

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).

R-58
C.A.R.
7/1/2020

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				

R-59
C.A.R.
7/1/2020

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	Indian-apolis	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	Jackson-ville	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	Phila-delphia	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	Pitts-burgh	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	Milwau-kee	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

R-61
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7/1/2020

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

R-62
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7/1/2020

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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