486		5000	358					
20/50	60	250/500	782		10000	451					
25/50	110	500/500	969		25000	512					
35/80	202	500/1000	978		50000	523					
50/100	281	1000/1000	1136		100000	526					
					500000	530					
Symbol		COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		776	776	766	766	744	744	744	744	588
4,501 - 6,000	02		813	813	801	801	779	779	779	779	612
6,001 - 8,000	03		835	835	823	823	799	799	799	799	626
8,001 - 10,000	04		835	835	823	823	799	799	799	799	626
10,001 - 15,000	05		966	966	951	951	922	922	922	922	711
15,001 - 20,000	06		1141	1141	1123	1123	1087	1087	1087	1087	825
20,001 - 25,000	07		1141	1141	1123	1123	1087	1087	1087	1087	825
25,001 - 40,000	08		1141	1141	1123	1123	1087	1087	1087	1087	825
40,001 - 65,000	10		1206	1206	1187	1187	1148	1148	1148	1148	868
65,001 - 90,000	11		1512	1512	1487	1487	1436	1436	1436	1436	1066
Charge Per \$1K > \$90K	12		7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28

	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		54	54	53	53	52	52	52	52	41
4,501 - 6,000	02		57	57	56	56	54	54	54	54	43
6,001 - 8,000	03		58	58	57	57	56	56	56	56	44
8,001 - 10,000	04		58	58	57	57	56	56	56	56	44
10,001 - 15,000	05		67	67	66	66	64	64	64	64	50
15,001 - 20,000	06		79	79	78	78	76	76	76	76	57
20,001 - 25,000	07		79	79	78	78	76	76	76	76	57
25,001 - 40,000	08		79	79	78	78	76	76	76	76	57
40,001 - 65,000	10		84	84	83	83	80	80	80	80	60
65,001 - 90,000	11		105	105	104	104	100	100	100	100	74
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								
<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		199	175	175	175	175	163	163	163	146
4,501 - 6,000	02		201	177	177	177	177	164	164	164	147
6,001 - 8,000	03		201	177	177	177	177	164	164	164	147
8,001 - 10,000	04		227	198	198	198	198	183	183	183	164
10,001 - 15,000	05		232	203	203	203	203	188	188	188	168
15,001 - 20,000	06		273	237	237	237	237	218	218	218	194
20,001 - 25,000	07		293	254	254	254	254	233	233	233	207
25,001 - 40,000	08		310	268	268	268	268	246	246	246	217
40,001 - 65,000	10		372	320	320	320	320	293	293	293	258
65,001 - 90,000	11		552	472	472	472	472	429	429	429	374
Charge Per \$1K > \$90K	12		3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-101
C.A.R.
7/1/2020

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

A-1
360

A-2
99

<u>B, Increased Limits</u>					<u>Property Damage Liability</u>						
20/40	51	100/300	478		5000	353					
20/50	59	250/500	770		10000	445					
25/50	109	500/500	955		25000	505					
35/80	199	500/1000	963		50000	515					
50/100	277	1000/1000	1120		100000	519					
					500000	522					
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		751	751	741	741	721	721	721	721	571
4,501 - 6,000	02		786	786	775	775	753	753	753	753	594
6,001 - 8,000	03		807	807	796	796	773	773	773	773	607
8,001 - 10,000	04		807	807	796	796	773	773	773	773	607
10,001 - 15,000	05		932	932	918	918	890	890	890	890	689
15,001 - 20,000	06		1098	1098	1081	1081	1047	1047	1047	1047	797
20,001 - 25,000	07		1098	1098	1081	1081	1047	1047	1047	1047	797
25,001 - 40,000	08		1098	1098	1081	1081	1047	1047	1047	1047	797
40,001 - 65,000	10		1161	1161	1142	1142	1105	1105	1105	1105	838
65,001 - 90,000	11		1452	1452	1428	1428	1379	1379	1379	1379	1028
Charge Per \$1K > \$90K	12		6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94

	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		52	52	52	52	50	50	50	50	40
4,501 - 6,000	02		55	55	54	54	53	53	53	53	41
6,001 - 8,000	03		56	56	55	55	54	54	54	54	42
8,001 - 10,000	04		56	56	55	55	54	54	54	54	42
10,001 - 15,000	05		65	65	64	64	62	62	62	62	48
15,001 - 20,000	06		77	77	75	75	73	73	73	73	56
20,001 - 25,000	07		77	77	75	75	73	73	73	73	56
25,001 - 40,000	08		77	77	75	75	73	73	73	73	56
40,001 - 65,000	10		81	81	80	80	77	77	77	77	58
65,001 - 90,000	11		101	101	99	99	96	96	96	96	72
Charge Per \$1K > \$90K	12		0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48

	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		195	171	171	171	171	159	159	159	143
4,501 - 6,000	02		197	173	173	173	173	160	160	160	144
6,001 - 8,000	03		197	173	173	173	173	160	160	160	144
8,001 - 10,000	04		221	194	194	194	194	179	179	179	160
10,001 - 15,000	05		227	198	198	198	198	183	183	183	164
15,001 - 20,000	06		266	231	231	231	231	213	213	213	189
20,001 - 25,000	07		286	248	248	248	248	228	228	228	202
25,001 - 40,000	08		302	261	261	261	261	240	240	240	212
40,001 - 65,000	10		362	312	312	312	312	286	286	286	251
65,001 - 90,000	11		537	459	459	459	459	418	418	418	364
Charge Per \$1K > \$90K	12		2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

Towing & Labor (Rule 65)

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

R-102
C.A.R.
7/1/2020

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

A-1
389

A-2
106

B, Increased Limits					Property Damage Liability						
	20/40	56	100/300	519		5000		382			
	20/50	65	250/500	835		10000		481			
	25/50	118	500/500	1035		25000		546			
	35/80	216	500/1000	1044		50000		558			
	50/100	301	1000/1000	1213		100000		562			
						500000		565			
	Symbol		COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		824	824	812	812	789	789	789	789	618
4,501 - 6,000	02		863	863	851	851	826	826	826	826	645
6,001 - 8,000	03		887	887	874	874	848	848	848	848	660
8,001 - 10,000	04		887	887	874	874	848	848	848	848	660
10,001 - 15,000	05		1030	1030	1014	1014	982	982	982	982	752
15,001 - 20,000	06		1220	1220	1200	1200	1161	1161	1161	1161	876
20,001 - 25,000	07		1220	1220	1200	1200	1161	1161	1161	1161	876
25,001 - 40,000	08		1220	1220	1200	1200	1161	1161	1161	1161	876
40,001 - 65,000	10		1291	1291	1270	1270	1228	1228	1228	1228	923
65,001 - 90,000	11		1624	1624	1596	1596	1540	1540	1540	1540	1139
Charge Per \$1K > \$90K	12		7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92

	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		58	58	57	57	55	55	55	55	43
4,501 - 6,000	02		60	60	59	59	58	58	58	58	45
6,001 - 8,000	03		62	62	61	61	59	59	59	59	46
8,001 - 10,000	04		62	62	61	61	59	59	59	59	46
10,001 - 15,000	05		72	72	71	71	69	69	69	69	53
15,001 - 20,000	06		85	85	84	84	81	81	81	81	61
20,001 - 25,000	07		85	85	84	84	81	81	81	81	61
25,001 - 40,000	08		85	85	84	84	81	81	81	81	61
40,001 - 65,000	10		90	90	89	89	86	86	86	86	65
65,001 - 90,000	11		114	114	112	112	108	108	108	108	80
Charge Per \$1K > \$90K	12		0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55

	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		213	187	187	187	187	173	173	173	155
4,501 - 6,000	02		215	189	189	189	189	175	175	175	156
6,001 - 8,000	03		215	189	189	189	189	175	175	175	156
8,001 - 10,000	04		243	212	212	212	212	196	196	196	175
10,001 - 15,000	05		249	217	217	217	217	200	200	200	178
15,001 - 20,000	06		293	254	254	254	254	234	234	234	207
20,001 - 25,000	07		315	273	273	273	273	250	250	250	221
25,001 - 40,000	08		333	288	288	288	288	264	264	264	233
40,001 - 65,000	10		402	345	345	345	345	316	316	316	277
65,001 - 90,000	11		598	510	510	510	510	464	464	464	404
Charge Per \$1K > \$90K	12		3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	23	20/40	5	20/40	0
10000	25	20/50	6	20/50	0
15000	27	25/50	7	25/50	1
20000	28	35/80	8	35/80	3
25000	30	50/100	9	50/100	6
		100/300	10	100/300	21
<u>Towing & Labor (Rule 65)</u>		250/500	11	250/500	85
\$25 per Disablement:		500/500	15	500/500	235
\$50 per Disablement:					
\$100 per Disablement:					

R-103
C.A.R.
7/1/2020

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

A-1
478

A-2
129

B, Increased Limits					Property Damage Liability				
20/40	69	100/300	638		5000	469			
20/50	80	250/500	1026		10000	591			
25/50	146	500/500	1272		25000	671			
35/80	266	500/1000	1283		50000	685			
50/100	370	1000/1000	1491		100000	689			
					500000	694			

Cost New	Symbol	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		942	942	928	928	900	900	900	900	696
4,501 - 6,000	02		990	990	975	975	945	945	945	945	727
6,001 - 8,000	03		1018	1018	1003	1003	972	972	972	972	745
8,001 - 10,000	04		1018	1018	1003	1003	972	972	972	972	745
10,001 - 15,000	05		1190	1190	1171	1171	1133	1133	1133	1133	857
15,001 - 20,000	06		1418	1418	1395	1395	1348	1348	1348	1348	1005
20,001 - 25,000	07		1418	1418	1395	1395	1348	1348	1348	1348	1005
25,001 - 40,000	08		1418	1418	1395	1395	1348	1348	1348	1348	1005
40,001 - 65,000	10		1504	1504	1478	1478	1428	1428	1428	1428	1061
65,001 - 90,000	11		1904	1904	1871	1871	1804	1804	1804	1804	1321
Charge Per \$1K > \$90K	12		9.52	9.52	9.52	9.52	9.52	9.52	9.52	9.52	9.52

Cost New	Symbol	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		66	66	65	65	63	63	63	63	49
4,501 - 6,000	02		70	70	69	69	67	67	67	67	51
6,001 - 8,000	03		72	72	71	71	68	68	68	68	52
8,001 - 10,000	04		72	72	71	71	68	68	68	68	52
10,001 - 15,000	05		84	84	82	82	80	80	80	80	60
15,001 - 20,000	06		100	100	98	98	95	95	95	95	71
20,001 - 25,000	07		100	100	98	98	95	95	95	95	71
25,001 - 40,000	08		100	100	98	98	95	95	95	95	71
40,001 - 65,000	10		106	106	104	104	101	101	101	101	75
65,001 - 90,000	11		134	134	132	132	127	127	127	127	93
Charge Per \$1K > \$90K	12		0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67

Cost New	Symbol	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		198	174	174	174	174	162	162	162	145
4,501 - 6,000	02		200	176	176	176	176	163	163	163	147
6,001 - 8,000	03		200	176	176	176	176	163	163	163	147
8,001 - 10,000	04		225	197	197	197	197	182	182	182	163
10,001 - 15,000	05		231	202	202	202	202	187	187	187	167
15,001 - 20,000	06		271	236	236	236	236	217	217	217	193
20,001 - 25,000	07		291	252	252	252	252	232	232	232	206
25,001 - 40,000	08		308	266	266	266	266	244	244	244	216
40,001 - 65,000	10		369	318	318	318	318	291	291	291	256
65,001 - 90,000	11		548	468	468	468	468	426	426	426	372
Charge Per \$1K > \$90K	12		3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

R-104
C.A.R.
7/1/2020

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

A-1
561

A-2
149

B, Increased Limits					Property Damage Liability				
20/40	80	100/300	747		5000	549			
20/50	93	250/500	1202		10000	692			
25/50	170	500/500	1490		25000	785			
35/80	311	500/1000	1503		50000	802			
50/100	433	1000/1000	1747		100000	807			
					500000	813			

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		1052	1052	1036	1036	1004	1004	1004	1004	767
4,501 - 6,000	02		1107	1107	1090	1090	1055	1055	1055	1055	803
6,001 - 8,000	03		1140	1140	1123	1123	1086	1086	1086	1086	824
8,001 - 10,000	04		1140	1140	1123	1123	1086	1086	1086	1086	824
10,001 - 15,000	05		1338	1338	1316	1316	1272	1272	1272	1272	953
15,001 - 20,000	06		1603	1603	1575	1575	1521	1521	1521	1521	1125
20,001 - 25,000	07		1603	1603	1575	1575	1521	1521	1521	1521	1125
25,001 - 40,000	08		1603	1603	1575	1575	1521	1521	1521	1521	1125
40,001 - 65,000	10		1702	1702	1672	1672	1614	1614	1614	1614	1190
65,001 - 90,000	11		2164	2164	2125	2125	2048	2048	2048	2048	1490
Charge Per \$1K > \$90K	12		11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01

	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		73	73	72	72	70	70	70	70	53
4,501 - 6,000	02		77	77	76	76	74	74	74	74	56
6,001 - 8,000	03		79	79	78	78	76	76	76	76	57
8,001 - 10,000	04		79	79	78	78	76	76	76	76	57
10,001 - 15,000	05		93	93	92	92	89	89	89	89	66
15,001 - 20,000	06		112	112	110	110	106	106	106	106	78
20,001 - 25,000	07		112	112	110	110	106	106	106	106	78
25,001 - 40,000	08		112	112	110	110	106	106	106	106	78
40,001 - 65,000	10		119	119	116	116	112	112	112	112	83
65,001 - 90,000	11		151	151	148	148	143	143	143	143	104
Charge Per \$1K > \$90K	12		0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77

	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		209	183	183	183	183	170	170	170	152
4,501 - 6,000	02		211	185	185	185	185	171	171	171	153
6,001 - 8,000	03		211	185	185	185	185	171	171	171	153
8,001 - 10,000	04		238	208	208	208	208	192	192	192	171
10,001 - 15,000	05		244	212	212	212	212	196	196	196	175
15,001 - 20,000	06		287	249	249	249	249	229	229	229	202
20,001 - 25,000	07		308	267	267	267	267	245	245	245	216
25,001 - 40,000	08		326	281	281	281	281	258	258	258	228
40,001 - 65,000	10		392	337	337	337	337	308	308	308	271
65,001 - 90,000	11		583	498	498	498	498	453	453	453	394
Charge Per \$1K > \$90K	12		3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	23	20/40	5	20/40	0
10000	25	20/50	6	20/50	0
15000	27	25/50	7	25/50	1
20000	28	35/80	8	35/80	3
25000	30	50/100	9	50/100	6
		100/300	10	100/300	21
<u>Towing & Labor (Rule 65)</u>		250/500	11	250/500	85
\$25 per Disablement: 4		500/500	15	500/500	235
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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

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<u>B, Increased Limits</u>					<u>Property Damage Liability</u>				
20/40	111	100/300	1029		5000	755			
20/50	129	250/500	1656		10000	951			
25/50	235	500/500	2054		25000	1080			
35/80	429	500/1000	2071		50000	1102			
50/100	597	1000/1000	2407		100000	1110			
					500000	1117			

<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		1327	1327	1305	1305	1262	1262	1262	1262	946
4,501 - 6,000	02		1400	1400	1377	1377	1331	1331	1331	1331	994
6,001 - 8,000	03		1445	1445	1421	1421	1373	1373	1373	1373	1022
8,001 - 10,000	04		1445	1445	1421	1421	1373	1373	1373	1373	1022
10,001 - 15,000	05		1710	1710	1680	1680	1621	1621	1621	1621	1194
15,001 - 20,000	06		2063	2063	2026	2026	1954	1954	1954	1954	1424
20,001 - 25,000	07		2063	2063	2026	2026	1954	1954	1954	1954	1424
25,001 - 40,000	08		2063	2063	2026	2026	1954	1954	1954	1954	1424
40,001 - 65,000	10		2195	2195	2156	2156	2078	2078	2078	2078	1511
65,001 - 90,000	11		2814	2814	2762	2762	2659	2659	2659	2659	1913
Charge Per \$1K > \$90K	12		14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72

	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		93	93	91	91	88	88	88	88	66
4,501 - 6,000	02		98	98	96	96	93	93	93	93	69
6,001 - 8,000	03		101	101	99	99	96	96	96	96	71
8,001 - 10,000	04		101	101	99	99	96	96	96	96	71
10,001 - 15,000	05		119	119	117	117	113	113	113	113	83
15,001 - 20,000	06		144	144	141	141	136	136	136	136	99
20,001 - 25,000	07		144	144	141	141	136	136	136	136	99
25,001 - 40,000	08		144	144	141	141	136	136	136	136	99
40,001 - 65,000	10		153	153	150	150	145	145	145	145	105
65,001 - 90,000	11		196	196	192	192	185	185	185	185	133
Charge Per \$1K > \$90K	12		1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03

	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		266	231	231	231	231	213	213	213	189
4,501 - 6,000	02		269	234	234	234	234	215	215	215	191
6,001 - 8,000	03		269	234	234	234	234	215	215	215	191
8,001 - 10,000	04		306	265	265	265	265	243	243	243	215
10,001 - 15,000	05		314	271	271	271	271	249	249	249	220
15,001 - 20,000	06		372	320	320	320	320	293	293	293	258
20,001 - 25,000	07		401	345	345	345	345	315	315	315	277
25,001 - 40,000	08		425	365	365	365	365	333	333	333	292
40,001 - 65,000	10		515	441	441	441	441	402	402	402	350
65,001 - 90,000	11		775	659	659	659	659	598	598	598	519
Charge Per \$1K > \$90K	12		4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	23	20/40	5	20/40	0
10000	25	20/50	6	20/50	0
15000	27	25/50	7	25/50	1
20000	28	35/80	8	35/80	3
25000	30	50/100	9	50/100	6
		100/300	10	100/300	21
<u>Towing & Labor (Rule 65)</u>		250/500	11	250/500	85
\$25 per Disablement: 4		500/500	15	500/500	235
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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C.A.R.
7/1/2020

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

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B, Increased Limits

20/40	126	100/300	1175	5000	862
20/50	146	250/500	1892	10000	1086
25/50	267	500/500	2346	25000	1233
35/80	489	500/1000	2366	50000	1259
50/100	681	1000/1000	2749	100000	1267
				500000	1276

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		1401	1401	1377	1377	1332	1332	1332	1332	994
4,501 - 6,000	02		1480	1480	1454	1454	1406	1406	1406	1406	1046
6,001 - 8,000	03		1527	1527	1502	1502	1450	1450	1450	1450	1076
8,001 - 10,000	04		1527	1527	1502	1502	1450	1450	1450	1450	1076
10,001 - 15,000	05		1810	1810	1778	1778	1715	1715	1715	1715	1260
15,001 - 20,000	06		2187	2187	2148	2148	2071	2071	2071	2071	1505
20,001 - 25,000	07		2187	2187	2148	2148	2071	2071	2071	2071	1505
25,001 - 40,000	08		2187	2187	2148	2148	2071	2071	2071	2071	1505
40,001 - 65,000	10		2329	2329	2286	2286	2203	2203	2203	2203	1598
65,001 - 90,000	11		2989	2989	2934	2934	2824	2824	2824	2824	2027
Charge Per \$1K > \$90K	12		15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72

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		98	98	96	96	93	93	93	93	69
4,501 - 6,000	02		103	103	101	101	98	98	98	98	73
6,001 - 8,000	03		107	107	105	105	101	101	101	101	75
8,001 - 10,000	04		107	107	105	105	101	101	101	101	75
10,001 - 15,000	05		126	126	124	124	120	120	120	120	88
15,001 - 20,000	06		153	153	150	150	144	144	144	144	105
20,001 - 25,000	07		153	153	150	150	144	144	144	144	105
25,001 - 40,000	08		153	153	150	150	144	144	144	144	105
40,001 - 65,000	10		162	162	159	159	154	154	154	154	111
65,001 - 90,000	11		208	208	205	205	197	197	197	197	141
Charge Per \$1K > \$90K	12		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

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		267	232	232	232	232	214	214	214	190
4,501 - 6,000	02		270	235	235	235	235	216	216	216	192
6,001 - 8,000	03		270	235	235	235	235	216	216	216	192
8,001 - 10,000	04		307	266	266	266	266	244	244	244	216
10,001 - 15,000	05		315	273	273	273	273	250	250	250	221
15,001 - 20,000	06		374	322	322	322	322	295	295	295	259
20,001 - 25,000	07		403	346	346	346	346	317	317	317	278
25,001 - 40,000	08		427	367	367	367	367	335	335	335	293
40,001 - 65,000	10		518	443	443	443	443	403	403	403	352
65,001 - 90,000	11		779	662	662	662	662	601	601	601	521
Charge Per \$1K > \$90K	12		4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48

Medical Payments

5000	23
10000	25
15000	27
20000	28
25000	30

U1, Uninsured

20/40	5
20/50	6
25/50	7
35/80	8
50/100	9
100/300	10
250/500	11
500/500	15

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	3
50/100	6
100/300	21
250/500	85
500/500	235

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 89% of the \$2,000 Ded. Collision rate.

\$4,000 Ded. Collision - charge 79% of the \$2,000 Ded. Collision rate.

\$5,000 Ded. Collision - charge 71% 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 Code	.800 4157	.800 4157	.800 4167	.800 4167	.800 4177	.800 4177
Rented or Leased	Factor Code	1.00 4158	1.00 4158	1.00 4168	1.00 4168	1.00 4178	1.00 4178
All Other	Factor Code	1.00 4159	1.00 4159	1.00 4169	1.00 4169	1.00 4179	1.00 4179
Limousine	Factor Code	1.00 4259	1.00 4259	1.00 4269	1.00 4269	1.00 4279	1.00 4279
Car Service	Factor Code	1.00 4359	1.00 4359	1.00 4369	1.00 4369	1.00 4379	1.00 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 Code	1.00 4111	1.00 4111	1.05 4112	1.00 4112	1.40 4113	1.00 4113	1.90 4114	1.00 4114
All Other	Factor Code	1.10 4121	1.00 4121	1.25 4122	1.00 4122	1.80 4123	1.00 4123	2.30 4124	1.00 4124

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

**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	
OTHER BUSES		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
						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	2622	1028	176	232	568	1183	1715	3142	5100	1715	2161	2435	2504
2	2622	1028	176	232	568	1183	1715	3142	5100	1715	2161	2435	2504
3	2622	1028	176	232	568	1183	1715	3142	5100	1715	2161	2435	2504
4	2622	1028	176	232	568	1183	1715	3142	5100	1715	2161	2435	2504
5	2622	1028	176	232	568	1183	1715	3142	5100	1715	2161	2435	2504
6	2622	1028	176	232	568	1183	1715	3142	5100	1715	2161	2435	2504
7	2622	1028	176	232	568	1183	1715	3142	5100	1715	2161	2435	2504
8	2622	1028	176	232	568	1183	1715	3142	5100	1715	2161	2435	2504
9	2622	1028	176	232	568	1183	1715	3142	5100	1715	2161	2435	2504
10	2622	1028	176	232	568	1183	1715	3142	5100	1715	2161	2435	2504
11	1864	737	125	165	403	841	1219	2233	3626	1227	1546	1742	1791
12	2068	815	139	183	448	934	1353	2478	4023	1359	1712	1930	1984
13	2410	947	162	213	522	1088	1577	2888	4689	1579	1990	2242	2305
14	2698	1058	182	240	585	1219	1766	3235	5251	1765	2224	2506	2577
15	2169	854	146	192	470	979	1419	2600	4220	1424	1794	2022	2079
16	3088	1208	208	274	669	1395	2021	3702	6009	2016	2540	2863	2943
17	2165	852	146	192	470	978	1417	2596	4213	1421	1790	2018	2075
18	3393	1325	228	300	735	1532	2220	4066	6601	2213	2788	3142	3231
19	3160	1236	213	280	685	1427	2068	3788	6149	2062	2598	2928	3011
20	3366	1315	226	298	729	1519	2202	4034	6548	2195	2766	3117	3205

All Territories			
Medical Payments	Limit	U-1	U-2
		Uninsured	Underinsured
5000 \$23	20/40	44	0
	20/50	45	0
	25/50	48	1
	35/80	54	3
	50/100	60	6
	100/300	73	21
	250/500	86	85

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	1143	324	77	101	248	516	748	1370	2224	2688	2712	3066	1028	1295	1460	1501	1511	1521
2	1143	324	77	101	248	516	748	1370	2224	2688	2712	3066	1028	1295	1460	1501	1511	1521
3	1143	324	77	101	248	516	748	1370	2224	2688	2712	3066	1028	1295	1460	1501	1511	1521
4	1143	324	77	101	248	516	748	1370	2224	2688	2712	3066	1028	1295	1460	1501	1511	1521
5	1143	324	77	101	248	516	748	1370	2224	2688	2712	3066	1028	1295	1460	1501	1511	1521
6	1143	324	77	101	248	516	748	1370	2224	2688	2712	3066	1028	1295	1460	1501	1511	1521
7	1143	324	77	101	248	516	748	1370	2224	2688	2712	3066	1028	1295	1460	1501	1511	1521
8	1143	324	77	101	248	516	748	1370	2224	2688	2712	3066	1028	1295	1460	1501	1511	1521
9	1143	324	77	101	248	516	748	1370	2224	2688	2712	3066	1028	1295	1460	1501	1511	1521
10	1143	324	77	101	248	516	748	1370	2224	2688	2712	3066	1028	1295	1460	1501	1511	1521
11	557	166	38	50	121	252	365	669	1085	1311	1323	1496	502	633	713	733	738	743
12	614	181	41	54	133	277	401	735	1194	1443	1456	1646	553	697	785	807	813	818
13	731	212	49	65	158	330	478	876	1422	1718	1734	1960	658	829	934	961	967	974
14	596	176	40	53	129	269	390	714	1159	1401	1414	1598	537	677	763	784	789	795
15	731	212	49	65	158	330	478	876	1422	1718	1734	1960	658	829	934	961	967	974
16	743	216	50	66	161	335	486	891	1446	1747	1763	1993	669	843	950	977	983	990
17	893	256	60	79	193	403	584	1070	1737	2099	2118	2395	803	1012	1140	1172	1180	1188
18	1283	361	86	113	278	579	839	1537	2495	3016	3043	3440	1154	1454	1639	1685	1696	1708
19	1020	291	69	91	221	461	668	1223	1986	2399	2421	2737	918	1157	1304	1340	1349	1359
20	1142	323	77	101	248	516	747	1369	2222	2686	2710	3064	1027	1294	1458	1499	1510	1520

All Territories				
		U-1	U-2	
Medical Payments		Limit	Uninsured	Underinsured
5000	\$23	20/40	5	0
		20/50	6	0
		25/50	7	1
		35/80	8	3
		50/100	9	6
		100/300	10	21
		250/500	11	85
		500/500	15	235

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	1987	557	134	176	431	898	1301	2382	3867	4673	4715	5330	1276	1608	1812	1863	1876	1888
2	1987	557	134	176	431	898	1301	2382	3867	4673	4715	5330	1276	1608	1812	1863	1876	1888
3	1987	557	134	176	431	898	1301	2382	3867	4673	4715	5330	1276	1608	1812	1863	1876	1888
4	1987	557	134	176	431	898	1301	2382	3867	4673	4715	5330	1276	1608	1812	1863	1876	1888
5	1987	557	134	176	431	898	1301	2382	3867	4673	4715	5330	1276	1608	1812	1863	1876	1888
6	1987	557	134	176	431	898	1301	2382	3867	4673	4715	5330	1276	1608	1812	1863	1876	1888
7	1987	557	134	176	431	898	1301	2382	3867	4673	4715	5330	1276	1608	1812	1863	1876	1888
8	1987	557	134	176	431	898	1301	2382	3867	4673	4715	5330	1276	1608	1812	1863	1876	1888
9	1987	557	134	176	431	898	1301	2382	3867	4673	4715	5330	1276	1608	1812	1863	1876	1888
10	1987	557	134	176	431	898	1301	2382	3867	4673	4715	5330	1276	1608	1812	1863	1876	1888
11	919	269	62	82	199	415	602	1102	1789	2161	2181	2465	593	747	842	866	872	878
12	1021	297	69	91	222	461	669	1224	1987	2402	2423	2740	658	829	934	961	967	974
13	1236	354	83	109	268	558	808	1481	2404	2906	2932	3315	795	1002	1129	1161	1169	1177
14	989	288	66	87	214	446	646	1184	1923	2324	2345	2651	637	803	905	930	936	943
15	1236	354	83	109	268	558	808	1481	2404	2906	2932	3315	795	1002	1129	1161	1169	1177
16	1257	360	85	112	273	568	823	1508	2447	2957	2984	3373	809	1019	1149	1181	1189	1197
17	1530	434	103	136	332	691	1001	1834	2977	3598	3630	4104	984	1240	1397	1437	1446	1456
18	2243	625	151	199	486	1013	1468	2689	4364	5274	5322	6016	1440	1814	2045	2102	2117	2131
19	1764	496	119	157	383	797	1155	2115	3433	4149	4186	4732	1133	1428	1609	1654	1666	1677
20	1985	556	134	176	431	897	1299	2380	3863	4669	4711	5326	1275	1607	1811	1862	1874	1887

All Territories				
		U-1		U-2
		Limit	Uninsured	Underinsured
Medical Payments	5000 \$23	20/40	5	0
		20/50	6	0
		25/50	7	1
		35/80	8	3
		50/100	9	6
		100/300	10	21
		250/500	11	85
		500/500	15	235

All Territories				
<u>Medical Payments</u>			U-1	U-2
		<u>Limit</u>	<u>Uninsured</u>	<u>Underinsured</u>
\$5,000	23	20/40	5	0
		20/50	6	0
		25/50	7	1
		35/80	8	3
		50/100	9	6
		100/300	10	21
		250/500	11	85
		500/500	15	235

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	2495	647	357	414	756	1384	1926	3323	5348	6631	6688	7772	1650	2079	2343	2409	2426	2442
2	2495	647	357	414	756	1384	1926	3323	5348	6631	6688	7772	1650	2079	2343	2409	2426	2442
3	2495	647	357	414	756	1384	1926	3323	5348	6631	6688	7772	1650	2079	2343	2409	2426	2442
4	2495	647	357	414	756	1384	1926	3323	5348	6631	6688	7772	1650	2079	2343	2409	2426	2442
5	2495	647	357	414	756	1384	1926	3323	5348	6631	6688	7772	1650	2079	2343	2409	2426	2442
6	2495	647	357	414	756	1384	1926	3323	5348	6631	6688	7772	1650	2079	2343	2409	2426	2442
7	2495	647	357	414	756	1384	1926	3323	5348	6631	6688	7772	1650	2079	2343	2409	2426	2442
8	2495	647	357	414	756	1384	1926	3323	5348	6631	6688	7772	1650	2079	2343	2409	2426	2442
9	2495	647	357	414	756	1384	1926	3323	5348	6631	6688	7772	1650	2079	2343	2409	2426	2442
10	2495	647	357	414	756	1384	1926	3323	5348	6631	6688	7772	1650	2079	2343	2409	2426	2442
11	1133	285	162	188	343	628	874	1509	2428	3011	3037	3529	780	983	1108	1139	1147	1154
12	736	180	105	122	223	408	568	980	1577	1955	1972	2292	526	663	747	768	773	778
13	1215	307	174	202	368	674	938	1619	2605	3230	3258	3785	833	1050	1183	1216	1225	1233
14	1170	295	167	194	354	648	902	1557	2507	3108	3135	3643	803	1012	1140	1172	1180	1188
15	960	239	137	159	291	532	740	1278	2057	2550	2572	2989	669	843	950	977	983	990
16	1146	289	164	190	347	636	885	1526	2457	3046	3072	3570	789	994	1120	1152	1160	1168
17	1513	386	216	251	458	838	1167	2014	3242	4020	4054	4711	1022	1288	1451	1492	1502	1513
18	1346	342	192	223	407	746	1038	1792	2884	3576	3606	4191	916	1154	1301	1337	1347	1356
19	1391	354	199	231	422	771	1074	1853	2982	3697	3729	4333	945	1191	1342	1380	1389	1399
20	1517	387	217	252	460	841	1171	2020	3252	4032	4066	4725	1025	1292	1456	1497	1507	1517

All Territories				
<u>Medical Payments</u>			U-1	U-2
		<u>Limit</u>	<u>Uninsured</u>	<u>Underinsured</u>
\$5,000	23	20/40	5	0
		20/50	6	0
		25/50	7	1
		35/80	8	3
		50/100	9	6
		100/300	10	21
		250/500	11	85
		500/500	15	235

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	1133	464	162	188	343	628	874	1509	2428	3011	3037	3529	930	1172	1321	1358	1367	1376
2	1133	464	162	188	343	628	874	1509	2428	3011	3037	3529	930	1172	1321	1358	1367	1376
3	1133	464	162	188	343	628	874	1509	2428	3011	3037	3529	930	1172	1321	1358	1367	1376
4	1133	464	162	188	343	628	874	1509	2428	3011	3037	3529	930	1172	1321	1358	1367	1376
5	1133	464	162	188	343	628	874	1509	2428	3011	3037	3529	930	1172	1321	1358	1367	1376
6	1133	464	162	188	343	628	874	1509	2428	3011	3037	3529	930	1172	1321	1358	1367	1376
7	1133	464	162	188	343	628	874	1509	2428	3011	3037	3529	930	1172	1321	1358	1367	1376
8	1133	464	162	188	343	628	874	1509	2428	3011	3037	3529	930	1172	1321	1358	1367	1376
9	1133	464	162	188	343	628	874	1509	2428	3011	3037	3529	930	1172	1321	1358	1367	1376
10	1133	464	162	188	343	628	874	1509	2428	3011	3037	3529	930	1172	1321	1358	1367	1376
11	540	206	77	89	163	299	416	719	1157	1434	1447	1681	467	588	663	682	686	691
12	367	130	52	60	111	203	282	488	785	974	982	1141	331	417	470	483	487	490
13	576	221	82	95	174	319	444	766	1234	1530	1543	1793	495	624	703	723	728	733
14	556	213	79	92	168	308	428	739	1190	1476	1489	1730	479	604	680	699	704	709
15	465	173	66	77	140	257	358	618	995	1234	1245	1447	408	514	579	596	600	604
16	545	208	78	90	165	302	421	726	1168	1449	1461	1698	471	593	669	688	692	697
17	705	278	101	117	214	391	544	939	1512	1874	1890	2197	596	751	846	870	876	882
18	633	246	90	104	191	350	488	842	1355	1681	1695	1970	539	679	765	787	792	798
19	652	255	93	108	197	361	503	868	1397	1732	1747	2030	554	698	787	809	814	820
20	707	279	101	117	214	392	545	941	1515	1879	1895	2202	597	752	848	872	878	884

All Territories			
<u>Medical Payments</u>		U-1	U-2
		<u>Limit</u>	<u>Uninsured Underinsured</u>
\$5,000	23	20/40	5
		20/50	6
		25/50	7
		35/80	8
		50/100	9
		100/300	10
		250/500	11
		500/500	15
			0
			0
			1
			3
			6
			21
			85
			235

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	1517	336	217	252	460	529	841	1,171	2,020	3,252	4,032	4,066	4,725	1070	1348	1519	1562	1573	1584
2	1517	336	217	252	460	529	841	1,171	2,020	3,252	4,032	4,066	4,725	1070	1348	1519	1562	1573	1584
3	1517	336	217	252	460	529	841	1,171	2,020	3,252	4,032	4,066	4,725	1070	1348	1519	1562	1573	1584
4	1517	336	217	252	460	529	841	1,171	2,020	3,252	4,032	4,066	4,725	1070	1348	1519	1562	1573	1584
5	1517	336	217	252	460	529	841	1,171	2,020	3,252	4,032	4,066	4,725	1070	1348	1519	1562	1573	1584
6	1517	336	217	252	460	529	841	1,171	2,020	3,252	4,032	4,066	4,725	1070	1348	1519	1562	1573	1584
7	1517	336	217	252	460	529	841	1,171	2,020	3,252	4,032	4,066	4,725	1070	1348	1519	1562	1573	1584
8	1517	336	217	252	460	529	841	1,171	2,020	3,252	4,032	4,066	4,725	1070	1348	1519	1562	1573	1584
9	1517	336	217	252	460	529	841	1,171	2,020	3,252	4,032	4,066	4,725	1070	1348	1519	1562	1573	1584
10	1517	336	217	252	460	529	841	1,171	2,020	3,252	4,032	4,066	4,725	1070	1348	1519	1562	1573	1584
11	707	150	101	117	214	246	392	545	941	1,515	1,879	1,895	2,202	527	664	748	769	775	780
12	471	96	67	78	142	164	261	363	627	1,009	1,251	1,261	1,466	369	465	524	539	542	546
13	756	161	108	125	229	264	419	583	1,007	1,620	2,009	2,026	2,354	560	706	795	818	823	829
14	729	155	104	121	221	254	404	562	970	1,562	1,937	1,953	2,270	542	683	770	791	797	802
15	604	127	86	100	183	210	334	466	804	1,294	1,604	1,618	1,880	458	577	650	669	673	678
16	715	152	102	118	216	249	396	551	952	1,532	1,899	1,916	2,226	533	672	757	778	784	789
17	933	202	133	154	282	325	517	719	1,242	1,999	2,478	2,500	2,905	678	854	963	990	997	1003
18	834	179	119	138	252	291	462	643	1,110	1,787	2,216	2,235	2,597	612	771	869	894	900	906
19	861	185	123	143	261	300	477	664	1,146	1,845	2,288	2,307	2,681	630	794	895	920	926	932
20	935	203	134	155	284	326	519	722	1,246	2,005	2,486	2,507	2,913	680	857	966	993	1000	1006

All Territories				
<u>Medical Payments</u>		U-1		U-2
		<u>Limit</u>	<u>Uninsured</u>	<u>Underinsured</u>
5000	23			
10000	25			
		20/40	5	0
		20/50	6	0
		25/50	7	1
		35/80	8	3
		50/100	9	6
		100/300	10	21
		250/500	11	85
		500/500	15	235

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	73	67	110	104	311	299	278	239
	2,3		73	67	110	104	303	291	271	233
	4,5		72	66	109	103	294	283	263	226
	6-9		61	55	92	86	261	251	233	201
4,501- 6,000	1	2	82	76	124	118	318	306	285	245
	2,3		82	76	124	118	310	298	277	238
	4,5		80	74	122	116	302	290	270	232
	6-9		67	61	101	95	265	255	237	204
6,001- 8,000	1	3	83	77	126	120	349	336	312	269
	2,3		83	77	126	120	339	326	303	261
	4,5		81	75	123	117	328	315	293	252
	6-9		68	62	103	97	281	270	251	216
8,001-10,000	1	4	110	104	169	163	439	422	392	338
	2,3		110	104	169	163	422	406	378	325
	4,5		108	102	165	159	402	387	360	310
	6-9		87	81	133	127	327	314	292	251
10,001-15,000	1	5	156	150	242	235	598	575	535	460
	2,3		156	150	242	235	570	548	510	438
	4,5		153	147	236	229	538	517	481	414
	6-9		119	113	182	176	408	392	365	314
15,001-20,000	1	6	220	214	345	335	933	897	834	718
	2,3		220	214	345	335	880	846	787	677
	4,5		215	209	336	326	820	788	733	630
	6-9		163	157	252	245	578	556	517	445
20,001-25,000	1	7	261	253	407	395	1171	1126	1047	901
	2,3		261	253	407	395	1099	1057	983	846
	4,5		253	246	397	385	1019	980	911	784
	6-9		190	184	296	287	699	672	625	538
25,001-40,000	1	8	291	283	455	442	1338	1287	1197	1030
	2,3		291	283	455	442	1254	1206	1122	965
	4,5		283	275	443	430	1161	1116	1038	893
	6-9		210	204	329	319	784	754	701	603
40,001-65,000	1	10	343	333	537	521	1696	1631	1517	1305
	2,3		343	333	537	521	1586	1525	1418	1220
	4,5		334	324	522	507	1462	1406	1308	1125
	6-9		246	239	385	374	966	929	864	743
65,001-90,000	1	11	375	364	585	568	1836	1765	1641	1412
	2,3		375	364	585	568	1716	1650	1535	1320
	4,5		365	354	570	553	1580	1519	1413	1215
	6-9		268	260	418	406	1038	998	928	798
Charge per \$1000 over \$90,000	1	12	0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	2,3		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	4,5		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	6-9		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93

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 \$ 15

\$500 Ded \$ 20

\$1000 Ded \$ 35

\$2000 Ded \$ 59

\$3000 Ded \$ 75

\$4000 Ded \$ 87

\$5000 Ded \$ 96

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 \$6 minimum. For no deductible, add \$15
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	73	67	110	104	311	299	278	239
	2,3		73	67	110	104	303	291	271	233
	4,5		72	66	109	103	294	283	263	226
	6-9		61	55	92	86	261	251	233	201
4,501- 6,000	1	2	82	76	124	118	318	306	285	245
	2,3		82	76	124	118	310	298	277	238
	4,5		80	74	122	116	302	290	270	232
	6-9		67	61	101	95	265	255	237	204
6,001- 8,000	1	3	83	77	126	120	349	336	312	269
	2,3		83	77	126	120	339	326	303	261
	4,5		81	75	123	117	328	315	293	252
	6-9		68	62	103	97	281	270	251	216
8,001-10,000	1	4	110	104	169	163	439	422	392	338
	2,3		110	104	169	163	422	406	378	325
	4,5		108	102	165	159	402	387	360	310
	6-9		87	81	133	127	327	314	292	251
10,001-15,000	1	5	156	150	242	235	598	575	535	460
	2,3		156	150	242	235	570	548	510	438
	4,5		153	147	236	229	538	517	481	414
	6-9		119	113	182	176	408	392	365	314
15,001-20,000	1	6	220	214	345	335	933	897	834	718
	2,3		220	214	345	335	880	846	787	677
	4,5		215	209	336	326	820	788	733	630
	6-9		163	157	252	245	578	556	517	445
20,001-25,000	1	7	261	253	407	395	1171	1126	1047	901
	2,3		261	253	407	395	1099	1057	983	846
	4,5		253	246	397	385	1019	980	911	784
	6-9		190	184	296	287	699	672	625	538
25,001-40,000	1	8	291	283	455	442	1338	1287	1197	1030
	2,3		291	283	455	442	1254	1206	1122	965
	4,5		283	275	443	430	1161	1116	1038	893
	6-9		210	204	329	319	784	754	701	603
40,001-65,000	1	10	343	333	537	521	1696	1631	1517	1305
	2,3		343	333	537	521	1586	1525	1418	1220
	4,5		334	324	522	507	1462	1406	1308	1125
	6-9		246	239	385	374	966	929	864	743
65,001-90,000	1	11	375	364	585	568	1836	1765	1641	1412
	2,3		375	364	585	568	1716	1650	1535	1320
	4,5		365	354	570	553	1580	1519	1413	1215
	6-9		268	260	418	406	1038	998	928	798
Charge per \$1000 over \$90,000	1	12	0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	2,3		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	4,5		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	6-9		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93

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 \$ 15

\$500 Ded \$ 20

\$1000 Ded \$ 35

\$2000 Ded \$ 59

\$3000 Ded \$ 75

\$4000 Ded \$ 87

\$5000 Ded \$ 96

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 \$6 minimum. For no deductible, add \$15
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	73	67	110	104	311	299	278	239
	2,3		73	67	110	104	303	291	271	233
	4,5		72	66	109	103	294	283	263	226
	6-9		61	55	92	86	261	251	233	201
4,501- 6,000	1	2	82	76	124	118	318	306	285	245
	2,3		82	76	124	118	310	298	277	238
	4,5		80	74	122	116	302	290	270	232
	6-9		67	61	101	95	265	255	237	204
6,001- 8,000	1	3	83	77	126	120	349	336	312	269
	2,3		83	77	126	120	339	326	303	261
	4,5		81	75	123	117	328	315	293	252
	6-9		68	62	103	97	281	270	251	216
8,001-10,000	1	4	110	104	169	163	439	422	392	338
	2,3		110	104	169	163	422	406	378	325
	4,5		108	102	165	159	402	387	360	310
	6-9		87	81	133	127	327	314	292	251
10,001-15,000	1	5	156	150	242	235	598	575	535	460
	2,3		156	150	242	235	570	548	510	438
	4,5		153	147	236	229	538	517	481	414
	6-9		119	113	182	176	408	392	365	314
15,001-20,000	1	6	220	214	345	335	933	897	834	718
	2,3		220	214	345	335	880	846	787	677
	4,5		215	209	336	326	820	788	733	630
	6-9		163	157	252	245	578	556	517	445
20,001-25,000	1	7	261	253	407	395	1171	1126	1047	901
	2,3		261	253	407	395	1099	1057	983	846
	4,5		253	246	397	385	1019	980	911	784
	6-9		190	184	296	287	699	672	625	538
25,001-40,000	1	8	291	283	455	442	1338	1287	1197	1030
	2,3		291	283	455	442	1254	1206	1122	965
	4,5		283	275	443	430	1161	1116	1038	893
	6-9		210	204	329	319	784	754	701	603
40,001-65,000	1	10	343	333	537	521	1696	1631	1517	1305
	2,3		343	333	537	521	1586	1525	1418	1220
	4,5		334	324	522	507	1462	1406	1308	1125
	6-9		246	239	385	374	966	929	864	743
65,001-90,000	1	11	375	364	585	568	1836	1765	1641	1412
	2,3		375	364	585	568	1716	1650	1535	1320
	4,5		365	354	570	553	1580	1519	1413	1215
	6-9		268	260	418	406	1038	998	928	798
Charge per \$1000 over \$90,000	1	12	0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	2,3		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	4,5		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	6-9		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93

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 \$ 15

\$500 Ded \$ 20

\$1000 Ded \$ 35

\$2000 Ded \$ 59

\$3000 Ded \$ 75

\$4000 Ded \$ 87

\$5000 Ded \$ 96

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 \$6 minimum. For no deductible, add \$15
to the \$300 deductible limited collision premium.

R-125
C.A.R.
7/1/2020

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	73	67	110	104	311	299	278	239
	2,3		73	67	110	104	303	291	271	233
	4,5		72	66	109	103	294	283	263	226
	6-9		61	55	92	86	261	251	233	201
4,501- 6,000	1	2	82	76	124	118	318	306	285	245
	2,3		82	76	124	118	310	298	277	238
	4,5		80	74	122	116	302	290	270	232
	6-9		67	61	101	95	265	255	237	204
6,001- 8,000	1	3	83	77	126	120	349	336	312	269
	2,3		83	77	126	120	339	326	303	261
	4,5		81	75	123	117	328	315	293	252
	6-9		68	62	103	97	281	270	251	216
8,001-10,000	1	4	110	104	169	163	439	422	392	338
	2,3		110	104	169	163	422	406	378	325
	4,5		108	102	165	159	402	387	360	310
	6-9		87	81	133	127	327	314	292	251
10,001-15,000	1	5	156	150	242	235	598	575	535	460
	2,3		156	150	242	235	570	548	510	438
	4,5		153	147	236	229	538	517	481	414
	6-9		119	113	182	176	408	392	365	314
15,001-20,000	1	6	220	214	345	335	933	897	834	718
	2,3		220	214	345	335	880	846	787	677
	4,5		215	209	336	326	820	788	733	630
	6-9		163	157	252	245	578	556	517	445
20,001-25,000	1	7	261	253	407	395	1171	1126	1047	901
	2,3		261	253	407	395	1099	1057	983	846
	4,5		253	246	397	385	1019	980	911	784
	6-9		190	184	296	287	699	672	625	538
25,001-40,000	1	8	291	283	455	442	1338	1287	1197	1030
	2,3		291	283	455	442	1254	1206	1122	965
	4,5		283	275	443	430	1161	1116	1038	893
	6-9		210	204	329	319	784	754	701	603
40,001-65,000	1	10	343	333	537	521	1696	1631	1517	1305
	2,3		343	333	537	521	1586	1525	1418	1220
	4,5		334	324	522	507	1462	1406	1308	1125
	6-9		246	239	385	374	966	929	864	743
65,001-90,000	1	11	375	364	585	568	1836	1765	1641	1412
	2,3		375	364	585	568	1716	1650	1535	1320
	4,5		365	354	570	553	1580	1519	1413	1215
	6-9		268	260	418	406	1038	998	928	798
Charge per \$1000 over \$90,000	1	12	0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	2,3		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	4,5		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	6-9		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93

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 \$ 15

\$500 Ded \$ 20

\$1000 Ded \$ 35

\$2000 Ded \$ 59

\$3000 Ded \$ 75

\$4000 Ded \$ 87

\$5000 Ded \$ 96

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 \$6 minimum. For no deductible, add \$15
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	73	67	110	104	311	299	278	239
	2,3		73	67	110	104	303	291	271	233
	4,5		72	66	109	103	294	283	263	226
	6-9		61	55	92	86	261	251	233	201
4,501- 6,000	1	2	82	76	124	118	318	306	285	245
	2,3		82	76	124	118	310	298	277	238
	4,5		80	74	122	116	302	290	270	232
	6-9		67	61	101	95	265	255	237	204
6,001- 8,000	1	3	83	77	126	120	349	336	312	269
	2,3		83	77	126	120	339	326	303	261
	4,5		81	75	123	117	328	315	293	252
	6-9		68	62	103	97	281	270	251	216
8,001-10,000	1	4	110	104	169	163	439	422	392	338
	2,3		110	104	169	163	422	406	378	325
	4,5		108	102	165	159	402	387	360	310
	6-9		87	81	133	127	327	314	292	251
10,001-15,000	1	5	156	150	242	235	598	575	535	460
	2,3		156	150	242	235	570	548	510	438
	4,5		153	147	236	229	538	517	481	414
	6-9		119	113	182	176	408	392	365	314
15,001-20,000	1	6	220	214	345	335	933	897	834	718
	2,3		220	214	345	335	880	846	787	677
	4,5		215	209	336	326	820	788	733	630
	6-9		163	157	252	245	578	556	517	445
20,001-25,000	1	7	261	253	407	395	1171	1126	1047	901
	2,3		261	253	407	395	1099	1057	983	846
	4,5		253	246	397	385	1019	980	911	784
	6-9		190	184	296	287	699	672	625	538
25,001-40,000	1	8	291	283	455	442	1338	1287	1197	1030
	2,3		291	283	455	442	1254	1206	1122	965
	4,5		283	275	443	430	1161	1116	1038	893
	6-9		210	204	329	319	784	754	701	603
40,001-65,000	1	10	343	333	537	521	1696	1631	1517	1305
	2,3		343	333	537	521	1586	1525	1418	1220
	4,5		334	324	522	507	1462	1406	1308	1125
	6-9		246	239	385	374	966	929	864	743
65,001-90,000	1	11	375	364	585	568	1836	1765	1641	1412
	2,3		375	364	585	568	1716	1650	1535	1320
	4,5		365	354	570	553	1580	1519	1413	1215
	6-9		268	260	418	406	1038	998	928	798
Charge per \$1000 over \$90,000	1	12	0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	2,3		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	4,5		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	6-9		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93

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 \$ 15

\$500 Ded \$ 20

\$1000 Ded \$ 35

\$2000 Ded \$ 59

\$3000 Ded \$ 75

\$4000 Ded \$ 87

\$5000 Ded \$ 96

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 \$6 minimum. For no deductible, add \$15
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	73	67	110	104	311	299	278	239
	2,3		73	67	110	104	303	291	271	233
	4,5		72	66	109	103	294	283	263	226
	6-9		61	55	92	86	261	251	233	201
4,501- 6,000	1	2	82	76	124	118	318	306	285	245
	2,3		82	76	124	118	310	298	277	238
	4,5		80	74	122	116	302	290	270	232
	6-9		67	61	101	95	265	255	237	204
6,001- 8,000	1	3	83	77	126	120	349	336	312	269
	2,3		83	77	126	120	339	326	303	261
	4,5		81	75	123	117	328	315	293	252
	6-9		68	62	103	97	281	270	251	216
8,001-10,000	1	4	110	104	169	163	439	422	392	338
	2,3		110	104	169	163	422	406	378	325
	4,5		108	102	165	159	402	387	360	310
	6-9		87	81	133	127	327	314	292	251
10,001-15,000	1	5	156	150	242	235	598	575	535	460
	2,3		156	150	242	235	570	548	510	438
	4,5		153	147	236	229	538	517	481	414
	6-9		119	113	182	176	408	392	365	314
15,001-20,000	1	6	220	214	345	335	933	897	834	718
	2,3		220	214	345	335	880	846	787	677
	4,5		215	209	336	326	820	788	733	630
	6-9		163	157	252	245	578	556	517	445
20,001-25,000	1	7	261	253	407	395	1171	1126	1047	901
	2,3		261	253	407	395	1099	1057	983	846
	4,5		253	246	397	385	1019	980	911	784
	6-9		190	184	296	287	699	672	625	538
25,001-40,000	1	8	291	283	455	442	1338	1287	1197	1030
	2,3		291	283	455	442	1254	1206	1122	965
	4,5		283	275	443	430	1161	1116	1038	893
	6-9		210	204	329	319	784	754	701	603
40,001-65,000	1	10	343	333	537	521	1696	1631	1517	1305
	2,3		343	333	537	521	1586	1525	1418	1220
	4,5		334	324	522	507	1462	1406	1308	1125
	6-9		246	239	385	374	966	929	864	743
65,001-90,000	1	11	375	364	585	568	1836	1765	1641	1412
	2,3		375	364	585	568	1716	1650	1535	1320
	4,5		365	354	570	553	1580	1519	1413	1215
	6-9		268	260	418	406	1038	998	928	798
Charge per \$1000 over \$90,000	1	12	0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	2,3		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	4,5		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	6-9		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93

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 \$ 15

\$500 Ded \$ 20

\$1000 Ded \$ 35

\$2000 Ded \$ 59

\$3000 Ded \$ 75

\$4000 Ded \$ 87

\$5000 Ded \$ 96

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 \$6 minimum. For no deductible, add \$15
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	73	67	110	104	311	299	278	239
	2,3		73	67	110	104	303	291	271	233
	4,5		72	66	109	103	294	283	263	226
	6-9		61	55	92	86	261	251	233	201
4,501- 6,000	1	2	82	76	124	118	318	306	285	245
	2,3		82	76	124	118	310	298	277	238
	4,5		80	74	122	116	302	290	270	232
	6-9		67	61	101	95	265	255	237	204
6,001- 8,000	1	3	83	77	126	120	349	336	312	269
	2,3		83	77	126	120	339	326	303	261
	4,5		81	75	123	117	328	315	293	252
	6-9		68	62	103	97	281	270	251	216
8,001-10,000	1	4	110	104	169	163	439	422	392	338
	2,3		110	104	169	163	422	406	378	325
	4,5		108	102	165	159	402	387	360	310
	6-9		87	81	133	127	327	314	292	251
10,001-15,000	1	5	156	150	242	235	598	575	535	460
	2,3		156	150	242	235	570	548	510	438
	4,5		153	147	236	229	538	517	481	414
	6-9		119	113	182	176	408	392	365	314
15,001-20,000	1	6	220	214	345	335	933	897	834	718
	2,3		220	214	345	335	880	846	787	677
	4,5		215	209	336	326	820	788	733	630
	6-9		163	157	252	245	578	556	517	445
20,001-25,000	1	7	261	253	407	395	1171	1126	1047	901
	2,3		261	253	407	395	1099	1057	983	846
	4,5		253	246	397	385	1019	980	911	784
	6-9		190	184	296	287	699	672	625	538
25,001-40,000	1	8	291	283	455	442	1338	1287	1197	1030
	2,3		291	283	455	442	1254	1206	1122	965
	4,5		283	275	443	430	1161	1116	1038	893
	6-9		210	204	329	319	784	754	701	603
40,001-65,000	1	10	343	333	537	521	1696	1631	1517	1305
	2,3		343	333	537	521	1586	1525	1418	1220
	4,5		334	324	522	507	1462	1406	1308	1125
	6-9		246	239	385	374	966	929	864	743
65,001-90,000	1	11	375	364	585	568	1836	1765	1641	1412
	2,3		375	364	585	568	1716	1650	1535	1320
	4,5		365	354	570	553	1580	1519	1413	1215
	6-9		268	260	418	406	1038	998	928	798
Charge per \$1000 over \$90,000	1	12	0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	2,3		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	4,5		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	6-9		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93

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 \$ 15

\$500 Ded \$ 20

\$1000 Ded \$ 35

\$2000 Ded \$ 59

\$3000 Ded \$ 75

\$4000 Ded \$ 87

\$5000 Ded \$ 96

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 \$6 minimum. For no deductible, add \$15
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	73	67	110	104	311	299	278	239
	2,3		73	67	110	104	303	291	271	233
	4,5		72	66	109	103	294	283	263	226
	6-9		61	55	92	86	261	251	233	201
4,501- 6,000	1	2	82	76	124	118	318	306	285	245
	2,3		82	76	124	118	310	298	277	238
	4,5		80	74	122	116	302	290	270	232
	6-9		67	61	101	95	265	255	237	204
6,001- 8,000	1	3	83	77	126	120	349	336	312	269
	2,3		83	77	126	120	339	326	303	261
	4,5		81	75	123	117	328	315	293	252
	6-9		68	62	103	97	281	270	251	216
8,001-10,000	1	4	110	104	169	163	439	422	392	338
	2,3		110	104	169	163	422	406	378	325
	4,5		108	102	165	159	402	387	360	310
	6-9		87	81	133	127	327	314	292	251
10,001-15,000	1	5	156	150	242	235	598	575	535	460
	2,3		156	150	242	235	570	548	510	438
	4,5		153	147	236	229	538	517	481	414
	6-9		119	113	182	176	408	392	365	314
15,001-20,000	1	6	220	214	345	335	933	897	834	718
	2,3		220	214	345	335	880	846	787	677
	4,5		215	209	336	326	820	788	733	630
	6-9		163	157	252	245	578	556	517	445
20,001-25,000	1	7	261	253	407	395	1171	1126	1047	901
	2,3		261	253	407	395	1099	1057	983	846
	4,5		253	246	397	385	1019	980	911	784
	6-9		190	184	296	287	699	672	625	538
25,001-40,000	1	8	291	283	455	442	1338	1287	1197	1030
	2,3		291	283	455	442	1254	1206	1122	965
	4,5		283	275	443	430	1161	1116	1038	893
	6-9		210	204	329	319	784	754	701	603
40,001-65,000	1	10	343	333	537	521	1696	1631	1517	1305
	2,3		343	333	537	521	1586	1525	1418	1220
	4,5		334	324	522	507	1462	1406	1308	1125
	6-9		246	239	385	374	966	929	864	743
65,001-90,000	1	11	375	364	585	568	1836	1765	1641	1412
	2,3		375	364	585	568	1716	1650	1535	1320
	4,5		365	354	570	553	1580	1519	1413	1215
	6-9		268	260	418	406	1038	998	928	798
Charge per \$1000 over \$90,000	1	12	0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	2,3		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	4,5		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	6-9		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93

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 \$ 15

\$500 Ded \$ 20

\$1000 Ded \$ 35

\$2000 Ded \$ 59

\$3000 Ded \$ 75

\$4000 Ded \$ 87

\$5000 Ded \$ 96

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 \$6 minimum. For no deductible, add \$15
to the \$300 deductible limited collision premium.

R-130
C.A.R.
7/1/2020

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	73	67	110	104	311	299	278	239
	2,3		73	67	110	104	303	291	271	233
	4,5		72	66	109	103	294	283	263	226
	6-9		61	55	92	86	261	251	233	201
4,501- 6,000	1	2	82	76	124	118	318	306	285	245
	2,3		82	76	124	118	310	298	277	238
	4,5		80	74	122	116	302	290	270	232
	6-9		67	61	101	95	265	255	237	204
6,001- 8,000	1	3	83	77	126	120	349	336	312	269
	2,3		83	77	126	120	339	326	303	261
	4,5		81	75	123	117	328	315	293	252
	6-9		68	62	103	97	281	270	251	216
8,001-10,000	1	4	110	104	169	163	439	422	392	338
	2,3		110	104	169	163	422	406	378	325
	4,5		108	102	165	159	402	387	360	310
	6-9		87	81	133	127	327	314	292	251
10,001-15,000	1	5	156	150	242	235	598	575	535	460
	2,3		156	150	242	235	570	548	510	438
	4,5		153	147	236	229	538	517	481	414
	6-9		119	113	182	176	408	392	365	314
15,001-20,000	1	6	220	214	345	335	933	897	834	718
	2,3		220	214	345	335	880	846	787	677
	4,5		215	209	336	326	820	788	733	630
	6-9		163	157	252	245	578	556	517	445
20,001-25,000	1	7	261	253	407	395	1171	1126	1047	901
	2,3		261	253	407	395	1099	1057	983	846
	4,5		253	246	397	385	1019	980	911	784
	6-9		190	184	296	287	699	672	625	538
25,001-40,000	1	8	291	283	455	442	1338	1287	1197	1030
	2,3		291	283	455	442	1254	1206	1122	965
	4,5		283	275	443	430	1161	1116	1038	893
	6-9		210	204	329	319	784	754	701	603
40,001-65,000	1	10	343	333	537	521	1696	1631	1517	1305
	2,3		343	333	537	521	1586	1525	1418	1220
	4,5		334	324	522	507	1462	1406	1308	1125
	6-9		246	239	385	374	966	929	864	743
65,001-90,000	1	11	375	364	585	568	1836	1765	1641	1412
	2,3		375	364	585	568	1716	1650	1535	1320
	4,5		365	354	570	553	1580	1519	1413	1215
	6-9		268	260	418	406	1038	998	928	798
Charge per \$1000 over \$90,000	1	12	0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	2,3		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	4,5		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	6-9		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93

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 \$ 15

\$500 Ded \$ 20

\$1000 Ded \$ 35

\$2000 Ded \$ 59

\$3000 Ded \$ 75

\$4000 Ded \$ 87

\$5000 Ded \$ 96

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 \$6 minimum. For no deductible, add \$15
to the \$300 deductible limited collision premium.

R-131
C.A.R.
7/1/2020

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	73	67	110	104	311	299	278	239
	2,3		73	67	110	104	303	291	271	233
	4,5		72	66	109	103	294	283	263	226
	6-9		61	55	92	86	261	251	233	201
4,501- 6,000	1	2	82	76	124	118	318	306	285	245
	2,3		82	76	124	118	310	298	277	238
	4,5		80	74	122	116	302	290	270	232
	6-9		67	61	101	95	265	255	237	204
6,001- 8,000	1	3	83	77	126	120	349	336	312	269
	2,3		83	77	126	120	339	326	303	261
	4,5		81	75	123	117	328	315	293	252
	6-9		68	62	103	97	281	270	251	216
8,001-10,000	1	4	110	104	169	163	439	422	392	338
	2,3		110	104	169	163	422	406	378	325
	4,5		108	102	165	159	402	387	360	310
	6-9		87	81	133	127	327	314	292	251
10,001-15,000	1	5	156	150	242	235	598	575	535	460
	2,3		156	150	242	235	570	548	510	438
	4,5		153	147	236	229	538	517	481	414
	6-9		119	113	182	176	408	392	365	314
15,001-20,000	1	6	220	214	345	335	933	897	834	718
	2,3		220	214	345	335	880	846	787	677
	4,5		215	209	336	326	820	788	733	630
	6-9		163	157	252	245	578	556	517	445
20,001-25,000	1	7	261	253	407	395	1171	1126	1047	901
	2,3		261	253	407	395	1099	1057	983	846
	4,5		253	246	397	385	1019	980	911	784
	6-9		190	184	296	287	699	672	625	538
25,001-40,000	1	8	291	283	455	442	1338	1287	1197	1030
	2,3		291	283	455	442	1254	1206	1122	965
	4,5		283	275	443	430	1161	1116	1038	893
	6-9		210	204	329	319	784	754	701	603
40,001-65,000	1	10	343	333	537	521	1696	1631	1517	1305
	2,3		343	333	537	521	1586	1525	1418	1220
	4,5		334	324	522	507	1462	1406	1308	1125
	6-9		246	239	385	374	966	929	864	743
65,001-90,000	1	11	375	364	585	568	1836	1765	1641	1412
	2,3		375	364	585	568	1716	1650	1535	1320
	4,5		365	354	570	553	1580	1519	1413	1215
	6-9		268	260	418	406	1038	998	928	798
Charge per \$1000 over \$90,000	1	12	0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	2,3		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	4,5		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93
	6-9		0.87	0.84	1.36	1.32	9.01	8.66	8.06	6.93

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 \$ 15

\$500 Ded \$ 20

\$1000 Ded \$ 35

\$2000 Ded \$ 59

\$3000 Ded \$ 75

\$4000 Ded \$ 87

\$5000 Ded \$ 96

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 \$6 minimum. For no deductible, add \$15
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	62	56	93	87	267	257	239	206
	2,3		62	56	93	87	263	253	235	202
	4,5		61	55	92	86	258	248	231	198
	6-9		53	47	80	74	239	230	214	184
4,501- 6,000	1	2	67	61	102	96	271	261	243	209
	2,3		67	61	102	96	267	257	239	206
	4,5		67	61	101	95	262	252	234	202
	6-9		58	52	87	81	241	232	216	186
6,001- 8,000	1	3	68	62	103	97	290	279	259	223
	2,3		68	62	103	97	284	273	254	218
	4,5		67	61	102	96	278	267	248	214
	6-9		58	52	88	82	251	241	224	193
8,001-10,000	1	4	88	82	134	128	341	328	305	262
	2,3		88	82	134	128	332	319	297	255
	4,5		86	80	131	125	320	308	286	246
	6-9		72	66	109	103	277	266	247	213
10,001-15,000	1	5	120	114	184	178	433	416	387	333
	2,3		120	114	184	178	416	400	372	320
	4,5		117	111	180	174	397	382	355	306
	6-9		94	88	143	137	323	311	289	249
15,001-20,000	1	6	165	159	255	248	625	601	559	481
	2,3		165	159	255	248	595	572	532	458
	4,5		161	155	249	242	560	538	500	430
	6-9		124	118	191	185	421	405	377	324
20,001-25,000	1	7	192	186	299	290	762	733	682	586
	2,3		192	186	299	290	721	693	644	554
	4,5		187	181	291	283	675	649	604	519
	6-9		144	138	221	215	491	472	439	378
25,001-40,000	1	8	213	207	333	323	858	825	767	660
	2,3		213	207	333	323	810	779	724	623
	4,5		208	202	324	315	756	727	676	582
	6-9		158	152	244	237	540	519	483	415
40,001-65,000	1	10	250	243	390	379	1064	1023	951	818
	2,3		250	243	390	379	1000	962	895	770
	4,5		243	236	380	369	930	894	831	715
	6-9		183	177	284	276	645	620	577	496
65,001-90,000	1	11	272	264	424	412	1144	1100	1023	880
	2,3		272	264	424	412	1075	1034	962	827
	4,5		265	257	413	401	997	959	892	767
	6-9		197	191	307	298	685	659	613	527
Charge per \$1000 over \$90,000	1	12	0.61	0.59	0.95	0.92	5.18	4.98	4.63	3.98
	2,3		0.61	0.59	0.95	0.92	5.18	4.98	4.63	3.98
	4,5		0.61	0.59	0.95	0.92	5.18	4.98	4.63	3.98
	6-9		0.61	0.59	0.95	0.92	5.18	4.98	4.63	3.98

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 8

\$500 Ded \$ 12

\$1000 Ded \$ 20

\$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 \$6 minimum. For no deductible, add \$8
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	62	56	93	87	262	252	234	202
	2,3		62	56	93	87	258	248	231	198
	4,5		60	54	91	85	254	244	227	195
	6-9		53	47	80	74	236	227	211	182
4,501- 6,000	1	2	67	61	102	96	266	256	238	205
	2,3		67	61	102	96	262	252	234	202
	4,5		66	60	100	94	257	247	230	198
	6-9		57	51	86	80	238	229	213	183
6,001- 8,000	1	3	68	62	103	97	283	272	253	218
	2,3		68	62	103	97	278	267	248	214
	4,5		67	61	101	95	271	261	243	209
	6-9		58	52	87	81	246	237	220	190
8,001-10,000	1	4	87	81	133	127	330	317	295	254
	2,3		87	81	133	127	320	308	286	246
	4,5		86	80	131	125	311	299	278	239
	6-9		71	65	108	102	270	260	242	208
10,001-15,000	1	5	119	113	183	177	413	397	369	318
	2,3		119	113	183	177	398	383	356	306
	4,5		117	111	179	173	381	366	340	293
	6-9		93	87	142	136	313	301	280	241
15,001-20,000	1	6	163	157	253	246	589	566	526	453
	2,3		163	157	253	246	561	539	501	431
	4,5		160	154	247	240	528	508	472	406
	6-9		124	118	190	184	402	387	360	310
20,001-25,000	1	7	190	184	297	288	712	685	637	548
	2,3		190	184	297	288	676	650	605	520
	4,5		186	180	289	281	633	609	566	487
	6-9		142	136	219	213	466	448	417	358
25,001-40,000	1	8	211	205	331	321	801	770	716	616
	2,3		211	205	331	321	757	728	677	582
	4,5		206	200	322	313	707	680	632	544
	6-9		157	151	243	236	511	491	457	393
40,001-65,000	1	10	248	241	387	376	988	950	884	760
	2,3		248	241	387	376	931	895	832	716
	4,5		241	234	377	366	865	832	774	666
	6-9		181	175	282	274	606	583	542	466
65,001-90,000	1	11	269	261	420	408	1062	1021	950	817
	2,3		269	261	420	408	998	960	893	768
	4,5		263	255	410	398	928	892	830	714
	6-9		195	189	305	296	643	618	575	494
Charge per \$1000 over \$90,000	1	12	0.60	0.59	0.94	0.92	4.72	4.54	4.22	3.63
	2,3		0.60	0.59	0.94	0.92	4.72	4.54	4.22	3.63
	4,5		0.60	0.59	0.94	0.92	4.72	4.54	4.22	3.63
	6-9		0.60	0.59	0.94	0.92	4.72	4.54	4.22	3.63

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

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

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

For Stated Amount Rating - Refer to Rule 42.

Collision Waiver of Deductible -

\$300 Ded \$ 8

\$500 Ded \$ 10

\$1000 Ded \$ 19

\$2000 Ded \$ 31

\$3000 Ded \$ 39

\$4000 Ded \$ 45

\$5000 Ded \$ 50

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 \$6 minimum. For no deductible, add \$8
to the \$300 deductible limited collision premium.

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C.A.R.
7/1/2020

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	62	56	93	87	277	266	247	213
	2,3		62	56	93	87	271	261	243	209
	4,5		60	54	91	85	266	256	238	205
	6-9		53	47	80	74	243	234	218	187
4,501- 6,000	1	2	67	61	102	96	282	271	252	217
	2,3		67	61	102	96	277	266	247	213
	4,5		66	60	100	94	270	260	242	208
	6-9		57	51	86	80	246	237	220	190
6,001- 8,000	1	3	68	62	103	97	303	291	271	233
	2,3		68	62	103	97	295	284	264	227
	4,5		67	61	101	95	288	277	258	222
	6-9		58	52	87	81	257	247	230	198
8,001-10,000	1	4	87	81	133	127	362	348	324	278
	2,3		87	81	133	127	350	337	313	270
	4,5		86	80	131	125	338	325	302	260
	6-9		71	65	108	102	287	276	257	221
10,001-15,000	1	5	119	113	183	177	467	449	418	359
	2,3		119	113	183	177	448	431	401	345
	4,5		117	111	179	173	426	410	381	328
	6-9		93	87	142	136	341	328	305	262
15,001-20,000	1	6	163	157	253	246	690	663	617	530
	2,3		163	157	253	246	654	629	585	503
	4,5		160	154	247	240	614	590	549	472
	6-9		124	118	190	184	453	436	405	349
20,001-25,000	1	7	190	184	297	288	847	814	757	651
	2,3		190	184	297	288	800	769	715	615
	4,5		186	180	289	281	747	718	668	574
	6-9		142	136	219	213	535	514	478	411
25,001-40,000	1	8	211	205	331	321	958	921	857	737
	2,3		211	205	331	321	903	868	807	694
	4,5		206	200	322	313	840	808	751	646
	6-9		157	151	243	236	591	568	528	454
40,001-65,000	1	10	248	241	387	376	1196	1150	1070	920
	2,3		248	241	387	376	1122	1079	1003	863
	4,5		241	234	377	366	1040	1000	930	800
	6-9		181	175	282	274	711	684	636	547
65,001-90,000	1	11	269	261	420	408	1289	1239	1152	991
	2,3		269	261	420	408	1208	1162	1081	930
	4,5		263	255	410	398	1119	1076	1001	861
	6-9		195	189	305	296	759	730	679	584
Charge per \$1000 over \$90,000	1	12	0.60	0.59	0.94	0.92	5.98	5.75	5.34	4.60
	2,3		0.60	0.59	0.94	0.92	5.98	5.75	5.34	4.60
	4,5		0.60	0.59	0.94	0.92	5.98	5.75	5.34	4.60
	6-9		0.60	0.59	0.94	0.92	5.98	5.75	5.34	4.60

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 & CAC Premium

Collision Waiver of Deductible -

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

\$300 Ded \$ 10

For Stated Amount Rating - Refer to Rule 42.

\$500 Ded \$ 13

\$1000 Ded \$ 24

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

\$2000 Ded \$ 39

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

\$3000 Ded \$ 50

\$2,000 Ded - Charge this % of \$500 Ded. Premium 89%

\$4000 Ded \$ 58

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

\$5000 Ded \$ 64

\$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 \$6 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	66	60	100	94	275	264	246	211
	2,3		66	60	100	94	269	259	241	207
	4,5		65	59	98	92	264	254	236	203
	6-9		57	51	85	79	242	233	217	186
4,501- 6,000	1	2	73	67	111	105	280	269	250	215
	2,3		73	67	111	105	275	264	246	211
	4,5		72	66	109	103	268	258	240	206
	6-9		61	55	92	86	245	236	219	189
6,001- 8,000	1	3	74	68	112	106	300	288	268	230
	2,3		74	68	112	106	293	282	262	226
	4,5		73	67	110	104	286	275	256	220
	6-9		62	56	94	88	256	246	229	197
8,001-10,000	1	4	97	91	148	142	358	344	320	275
	2,3		97	91	148	142	346	333	310	266
	4,5		95	89	145	139	334	321	299	257
	6-9		78	72	118	112	285	274	255	219
10,001-15,000	1	5	134	128	206	200	461	443	412	354
	2,3		134	128	206	200	442	425	395	340
	4,5		131	125	202	196	421	405	377	324
	6-9		104	98	159	153	337	324	301	259
15,001-20,000	1	6	186	180	290	282	677	651	605	521
	2,3		186	180	290	282	643	618	575	494
	4,5		182	176	283	275	603	580	539	464
	6-9		140	134	215	209	447	430	400	344
20,001-25,000	1	7	218	212	342	332	831	799	743	639
	2,3		218	212	342	332	784	754	701	603
	4,5		213	207	333	323	733	705	656	564
	6-9		162	156	250	243	526	506	471	405
25,001-40,000	1	8	244	237	381	370	939	903	840	722
	2,3		244	237	381	370	885	851	791	681
	4,5		238	231	372	361	824	792	737	634
	6-9		179	173	278	270	580	558	519	446
40,001-65,000	1	10	286	278	448	435	1170	1125	1046	900
	2,3		286	278	448	435	1099	1057	983	846
	4,5		279	271	436	423	1019	980	911	784
	6-9		208	202	324	315	699	672	625	538
65,001-90,000	1	11	312	303	488	474	1260	1212	1127	970
	2,3		312	303	488	474	1182	1137	1057	910
	4,5		304	295	475	461	1095	1053	979	842
	6-9		225	218	351	341	745	716	666	573
Charge per \$1000 over \$90,000	1	12	0.71	0.69	1.11	1.08	5.82	5.60	5.21	4.48
	2,3		0.71	0.69	1.11	1.08	5.82	5.60	5.21	4.48
	4,5		0.71	0.69	1.11	1.08	5.82	5.60	5.21	4.48
	6-9		0.71	0.69	1.11	1.08	5.82	5.60	5.21	4.48

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 \$ 9

\$500 Ded \$ 13

\$1000 Ded \$ 23

\$2000 Ded \$ 38

\$3000 Ded \$ 48

\$4000 Ded \$ 56

\$5000 Ded \$ 62

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 \$6 minimum. For no deductible, add \$9
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	62	56	93	87	280	269	250	215
	2,3		62	56	93	87	275	264	246	211
	4,5		61	55	92	86	268	258	240	206
	6-9		54	48	81	75	245	236	219	189
4,501- 6,000	1	2	68	62	103	97	285	274	255	219
	2,3		68	62	103	97	280	269	250	215
	4,5		67	61	101	95	274	263	245	210
	6-9		58	52	87	81	248	238	221	190
6,001- 8,000	1	3	69	63	104	98	307	295	274	236
	2,3		69	63	104	98	300	288	268	230
	4,5		67	61	102	96	291	280	260	224
	6-9		58	52	88	82	259	249	232	199
8,001-10,000	1	4	89	83	135	129	369	355	330	284
	2,3		89	83	135	129	358	344	320	275
	4,5		87	81	132	126	344	331	308	265
	6-9		72	66	109	103	291	280	260	224
10,001-15,000	1	5	121	115	185	179	480	462	430	370
	2,3		121	115	185	179	461	443	412	354
	4,5		118	112	181	175	438	421	392	337
	6-9		94	88	144	138	347	334	311	267
15,001-20,000	1	6	166	160	258	250	714	687	639	550
	2,3		166	160	258	250	677	651	605	521
	4,5		162	156	251	244	634	610	567	488
	6-9		126	120	193	187	466	448	417	358
20,001-25,000	1	7	193	187	301	292	880	846	787	677
	2,3		193	187	301	292	830	798	742	638
	4,5		188	182	294	285	774	744	692	595
	6-9		144	138	222	216	551	530	493	424
25,001-40,000	1	8	215	209	336	326	996	958	891	766
	2,3		215	209	336	326	938	902	839	722
	4,5		209	203	327	317	873	839	780	671
	6-9		159	153	246	239	610	587	546	470
40,001-65,000	1	10	251	244	393	382	1246	1198	1114	958
	2,3		251	244	393	382	1169	1124	1045	899
	4,5		245	238	383	372	1083	1041	968	833
	6-9		184	178	286	278	737	709	659	567
65,001-90,000	1	11	274	266	427	415	1344	1292	1202	1034
	2,3		274	266	427	415	1259	1211	1126	969
	4,5		267	259	416	404	1165	1120	1042	896
	6-9		199	193	310	301	787	757	704	606
Charge per \$1000 over \$90,000	1	12	0.61	0.60	0.96	0.93	6.28	6.04	5.62	4.83
	2,3		0.61	0.60	0.96	0.93	6.28	6.04	5.62	4.83
	4,5		0.61	0.60	0.96	0.93	6.28	6.04	5.62	4.83
	6-9		0.61	0.60	0.96	0.93	6.28	6.04	5.62	4.83

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 & 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 \$ 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 \$6 minimum. For no deductible, add \$10
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	62	56	94	88	272	262	244	210
	2,3		62	56	94	88	268	258	240	206
	4,5		62	56	93	87	263	253	235	202
	6-9		54	48	81	75	241	232	216	186
4,501- 6,000	1	2	69	63	104	98	278	267	248	214
	2,3		69	63	104	98	272	262	244	210
	4,5		67	61	102	96	266	256	238	205
	6-9		58	52	88	82	244	235	219	188
6,001- 8,000	1	3	69	63	105	99	297	286	266	229
	2,3		69	63	105	99	290	279	259	223
	4,5		68	62	103	97	283	272	253	218
	6-9		58	52	88	82	254	244	227	195
8,001-10,000	1	4	89	83	136	130	353	339	315	271
	2,3		89	83	136	130	342	329	306	263
	4,5		87	81	133	127	331	318	296	254
	6-9		73	67	110	104	283	272	253	218
10,001-15,000	1	5	122	116	188	182	452	435	405	348
	2,3		122	116	188	182	435	418	389	334
	4,5		119	113	183	177	415	399	371	319
	6-9		96	90	146	140	333	320	298	256
15,001-20,000	1	6	168	162	261	253	662	637	592	510
	2,3		168	162	261	253	629	605	563	484
	4,5		164	158	254	247	591	568	528	454
	6-9		127	121	195	189	440	423	393	338
20,001-25,000	1	7	196	190	306	297	811	780	725	624
	2,3		196	190	306	297	766	737	685	590
	4,5		191	185	298	289	717	689	641	551
	6-9		146	140	226	219	516	496	461	397
25,001-40,000	1	8	218	212	341	331	915	880	818	704
	2,3		218	212	341	331	863	830	772	664
	4,5		212	206	332	322	805	774	720	619
	6-9		161	155	249	242	569	547	509	438
40,001-65,000	1	10	255	248	400	388	1140	1096	1019	877
	2,3		255	248	400	388	1071	1030	958	824
	4,5		248	241	388	377	993	955	888	764
	6-9		186	180	290	282	683	657	611	526
65,001-90,000	1	11	277	269	434	421	1227	1180	1097	944
	2,3		277	269	434	421	1152	1108	1030	886
	4,5		270	262	422	410	1067	1026	954	821
	6-9		201	195	314	305	728	700	651	560
Charge per \$1000 over \$90,000	1	12	0.63	0.61	0.98	0.95	5.64	5.42	5.04	4.34
	2,3		0.63	0.61	0.98	0.95	5.64	5.42	5.04	4.34
	4,5		0.63	0.61	0.98	0.95	5.64	5.42	5.04	4.34
	6-9		0.63	0.61	0.98	0.95	5.64	5.42	5.04	4.34

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 \$ 13

\$1000 Ded \$ 22

\$2000 Ded \$ 37

\$3000 Ded \$ 47

\$4000 Ded \$ 55

\$5000 Ded \$ 60

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 \$6 minimum. For no deductible, add \$9
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	62	56	93	87	280	269	250	215
	2,3		62	56	93	87	275	264	246	211
	4,5		61	55	92	86	268	258	240	206
	6-9		53	47	80	74	245	236	219	189
4,501- 6,000	1	2	67	61	102	96	285	274	255	219
	2,3		67	61	102	96	280	269	250	215
	4,5		67	61	101	95	274	263	245	210
	6-9		58	52	87	81	248	238	221	190
6,001- 8,000	1	3	68	62	103	97	307	295	274	236
	2,3		68	62	103	97	300	288	268	230
	4,5		67	61	102	96	291	280	260	224
	6-9		58	52	88	82	259	249	232	199
8,001-10,000	1	4	88	82	134	128	369	355	330	284
	2,3		88	82	134	128	358	344	320	275
	4,5		86	80	131	125	344	331	308	265
	6-9		72	66	109	103	291	280	260	224
10,001-15,000	1	5	120	114	184	178	480	462	430	370
	2,3		120	114	184	178	461	443	412	354
	4,5		117	111	180	174	438	421	392	337
	6-9		94	88	143	137	347	334	311	267
15,001-20,000	1	6	165	159	255	248	714	687	639	550
	2,3		165	159	255	248	677	651	605	521
	4,5		161	155	249	242	634	610	567	488
	6-9		124	118	191	185	466	448	417	358
20,001-25,000	1	7	192	186	299	290	880	846	787	677
	2,3		192	186	299	290	830	798	742	638
	4,5		187	181	291	283	774	744	692	595
	6-9		144	138	221	215	551	530	493	424
25,001-40,000	1	8	213	207	333	323	996	958	891	766
	2,3		213	207	333	323	938	902	839	722
	4,5		208	202	324	315	873	839	780	671
	6-9		158	152	244	237	610	587	546	470
40,001-65,000	1	10	250	243	390	379	1246	1198	1114	958
	2,3		250	243	390	379	1169	1124	1045	899
	4,5		243	236	380	369	1083	1041	968	833
	6-9		183	177	284	276	737	709	659	567
65,001-90,000	1	11	272	264	424	412	1344	1292	1202	1034
	2,3		272	264	424	412	1259	1211	1126	969
	4,5		265	257	413	401	1165	1120	1042	896
	6-9		197	191	307	298	787	757	704	606
Charge per \$1000 over \$90,000	1	12	0.61	0.59	0.95	0.92	6.28	6.04	5.62	4.83
	2,3		0.61	0.59	0.95	0.92	6.28	6.04	5.62	4.83
	4,5		0.61	0.59	0.95	0.92	6.28	6.04	5.62	4.83
	6-9		0.61	0.59	0.95	0.92	6.28	6.04	5.62	4.83

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 & CAC Premium

Collision Waiver of Deductible -

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

\$300 Ded \$ 10

For Stated Amount Rating - Refer to Rule 42.

\$500 Ded \$ 14

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

\$1000 Ded \$ 25

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

\$2000 Ded \$ 41

\$2,000 Ded - Charge this % of \$500 Ded. Premium 89%

\$3000 Ded \$ 52

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

\$4000 Ded \$ 61

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

\$5000 Ded \$ 67

\$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 \$6 minimum. For no deductible, add \$10
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	64	58	96	90	271	261	243	209
	2,3		64	58	96	90	266	256	238	205
	4,5		63	57	95	89	261	251	233	201
	6-9		55	49	82	76	241	232	216	186
4,501- 6,000	1	2	70	64	106	100	276	265	246	212
	2,3		70	64	106	100	271	261	243	209
	4,5		69	63	104	98	265	255	237	204
	6-9		59	53	89	83	243	234	218	187
6,001- 8,000	1	3	71	65	107	101	295	284	264	227
	2,3		71	65	107	101	289	278	259	222
	4,5		69	63	105	99	282	271	252	217
	6-9		60	54	90	84	253	243	226	194
8,001-10,000	1	4	92	86	140	134	349	336	312	269
	2,3		92	86	140	134	339	326	303	261
	4,5		90	84	137	131	328	315	293	252
	6-9		74	68	113	107	281	270	251	216
10,001-15,000	1	5	126	120	193	187	447	430	400	344
	2,3		126	120	193	187	430	413	384	330
	4,5		123	117	189	183	410	394	366	315
	6-9		98	92	150	144	331	318	296	254
15,001-20,000	1	6	174	168	270	262	652	627	583	502
	2,3		174	168	270	262	620	596	554	477
	4,5		170	164	264	256	582	560	521	448
	6-9		131	125	201	195	435	418	389	334
20,001-25,000	1	7	203	197	317	308	798	767	713	614
	2,3		203	197	317	308	754	725	674	580
	4,5		198	192	309	300	705	678	631	542
	6-9		151	145	234	227	510	490	456	392
25,001-40,000	1	8	227	220	353	343	901	866	805	693
	2,3		227	220	353	343	849	816	759	653
	4,5		220	214	344	334	791	761	708	609
	6-9		167	161	259	251	562	540	502	432
40,001-65,000	1	10	265	257	414	402	1120	1077	1002	862
	2,3		265	257	414	402	1052	1012	941	810
	4,5		259	251	404	392	977	939	873	751
	6-9		193	187	301	292	673	647	602	518
65,001-90,000	1	11	288	280	451	438	1205	1159	1078	927
	2,3		288	280	451	438	1132	1088	1012	870
	4,5		281	273	439	426	1048	1008	937	806
	6-9		208	202	325	316	717	689	641	551
Charge per \$1000 over \$90,000	1	12	0.65	0.63	1.02	0.99	5.52	5.30	4.93	4.24
	2,3		0.65	0.63	1.02	0.99	5.52	5.30	4.93	4.24
	4,5		0.65	0.63	1.02	0.99	5.52	5.30	4.93	4.24
	6-9		0.65	0.63	1.02	0.99	5.52	5.30	4.93	4.24

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 \$ 9

\$500 Ded \$ 12

\$1000 Ded \$ 22

\$2000 Ded \$ 36

\$3000 Ded \$ 46

\$4000 Ded \$ 53

\$5000 Ded \$ 59

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 \$6 minimum. For no deductible, add \$9
to the \$300 deductible limited collision premium.

R-140
C.A.R.
7/1/2020

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	59	53	89	83	270	260	242	208
	2,3		59	53	89	83	266	256	238	205
	4,5		58	52	88	82	261	251	233	201
	6-9		52	46	78	72	240	231	215	185
4,501- 6,000	1	2	65	59	98	92	276	265	246	212
	2,3		65	59	98	92	270	260	242	208
	4,5		64	58	96	90	265	255	237	204
	6-9		56	50	84	78	243	234	218	187
6,001- 8,000	1	3	66	60	99	93	294	283	263	226
	2,3		66	60	99	93	288	277	258	222
	4,5		64	58	97	91	281	270	251	216
	6-9		56	50	84	78	253	243	226	194
8,001-10,000	1	4	83	77	127	121	349	336	312	269
	2,3		83	77	127	121	339	326	303	261
	4,5		82	76	124	118	327	314	292	251
	6-9		68	62	103	97	281	270	251	216
10,001-15,000	1	5	112	106	172	166	446	429	399	343
	2,3		112	106	172	166	428	412	383	330
	4,5		110	104	169	163	409	393	365	314
	6-9		89	83	135	129	330	317	295	254
15,001-20,000	1	6	153	147	237	230	650	625	581	500
	2,3		153	147	237	230	618	594	552	475
	4,5		149	143	231	224	580	558	519	446
	6-9		117	111	179	173	434	417	388	334
20,001-25,000	1	7	178	172	276	268	795	764	711	611
	2,3		178	172	276	268	751	722	671	578
	4,5		174	168	270	262	702	675	628	540
	6-9		134	128	206	200	508	488	454	390
25,001-40,000	1	8	197	191	307	298	896	862	802	690
	2,3		197	191	307	298	846	813	756	650
	4,5		192	186	300	291	788	758	705	606
	6-9		147	141	227	220	560	538	500	430
40,001-65,000	1	10	230	223	359	349	1115	1072	997	858
	2,3		230	223	359	349	1047	1007	937	806
	4,5		225	218	350	340	972	935	870	748
	6-9		169	163	263	255	670	644	599	515
65,001-90,000	1	11	250	243	390	379	1200	1154	1073	923
	2,3		250	243	390	379	1126	1083	1007	866
	4,5		243	236	380	369	1044	1004	934	803
	6-9		183	177	284	276	713	686	638	549
Charge per \$1000 over \$90,000	1	12	0.55	0.54	0.87	0.84	5.49	5.27	4.91	4.22
	2,3		0.55	0.54	0.87	0.84	5.49	5.27	4.91	4.22
	4,5		0.55	0.54	0.87	0.84	5.49	5.27	4.91	4.22
	6-9		0.55	0.54	0.87	0.84	5.49	5.27	4.91	4.22

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

For Fire only - Charge 40% of Fire, Theft & 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 \$ 22

\$2000 Ded \$ 36

\$3000 Ded \$ 46

\$4000 Ded \$ 53

\$5000 Ded \$ 59

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 \$6 minimum. For no deductible, add \$9
to the \$300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 20

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire, Theft, CAC		Comprehensive		Deductibles			
			\$300	\$500	\$300	\$500	\$300	\$500	\$1000	\$2000
\$0- 4,500	1	1	63	57	95	89	268	258	240	206
	2,3		63	57	95	89	264	254	236	203
	4,5		62	56	94	88	259	249	232	199
	6-9		55	49	82	76	239	230	214	184
4,501- 6,000	1	2	69	63	105	99	272	262	244	210
	2,3		69	63	105	99	268	258	240	206
	4,5		69	63	104	98	263	253	235	202
	6-9		59	53	89	83	241	232	216	186
6,001- 8,000	1	3	71	65	107	101	291	280	260	224
	2,3		71	65	107	101	285	274	255	219
	4,5		69	63	105	99	278	267	248	214
	6-9		60	54	90	84	251	241	224	193
8,001-10,000	1	4	91	85	139	133	343	330	307	264
	2,3		91	85	139	133	333	320	298	256
	4,5		89	83	136	130	321	309	287	247
	6-9		74	68	112	106	278	267	248	214
10,001-15,000	1	5	125	119	192	186	436	419	390	335
	2,3		125	119	192	186	419	403	375	322
	4,5		122	116	188	182	400	385	358	308
	6-9		98	92	149	143	324	312	290	250
15,001-20,000	1	6	173	167	269	261	630	606	564	485
	2,3		173	167	269	261	599	576	536	461
	4,5		169	163	262	254	564	542	504	434
	6-9		130	124	200	194	423	407	379	326
20,001-25,000	1	7	201	195	314	305	769	739	687	591
	2,3		201	195	314	305	727	699	650	559
	4,5		197	191	307	298	680	654	608	523
	6-9		150	144	232	225	494	475	442	380
25,001-40,000	1	8	225	218	351	341	865	832	774	666
	2,3		225	218	351	341	817	786	731	629
	4,5		218	212	342	332	762	733	682	586
	6-9		165	159	256	249	544	523	486	418
40,001-65,000	1	10	263	255	411	399	1074	1033	961	826
	2,3		263	255	411	399	1010	971	903	777
	4,5		256	249	401	389	938	902	839	722
	6-9		192	186	299	290	650	625	581	500
65,001-90,000	1	11	286	278	448	435	1155	1111	1033	889
	2,3		286	278	448	435	1086	1044	971	835
	4,5		279	271	436	423	1007	968	900	774
	6-9		207	201	323	314	692	665	618	532
Charge per \$1000 over \$90,000	1	12	0.65	0.63	1.01	0.98	5.24	5.04	4.69	4.03
	2,3		0.65	0.63	1.01	0.98	5.24	5.04	4.69	4.03
	4,5		0.65	0.63	1.01	0.98	5.24	5.04	4.69	4.03
	6-9		0.65	0.63	1.01	0.98	5.24	5.04	4.69	4.03

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 \$ 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 \$6 minimum. For no deductible, add \$9
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	1367	1367	1367	1367	1367	1367	1367	1367	1367	1367	400	423	354	571	412	605	602	609	879	642
Coverage A-2	173	173	173	173	173	173	173	173	173	173	65	68	60	84	66	88	88	88	118	92
Coverage PDL	1356	1356	1356	1356	1356	1356	1356	1356	1356	1356	398	421	353	568	411	601	598	605	873	638
Coverage B	187	187	187	187	187	187	187	187	187	187	55	58	49	78	57	83	82	84	120	88

GARAGES MEDICAL PAYMENT TABLES						
Bodily Injury Liability Limits	Garage Automobile Medical Payments Limit per Person			Garage Automobile and Other Than Covered Autos Limit per Person		
	1,000	2,000	5,000	1,000	2,000	5,000
20/40	5.1%	5.9%	7.1%	7.2%	8.4%	10.0%
25/50	4.5%	5.2%	6.2%	6.3%	7.4%	8.8%
35/80	3.8%	4.3%	5.2%	5.3%	6.1%	7.3%
50/100	3.3%	3.8%	4.6%	4.6%	5.4%	6.5%
100/300	2.5%	2.9%	3.5%	3.5%	4.1%	4.9%
250/500	1.9%	2.2%	2.6%	2.6%	3.1%	3.6%
500/500	1.7%	1.9%	2.3%	2.3%	2.7%	3.2%
500/1000	1.6%	1.9%	2.3%	2.3%	2.7%	3.2%
1000/1000	1.5%	1.7%	2.1%	2.1%	2.4%	2.9%

ALL TERRITORIES		
Limits	U-1 Uninsured	U-2 Underinsured
20/40	5	0
20/50	6	0
25/50	7	1
35/80	8	3
50/100	9	6
100/300	10	21
250/500	11	85
500/500	15	235

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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7/1/2020

**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		0.506	0.623	0.740	0.778	0.808	0.893	1.009
Minimum Premium per Location		33	41	48	51	53	58	66

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	1.136
\$80,000	1.157
\$100,000	1.232
\$200,000	1.463
\$250,000	1.537
\$300,000	1.597
\$500,000	1.764
\$750,000	1.900
\$1,000,000	1.995
\$2,000,000	2.194
\$2,500,000	2.257
\$5,000,000	2.461

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	\$ 154	\$ 234	\$ 189	\$ 285
7,500	187	281	218	330
9,000	209	317	251	375
12,000	261	389	317	476
15,000	310	446	363	548
18,000	337	509	410	618
22,500	418	626	492	742
30,000	525	779	625	935
37,500	611	919	738	1,106
45,000	697	1,048	835	1,252
60,000	859	1,293	1,031	1,547
75,000	1,015	1,522	1,221	1,830
90,000	1,166	1,750	1,398	2,096
120,000	1,439	2,160	1,721	2,583
150,000	1,686	2,526	2,025	3,037
180,000	1,937	2,908	2,331	3,491
225,000	2,333	3,495	2,799	4,195
300,000	2,949	4,429	3,538	5,307
375,000	3,577	5,370	4,291	6,439
450,000	4,188	6,284	5,027	7,544
600,000	5,367	8,050	6,435	9,650
750,000	6,506	9,755	7,799	11,702
900,000	7,610	11,420	9,130	13,696
1,000,000	8,658	12,991	10,387	15,580
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	101	66	95	54	80
7,500	78	120	72	112	64	94
9,000	95	144	89	135	75	112
12,000	116	171	105	161	87	135
15,000	144	215	135	200	112	167
18,000	165	246	153	228	128	189
22,500	195	294	181	270	153	228
30,000	246	369	228	346	189	286
37,500	294	443	270	409	228	343
45,000	336	503	313	466	262	394
60,000	418	626	386	579	324	487
75,000	497	749	460	692	389	582
90,000	575	861	530	794	447	670
120,000	719	1,075	665	994	556	837
150,000	856	1,282	790	1,185	666	995
180,000	988	1,486	914	1,372	770	1,155
225,000	1,177	1,763	1,088	1,632	912	1,370
300,000	1,499	2,252	1,387	2,084	1,166	1,751
375,000	1,817	2,727	1,681	2,524	1,409	2,120
450,000	2,129	3,195	1,968	2,952	1,654	2,481
600,000	2,756	4,129	2,548	3,819	2,140	3,209
750,000	3,356	5,033	3,109	4,656	2,611	3,911
900,000	3,932	5,896	3,637	5,456	3,055	4,582
1,000,000	4,469	6,701	4,130	6,199	3,472	5,207
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.

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**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	\$2.22	\$2.53	\$2.68	\$2.44
500	\$2.09	\$2.33	\$2.51	\$2.27
1,000	\$1.81	\$2.06	\$2.15	\$1.95

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	\$2.62	\$1.00	\$0.40
\$ 500	\$2.28	\$0.89	\$0.33
\$1,000	\$1.77	\$0.72	\$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	8.57	7.25	4.27	3.61
	501 - 1,000	14.26	12.12	7.17	6.10
	1,001 – 1,500	18.95	16.15	9.56	8.07
	Over 1,500	23.80	20.26	11.88	10.15
\$ 2,501 - \$ 7,500	less than 500	11.20	9.56	5.77	4.95
	501 - 1,000	17.96	15.24	9.23	7.82
	1,001 – 1,500	24.97	21.26	12.69	10.77
	Over 1,500	31.15	26.53	16.00	13.68
\$ 7,501 - \$15,000	less than 500	16.23	13.73	8.15	6.99
	501 - 1,000	26.88	22.81	13.60	11.55
	1,001 – 1,500	35.74	30.49	17.96	15.24
	Over 1,500	44.77	38.08	22.59	19.18
\$15,001 - \$25,000	less than 500	22.59	19.18	11.20	9.56
	501 - 1,000	37.42	31.82	18.68	15.90
	1,001 – 1,500	49.92	42.43	24.89	21.17
	Over 1,500	62.53	53.20	31.15	26.44
\$25,001 - \$40,000	less than 500	27.34	23.23	13.73	11.70
	501 - 1,000	45.29	38.55	22.81	19.37
	1,001 – 1,500	60.46	51.41	30.41	25.87
	Over 1,500	75.72	64.38	38.08	32.38
\$40,001 - \$65,000	less than 500	31.41	26.67	15.81	13.45
	501 - 1,000	52.05	44.30	26.22	22.26
	1,001 – 1,500	69.49	59.09	34.94	29.73
	Over 1,500	86.99	73.96	43.75	37.21
Over \$65,000	less than 500	33.05	28.08	16.64	14.11
	501 - 1,000	54.77	46.61	27.59	23.41
	1,001 – 1,500	73.11	62.15	36.74	31.27
	Over 1,500	91.52	77.80	46.05	39.17

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	- \$1.20 per \$100 of insurance
All Others	- \$6.02 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 \$28.89 for Compulsory Bodily Injury Liability, \$3.61 for Personal Injury Protection, and \$6.02 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

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

R-162
C.A.R.
7/1/2020

Trucks, Tractors and Trailers, Private Passenger Types, Van Pools, Buses

07/01/20

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																													
							1					2					3					4					5																				
		2	2	3	3	4	5	0	5	0	5	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0	0																			
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0																			
L I M I T	40	1.00	1.13	1.26	1.34	1.41																																									
	45	1.01	1.14	1.27	1.35	1.42																																									
	50	1.02	1.14	1.27	1.35	1.42	1.53																																								
	60	1.03	1.18	1.27	1.35	1.42	1.54																																								
	70	1.03	1.18	1.28	1.36	1.43	1.54																																								
	80	1.03	1.19	1.28	1.36	1.43	1.54																																								
	100	1.04	1.19	1.29	1.37	1.44	1.55	2.00																																							
	150	1.05	1.20	1.30	1.38	1.45	1.56	2.02	2.32																																						
	200	1.06	1.21	1.31	1.38	1.45	1.57	2.03	2.33	2.55																																					
	250	1.06	1.22	1.31	1.39	1.46	1.58	2.03	2.34	2.56	2.72																																				
P E R	300	1.07	1.22	1.32	1.40	1.46	1.59	2.04	2.35	2.56	2.73	2.85																																			
	350	1.07	1.23	1.32	1.40	1.47	1.59	2.05	2.35	2.57	2.74	2.86																																			
	400						1.60	2.05	2.36	2.57	2.74	2.86	3.05																																		
	500						1.60	2.06	2.37	2.58	2.75	2.87	3.05	3.20																																	
	600						1.61	2.07	2.37	2.59	2.76	2.87	3.06	3.20	3.31																																
A C C I D E N T	700						1.61	2.07	2.38	2.59	2.76	2.88	3.06	3.21	3.31	3.40																															
	800						1.62	2.08	2.38	2.60	2.77	2.88	3.07	3.21	3.31	3.40	3.47																														
	900						1.62	2.08	2.39	2.60	2.77	2.89	3.07	3.22	3.32	3.40	3.48	3.54																													
	1000						1.63	2.09	2.39	2.61	2.77	2.89	3.08	3.22	3.32	3.40	3.48	3.54	3.60																												
	1250						1.63	2.09	2.40	2.62	2.78	2.90	3.08	3.23	3.33	3.41	3.48	3.55	3.61	3.72																											
	1500						1.64	2.10	2.41	2.62	2.79	2.90	3.09	3.23	3.33	3.42	3.49	3.55	3.61	3.72	3.81																										
	1750						1.64	2.11	2.41	2.63	2.79	2.91	3.09	3.24	3.34	3.42	3.49	3.56	3.61	3.73	3.82	3.89																									
	2000						1.65	2.11	2.42	2.63	2.80	2.91	3.10	3.24	3.34	3.42	3.50	3.56	3.62	3.73	3.82	3.90	3.96																								
	2500						1.66	2.12	2.43	2.64	2.80	2.92	3.11	3.25	3.35	3.43	3.50	3.57	3.62	3.73	3.82	3.90	3.97	4.08																							
	3000							2.13	2.43	2.65	2.81	2.93	3.11	3.25	3.35	3.44	3.51	3.57	3.63	3.74	3.83	3.91	3.97	4.08	4.17																						
4000							2.14	2.44	2.66	2.82	2.94	3.12	3.26	3.36	3.44	3.52	3.58	3.63	3.75	3.84	3.91	3.98	4.09	4.18	4.32																						
5000							2.15	2.45	2.67	2.82	2.94	3.13	3.26	3.36	3.45	3.52	3.59	3.64	3.75	3.84	3.92	3.98	4.10	4.19	4.33	4.44																					

Increased Limit Factor for 45/45 limit is 1.48
Increased Limit Factor for 75/75 limit is 1.83
Increased Limit Factor for 750/750 limit is 3.43
Increased Limit Factor for 550/550 limit is 3.26

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

R-163
C.A.R.
7/1/2020

Taxis

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON											
L I M I T P E R A C C I D E N T											
	2 0	2 5	3 0	3 5	4 0	5 0	1 0 0	1 5 0	2 0 0	2 5 0	
40	1.00	1.13	1.26	1.34	1.41						
45	1.01	1.14	1.27	1.35	1.42						
50	1.02	1.14	1.27	1.35	1.42	1.53					
60	1.03	1.18	1.27	1.35	1.42	1.54					
70	1.03	1.18	1.28	1.36	1.43	1.54					
80	1.03	1.19	1.28	1.36	1.43	1.54					
100	1.04	1.19	1.29	1.37	1.44	1.55	2.02				
150	1.05	1.20	1.30	1.38	1.45	1.56	2.04	2.34			
200	1.06	1.21	1.31	1.38	1.45	1.57	2.05	2.35	2.56		
250	1.06	1.22	1.31	1.39	1.46	1.58	2.05	2.36	2.57	2.73	
300	1.07	1.22	1.32	1.40	1.46	1.59	2.06	2.36	2.58	2.74	
350	1.07	1.23	1.32	1.40	1.47	1.59	2.07	2.37	2.58	2.75	
400						1.60	2.07	2.37	2.59	2.75	
500						1.61	2.08	2.38	2.59	2.76	

Increased Limit Factor for 45/45 limit is 1.48
Increased Limit Factor for 75/75 limit is 1.85

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

R-164
C.A.R.
7/1/2020

Limousines and Car Service

07/01/20

(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
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	5
L I M I T P E R A C C I D E N T	40	1.00	1.13	1.26	1.34	1.41														
	45	1.01	1.14	1.27	1.35	1.42														
	50	1.02	1.14	1.27	1.35	1.42	1.53													
	60	1.03	1.18	1.27	1.35	1.42	1.54													
	70	1.03	1.18	1.28	1.36	1.43	1.54													
	80	1.03	1.19	1.28	1.36	1.43	1.54													
	100	1.04	1.19	1.29	1.37	1.44	1.55	2.02												
	150	1.05	1.20	1.30	1.38	1.45	1.56	2.04	2.34											
	200	1.06	1.21	1.31	1.38	1.45	1.57	2.05	2.35	2.56										
	250	1.06	1.22	1.31	1.39	1.46	1.58	2.05	2.36	2.57	2.73									
	300	1.07	1.22	1.32	1.40	1.46	1.59	2.06	2.36	2.58	2.74	2.85								
	350	1.07	1.23	1.32	1.40	1.47	1.59	2.07	2.37	2.58	2.75	2.85								
	400						1.60	2.07	2.37	2.59	2.75	2.85	3.01							
	500						1.61	2.08	2.38	2.59	2.76	2.86	3.02	3.14						
	600						1.61	2.09	2.39	2.60	2.77	2.87	3.02	3.15	3.23					
	700						1.62	2.09	2.39	2.61	2.77	2.87	3.03	3.15	3.23	3.29				
	800						1.62	2.10	2.40	2.61	2.77	2.87	3.03	3.15	3.23	3.30	3.35			
	900						1.63	2.10	2.40	2.62	2.78	2.88	3.03	3.16	3.23	3.30	3.35	3.40		
	1000						1.63	2.11	2.41	2.62	2.78	2.88	3.04	3.16	3.24	3.30	3.36	3.41	3.45	
	1250						1.64	2.11	2.41	2.63	2.79	2.89	3.04	3.17	3.24	3.31	3.36	3.41	3.46	3.56
	1500						1.64	2.12	2.42	2.64	2.79	2.89	3.05	3.17	3.25	3.31	3.37	3.41	3.46	3.57

Increased Limit Factor for 45/45 limit is 1.48
Increased Limit Factor for 75/75 limit is 1.85
Increased Limit Factor for 750/750 limit is 3.32
Increased Limit Factor for 550/550 limit is 3.19

R-165
C.A.R.
7/1/2020

07/01/20

LIMIT PER PERSON

Increased Limit Factor for 45/45 limit is	1.48
Increased Limit Factor for 75/75 limit is	1.82
Increased Limit Factor for 750/750 limit is	3.30
Increased Limit Factor for 550/550 limit is	3.14

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

R-166
C.A.R.
7/1/2020

Commercial Motorcycles

07/01/20

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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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	1.260	1.348	1.374	1.440	1.260	1.260	1.180
\$15,000	1.360	1.449	1.504	1.609	1.360	1.350	1.230
\$20,000	1.399	1.491	1.567	1.700	1.394	1.389	1.253
\$25,000	1.430	1.523	1.616	1.771	1.420	1.420	1.270
\$30,000	1.441	1.536	1.647	1.815	1.436	1.431	1.275
\$35,000	1.450	1.547	1.673	1.853	1.450	1.440	1.280
\$40,000	1.455	1.555	1.693	1.888	1.455	1.451	1.285
\$45,000	1.458	1.558	1.702	1.904	1.458	1.456	1.288
\$50,000	1.460	1.562	1.710	1.918	1.460	1.460	1.290
\$75,000	1.469	1.569	1.758	1.994	1.469	1.469	1.299
\$80,000	1.469	1.569	1.760	1.997	1.469	1.469	1.299
\$100,000	1.470	1.571	1.766	2.006	1.470	1.470	1.300
\$150,000	1.476	1.577	1.821	2.065	1.476	1.476	1.312
\$200,000	1.478	1.578	1.843	2.089	1.478	1.478	1.317
\$250,000	1.480	1.580	1.859	2.107	1.480	1.480	1.320
\$300,000	1.480	1.581	1.873	2.129	1.480	1.480	1.323
\$400,000	1.480	1.582	1.885	2.149	1.480	1.480	
\$500,000	1.480	1.583	1.895	2.164	1.480	1.480	1.330
\$550,000	1.480	1.583	1.896	2.172	1.480	1.480	1.332
\$750,000	1.480	1.584	1.898	2.187	1.480	1.480	1.336
\$1,000,000	1.480	1.585	1.900	2.201	1.480	1.480	1.340
\$1,500,000	1.565	1.680	2.010	2.331	1.565	1.565	1.420
\$2,000,000	1.591	1.704	2.042	2.367	1.591	1.591	1.440
\$2,500,000	1.613	1.727	2.070	2.399	1.613	1.613	1.461
\$5,000,000	1.825	1.959	2.345	2.716	1.825	1.825	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

07/01/20

R-168
C.A.R.
7/1/2020

(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	5	7	8	8	9								
I	45	6	7	8	8	9								
T	50	6	7	8	8	9	9							
P	60	6	8	8	8	9	9							
E	70	6	8	8	8	9	9							
R	80	6	8	8	8	9	9							
	100	6	8	8	9	9	9	10						
A	150	6	8	8	9	9	9	10	10					
C	200	6	8	8	9	9	9	10	10	11				
C	250	6	8	8	9	9	9	10	10	11	11			
I														
D	300	6	8	8	9	9	9	10	10	11	11	12		
E	350	6	8	8	9	9	9	10	10	11	11	12		
N	400						9	10	10	11	11	12	14	
T	500						9	10	10	11	11	12	14	15

Increased Limit Rate for 45/45 limit is 9
Increased Limit Rate for 75/75 limit is 10

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

Taxis

07/01/20

(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	44	48	51	54	56				
I	45	45	48	52	54	56				
T	50	45	48	52	54	56	59			
	60	45	49	52	54	56	60			
P	70	45	49	52	54	56	60			
E										
R	80	45	49	52	54	56	60			
	100	45	49	52	55	57	60	72		
A	150	46	50	52	55	57	60	72	78	
C	200	46	50	53	55	57	61	73	78	82
C	250	46	50	53	55	57	61	73	78	82
I										86
D	300	46	50	53	55	57	61	73	79	83
E	350	46	50	53	55	58	61	73	79	83
N	400						61	73	79	83
T	500						61	73	79	83

Increased Limit Rate for 45/45 limit is 58
Increased Limit Rate for 75/75 limit is 67

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C.A.R.
7/1/2020

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

R-170
C.A.R.
7/1/2020

Commercial Motorcycles

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON																							
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1				
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0				
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
L I M I T	40	35	41	42	44	45																	
	45	35	41	42	44	45																	
	50	35	41	42	44	45	50																
	60	35	41	42	44	45	50																
	70	35	41	42	44	45	50																
P E R	80	35	41	42	44	45	50																
	100	36	41	42	44	47	50	56															
	150	36	41	42	44	47	50	56	57														
	200	36	41	42	44	47	50	56	57	59													
	250	36	41	42	45	47	50	56	57	59	60												
A C C I D E N T	300	38	41	42	45	47	50	56	57	59	60	63											
	350	38	42	44	45	47	50	56	57	59	60	63											
	400						50	56	57	59	60	63	71										
	500						50	56	57	59	60	65	71	75									
	600						50	56	57	59	60	65	71	80	92								
	700						51	56	57	59	60	65	71	83	92	95							
	800						51	56	57	59	60	65	71	86	92	95	96						
	900						51	56	57	59	60	65	71	87	93	95	96	98					
	1000						51	56	57	59	62	65	71	90	93	95	96	98	99				

Increased Limit Rate for 45/45 limit is

47

Increased Limit Rate for 750/750 limit is

95

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)**

All Vehicle Types Excluding Taxicabs and Motorcycles

07/01/20

R-171
C.A.R.
7/1/2020

(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	1	2	3	4								
I	45	0	1	2	3	4								
T	50	0	1	2	3	4	6							
	60	0	1	2	3	4	6							
P	70	0	1	2	3	4	6							
E														
R	80	0	1	2	3	4	6							
	100	0	1	2	4	4	6	20						
A	150	0	1	3	4	5	6	20	46					
C	200	0	1	3	4	5	7	21	47	67				
C	250	0	1	3	4	5	7	21	48	67	83			
I														
D	300	0	2	3	4	5	7	21	49	68	83	119		
E	350	0	2	3	4	5	7	22	49	69	84	121		
N	400						7	22	50	69	84	122	185	
T	500						8	23	50	70	85	125	187	235

Increased Limit Rate for 45/45 limit is 5
Increased Limit Rate for 75/75 limit is 16

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)**

Taxis

07/01/20

(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	1	2	3	4				
I	45	0	1	2	3	4				
T	50	0	1	2	3	4	6			
	60	0	1	2	3	4	6			
P	70	0	1	2	3	4	6			
E										
R	80	0	1	2	3	4	6			
	100	0	1	2	4	4	6	20		
A	150	0	1	3	4	5	6	20	46	
C	200	0	1	3	4	5	7	21	47	67
C	250	0	1	3	4	5	7	21	48	67
I										83
D	300	0	2	3	4	5	7	21	49	68
E	350	0	2	3	4	5	7	22	49	69
N	400						7	22	50	69
T	500						8	23	50	70
										85

Increased Limit Rate for 45/45 limit is

5

Increased Limit Rate for 75/75 limit is

16

R-172
C.A.R.
7/1/2020

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)**

R-173
C.A.R.
7/1/2020

Commercial Motorcycles

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON																		
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1
	0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0
L	40	0	8	17	23	30												
I	45	2	8	17	23	30												
M	50	2	8	17	23	30	45											
I	60	2	9	17	24	32	45											
T	70	2	9	17	24	32	45											
P	80	2	9	18	24	32	47											
E	100	3	11	18	24	33	47	119										
R	150	3	11	20	26	35	48	122	254									
A	200	3	12	20	27	35	50	123	258	359								
C	250	3	12	20	27	36	51	123	263	362	440							
C	300	5	12	20	29	36	53	125	266	365	443	534						
I	350	5	14	21	29	36	53	128	269	368	446	539						
D	400						54	129	270	371	447	542	695					
E	500						56	134	275	374	452	548	701	819				
N	600						56	137	278	377	456	554	705	917	1217			
T	700						57	140	281	380	461	557	710	998	1218	1247		
	800						57	141	282	383	464	561	713	1070	1220	1247	642	
	900						59	144	285	384	467	564	717	1133	1220	1248	642	806
	1000						59	146	287	386	470	567	719	1188	1221	1250	642	806 1185

Increased Limit Rate for 45/45 limit is
Increased Limit Rate for 750/750 limit is

38
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

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile**

Commercial Motorcycle Rates

<u>Coverage</u>	<u>Vehicle Engine Size Group</u>			
	<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)	\$2.45 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.

<u>Motorcycle Age Rate Factors</u>			
<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>	<u>Deductibles</u>			
	<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

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

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

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
F		
FAIRHAVEN	15	213
FALL RIVER	17	201
FALMOUTH	11	054
FITCHBURG	12	902
FLORIDA	12	173
FOXBOROUGH	15	734
FRAMINGHAM	17	615
FRANKLIN	15	713
FREETOWN	12	233
G		
GARDNER	12	912
GAY HEAD	17	083
GEORGETOWN	13	331
GILL	11	474
GLOUCESTER	16	314
GOSHEN	12	573
GOSNOLD	11	084
GRAFTON	13	913
GRANBY	13	574
GRANVILLE	14	492
GREAT BARRINGTON	12	111
GREENFIELD	11	410
GROTON	13	636
GROVELAND	13	332
H		
HADLEY	13	531
HALIFAX	14	070
HAMILTON	13	333
HAMPDEN	14	493
HANCOCK	11	174
HANOVER	16	033
HANSON	14	034
HARDWICK	15	939
HARVARD	12	974
HARWICH	11	055
HATFIELD	14	532

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
H		
HAVERHILL	16	302
HAWLEY	16	475
HEATH	15	476
HINGHAM	16	012
HINSDALE	15	133
HOLBROOK	15	735
HOLDEN	13	940
HOLLAND	14	494
HOLLISTON	15	637
HOLYOKE	13	403
HOPEDALE	15	941
HOPKINTON	15	638
HUBBARDSTON	16	942
HUDSON	13	616
HULL	17	035
HUNTINGTON	15	533
HYDE PARK	04	818
I		
IPSWICH	13	315
J		
JAMAICA PLAIN	03	817
K		
KINGSTON	16	036
L		
LAKEVILLE	14	037
LANCASTER	13	943
LANESBOROUGH	11	134
LAWRENCE	20	303
LEE	11	135
LEICESTER	14	944
LENOX	14	136
LEOMINSTER	11	914
LEVERETT	16	477
LEXINGTON	16	617

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
L		
LEYDEN	13	478
LINCOLN	16	639
LITTLETON	13	640
LONGMEADOW	14	442
LOWELL	18	601
LUDLOW	11	421
LUNENBURG	13	945
LYNN	19	300
LYNNFIELD	17	334
M		
MALDEN	19	603
MANCHESTER	15	335
MANSFIELD	15	214
MARBLEHEAD	17	316
MARION	13	038
MARLBOROUGH	13	618
MARSHFIELD	16	039
MASHPEE	13	085
MATTAPOISETT	13	040
MAYNARD	15	620
MEDFIELD	14	736
MEDFORD	18	604
MEDWAY	13	737
MELROSE	19	619
MENDON	13	946
MERRIMAC	15	336
METHUEN	17	317
MIDDLEBOROUGH	12	013
MIDDLEFIELD	16	576
MIDDLETON	16	337
MILFORD	14	915
MILLBURY	16	916
MILLIS	11	738
MILLVILLE	16	947
MILTON	17	714
MONROE	15	479
MONSON	12	422

Commercial Automobile Insurance Manual

<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

Commonwealth Automobile Reinsurers

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
O		
ORLEANS	11	058
OTIS	13	179
OXFORD	12	950
P		
PALMER	11	423
PAXTON	16	977
PEABODY	18	320
PELHAM	14	577
PEMBROKE	14	042
PEPPERELL	13	642
PERU	11	180
PETERSHAM	16	978
PHILLIPSTON	15	979
PITTSFIELD	11	102
PLAINFIELD	16	578
PLAINVILLE	12	740
PLYMOUTH	14	014
PLYMPTON	13	071
PRINCETON	14	980
PROVINCETOWN	14	059
Q		
QUINCY	19	703
R		
RANDOLPH	18	717
RAYNHAM	15	235
READING	17	622
REHOBOTH	12	236
REVERE	20	803
RICHMOND	16	181
ROCHESTER	12	043
ROCKLAND	18	015
ROCKPORT	15	340
ROSLINDALE	02	816
ROWE	11	481
ROWLEY	16	341

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
R		
ROXBURY	06	820
ROYALSTON	16	981
RUSSELL	14	443
RUTLAND	13	951
S		
SALEM	16	304
SALISBURY	12	342
SANDISFIELD	13	182
SANDWICH	11	060
SAUGUS	18	321
SAVOY	17	183
SCITUATE	17	044
SEEKONK	12	237
SHARON	18	741
SHEFFIELD	13	137
SHELBURNE	15	435
SHERBORN	15	674
SHIRLEY	15	643
SHREWSBURY	14	918
SHUTESBURY	15	482
SOMERSET	15	238
SOMERVILLE	20	606
SOUTH BOSTON	09	823
SOUTH HADLEY	13	513
SOUTHAMPTON	12	580
SOUTHBOROUGH	15	952
SOUTHBRIDGE	13	919
SOUTHWICK	14	444
SPENCER	12	920
SPRINGFIELD	19	400
STERLING	12	953
STOCKBRIDGE	15	138
STONEHAM	17	623
STOUGHTON	18	718
STOW	15	644

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
S		
STURBRIDGE	13	954
SUDBURY	12	645
SUNDERLAND	12	436
SUTTON	15	955
SWAMPSCOTT	17	322
SWANSEA	12	239
T		
TAUNTON	16	202
TEMPLETON	11	956
TEWKSBURY	17	646
TISBURY	11	061
TOLLAND	14	496
TOPSFIELD	16	371
TOWNSEND	13	647
TRURO	13	086
TYNGSBOROUGH	15	648
TYRINGHAM	12	184
U		
UPTON	13	957
UXBRIDGE	12	921
W		
WAKEFIELD	17	624
WALES	12	497
WALPOLE	14	719
WALTHAM	17	607
WARE	11	514
WAREHAM	14	016
WARREN	12	958
WARWICK	15	483
WASHINGTON	15	185
WATERTOWN	18	608
WAYLAND	16	649
WEBSTER	11	922
WELLESLEY	15	720
WELLFLEET	13	087

Commercial Automobile Insurance Manual

<i>City or Town</i>	<i>Territorial Schedule</i>	<i>Statistical Code</i>
W		
WENDELL	14	484
WENHAM	15	343
WEST BOYLSTON	14	959
WEST BRIDGEWATER	16	045
WEST BROOKFIELD	12	960
WEST NEWBURY	14	344
WEST ROXBURY	01	815
WEST SPRINGFIELD	14	425
WEST STOCKBRIDGE	12	139
WEST TISBURY	14	088
WESTBOROUGH	14	923
WESTFIELD	11	424
WESTFORD	14	650
WESTHAMPTON	15	581
WESTMINSTER	14	961
WESTON	13	651
WESTPORT	12	240
WESTWOOD	16	742
WEYMOUTH	17	721
WHATELY	14	437
WHITMAN	15	017
WILBRAHAM	12	445
WILLIAMSBURG	12	534
WILLIAMSTOWN	15	140
WILMINGTON	17	652
WINCHENDON	12	924
WINCHESTER	17	625
WINDSOR	14	186
WINTHROP	18	810
WOBURN	16	626
WORCESTER	18	900
WORTHINGTON	13	582
WRENTHAM	13	743
Y		
YARMOUTH	11	062