

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

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-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

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 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	<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-90
C.A.R.
7/1/2020

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								
<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								
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
<u>Towing & Labor (Rule 65)</u>					
\$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

<u>B, Increased Limits</u>					<u>Property Damage Liability</u>				
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			

<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		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					

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			

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					

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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			

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				

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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

<u>B, Increased Limits</u>					<u>Property Damage Liability</u>				
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			

<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		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		<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		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								
<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

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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		<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		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

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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 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					
Symbol		COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	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									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
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

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

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360

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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

<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 16

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389

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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: 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 17

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478

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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			
	Symbol		COLLISION \$500 DEDUCTIBLE								
Cost New	Code	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

	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		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

	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		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

<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 18

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561

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<u>B, Increased Limits</u>					<u>Property Damage Liability</u>				
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			

<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		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		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		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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PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
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B, Increased Limits					Property Damage Liability				
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			

Cost New	Symbol		COLLISION \$500 DEDUCTIBLE								
	Code	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		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		<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		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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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