

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 1 - NON-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	35	31	53	49	155	150	140	122	107	95	84	194	188	175	153	134	119	105
	2,3	1	35	31	53	49	150	146	136	118	104	92	82	188	183	170	148	130	115	103
	4,5	1	34	30	51	47	137	133	124	108	94	84	74	171	166	155	135	118	105	93
	6-9	1	24	20	35	31	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	40	36	60	56	170	165	153	134	117	104	92	213	206	191	168	146	130	115
	2,3	2	40	36	60	56	165	160	149	130	114	101	90	206	200	186	163	143	126	113
	4,5	2	39	35	58	54	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	6-9	2	27	23	40	36	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	41	37	62	58	221	215	200	174	153	135	120	276	269	250	218	191	169	150
	2,3	3	41	37	62	58	214	208	193	168	148	131	116	268	260	241	210	185	164	145
	4,5	3	40	36	60	56	196	190	177	154	135	120	106	245	238	221	193	169	150	133
	6-9	3	28	24	41	37	116	113	105	92	80	71	63	145	141	131	115	100	89	79
8,001 - 10,000	1	4	64	60	97	93	449	436	405	353	310	275	244	561	545	506	441	388	344	305
	2,3	4	64	60	97	93	437	424	394	343	301	267	237	546	530	493	429	376	334	296
	4,5	4	61	57	93	89	397	385	358	312	273	243	216	496	481	448	390	341	304	270
	6-9	4	42	38	63	59	235	228	212	185	162	144	128	294	285	265	231	203	180	160
10,001 - 15,000	1	5	120	116	186	182	736	715	665	579	508	450	400	920	894	831	724	635	563	500
	2,3	5	120	116	186	182	715	694	645	562	493	437	389	894	868	806	703	616	546	486
	4,5	5	115	111	178	174	651	632	588	512	449	398	354	814	790	735	640	561	498	443
	6-9	5	78	74	120	116	386	375	349	304	266	236	210	483	469	436	380	333	295	263
15,001 - 20,000	1	6	175	171	272	267	1400	1359	1264	1101	965	856	761	1750	1699	1580	1376	1206	1070	951
	2,3	6	175	171	272	267	1359	1319	1227	1068	936	831	739	1699	1649	1534	1335	1170	1039	924
	4,5	6	168	164	261	256	1237	1201	1117	973	853	757	673	1546	1501	1396	1216	1066	946	841
	6-9	6	113	109	175	171	734	713	663	578	506	449	399	918	891	829	723	633	561	499
20,001 - 25,000	1	7	265	260	415	407	2203	2139	1989	1733	1519	1348	1198	2754	2674	2486	2166	1899	1685	1498
	2,3	7	265	260	415	407	2138	2076	1931	1682	1474	1308	1163	2673	2595	2414	2103	1843	1635	1454
	4,5	7	255	250	399	391	1947	1890	1758	1531	1342	1191	1058	2434	2363	2198	1914	1678	1489	1323
	6-9	7	171	167	266	261	1156	1122	1043	909	797	707	628	1445	1403	1304	1136	996	884	785
25,001 - 40,000	1	8	302	296	471	462	2585	2510	2334	2033	1782	1581	1406	3231	3138	2918	2541	2228	1976	1758
	2,3	8	302	296	471	462	2511	2438	2267	1975	1731	1536	1365	3139	3048	2834	2469	2164	1920	1706
	4,5	8	290	284	452	443	2285	2218	2063	1797	1575	1397	1242	2856	2773	2579	2246	1969	1746	1553
	6-9	8	193	189	301	295	1355	1316	1224	1066	934	829	737	1694	1645	1530	1333	1168	1036	921
40,001 - 65,000	1	10	362	355	565	554	3404	3305	3074	2677	2347	2082	1851	4255	4131	3843	3346	2934	2603	2314
	2,3	10	362	355	565	554	3304	3208	2983	2598	2278	2021	1796	4130	4010	3729	3248	2848	2526	2245
	4,5	10	347	340	543	532	3008	2920	2716	2365	2073	1840	1635	3760	3650	3395	2956	2591	2300	2044
	6-9	10	232	227	362	355	1785	1733	1612	1404	1230	1092	970	2231	2166	2015	1755	1538	1365	1213
65,001 - 90,000	1	11	392	384	612	600	3729	3620	3367	2932	2570	2281	2027	4661	4525	4209	3665	3213	2851	2534
	2,3	11	392	384	612	600	3619	3514	3268	2846	2495	2214	1968	4524	4393	4085	3558	3119	2768	2460
	4,5	11	376	369	588	576	3294	3198	2974	2590	2271	2015	1791	4118	3998	3718	3238	2839	2519	2239
	6-9	11	251	246	392	384	1954	1897	1764	1537	1347	1195	1062	2443	2371	2205	1921	1684	1494	1328
Charge per \$1000 over \$90,000	1	12	0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	2,3	12	0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	4,5	12	0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	6-9	12	0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15

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	\$ 26
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 65
\$2000 Deductible	\$111
\$3000 Deductible	\$147
\$4000 Deductible	\$175
\$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:	79%

LIMITED COLLISION

Any Deductible - Charge 10.0%  
 of Comparable Collision Rate  
 (after primary and secondary rating factors),  
 subject to a \$4 minimum.

No Deductible - Add \$26  
 to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 2 - NON-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	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000	
\$ 0 - 4,500	1	1	35	31	53	49	155	150	140	122	107	95	84	194	188	175	153	134	119	105		
	2,3		35	31	53	49	150	146	136	118	104	92	82	188	183	170	148	130	115	103		
	4,5		34	30	51	47	137	133	124	108	94	84	74	171	166	155	135	118	105	93		
	6-9		24	20	35	31	80	78	73	63	55	49	44	100	98	91	79	69	61	55		
4,501 - 6,000	1	2	40	36	60	56	170	165	153	134	117	104	92	213	206	191	168	146	130	115		
	2,3		40	36	60	56	165	160	149	130	114	101	90	206	200	186	163	143	126	113		
	4,5		39	35	58	54	149	145	135	117	103	91	81	186	181	169	146	129	114	101		
	6-9		27	23	40	36	89	86	80	70	61	54	48	111	108	100	88	76	68	60		
6,001 - 8,000	1	3	41	37	62	58	221	215	200	174	153	135	120	276	269	250	218	191	169	150		
	2,3		41	37	62	58	214	208	193	168	148	131	116	268	260	241	210	185	164	145		
	4,5		40	36	60	56	196	190	177	154	135	120	106	245	238	221	193	169	150	133		
	6-9		28	24	41	37	116	113	105	92	80	71	63	145	141	131	115	100	89	79		
8,001 - 10,000	1	4	64	60	97	93	449	436	405	353	310	275	244	561	545	506	441	388	344	305		
	2,3		64	60	97	93	437	424	394	343	301	267	237	546	530	493	429	376	334	296		
	4,5		61	57	93	89	397	385	358	312	273	243	216	496	481	448	390	341	304	270		
	6-9		42	38	63	59	235	228	212	185	162	144	128	294	285	265	231	203	180	160		
10,001 - 15,000	1	5	120	116	186	182	736	715	665	579	508	450	400	920	894	831	724	635	563	500		
	2,3		120	116	186	182	715	694	645	562	493	437	389	894	868	806	703	616	546	486		
	4,5		115	111	178	174	651	632	588	512	449	398	354	814	790	735	640	561	498	443		
	6-9		78	74	120	116	386	375	349	304	266	236	210	483	469	436	380	333	295	263		
15,001 - 20,000	1	6	175	171	272	267	1400	1359	1264	1101	965	856	761	1750	1699	1580	1376	1206	1070	951		
	2,3		175	171	272	267	1359	1319	1227	1068	936	831	739	1699	1649	1534	1335	1170	1039	924		
	4,5		168	164	261	256	1237	1201	1117	973	853	757	673	1546	1501	1396	1216	1066	946	841		
	6-9		113	109	175	171	734	713	663	578	506	449	399	918	891	829	723	633	561	499		
20,001 - 25,000	1	7	265	260	415	407	2203	2139	1989	1733	1519	1348	1198	2754	2674	2486	2166	1899	1685	1498		
	2,3		265	260	415	407	2138	2076	1931	1682	1474	1308	1163	2673	2595	2414	2103	1843	1635	1454		
	4,5		255	250	399	391	1947	1890	1758	1531	1342	1191	1058	2434	2363	2198	1914	1678	1489	1323		
	6-9		171	167	266	261	1156	1122	1043	909	797	707	628	1445	1403	1304	1136	996	884	785		
25,001 - 40,000	1	8	302	296	471	462	2585	2510	2334	2033	1782	1581	1406	3231	3138	2918	2541	2228	1976	1758		
	2,3		302	296	471	462	2511	2438	2267	1975	1731	1536	1365	3139	3048	2834	2469	2164	1920	1706		
	4,5		290	284	452	443	2285	2218	2063	1797	1575	1397	1242	2856	2773	2579	2246	1969	1746	1553		
	6-9		193	189	301	295	1355	1316	1224	1066	934	829	737	1694	1645	1530	1333	1168	1036	921		
40,001 - 65,000	1	10	362	355	565	554	3404	3305	3074	2677	2347	2082	1851	4255	4131	3843	3346	2934	2603	2314		
	2,3		362	355	565	554	3304	3208	2983	2598	2278	2021	1796	4130	4010	3729	3248	2848	2526	2245		
	4,5		347	340	543	532	3008	2920	2716	2365	2073	1840	1635	3760	3650	3395	2956	2591	2300	2044		
	6-9		232	227	362	355	1785	1733	1612	1404	1230	1092	970	2231	2166	2015	1755	1538	1365	1213		
65,001 - 90,000	1	11	392	384	612	600	3729	3620	3367	2932	2570	2281	2027	4661	4525	4209	3665	3213	2851	2534		
	2,3		392	384	612	600	3619	3514	3268	2846	2495	2214	1968	4524	4393	4085	3558	3119	2768	2460		
	4,5		376	369	588	576	3294	3198	2974	2590	2271	2015	1791	4118	3998	3718	3238	2839	2519	2239		
	6-9		251	246	392	384	1954	1897	1764	1537	1347	1195	1062	2443	2371	2205	1921	1684	1494	1328		
Charge per \$1000 over \$90,000	1	12	0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15		
	2,3		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15		
	4,5		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15		
	6-9		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15		

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	\$ 26
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 65
\$2000 Deductible	\$111
\$3000 Deductible	\$147
\$4000 Deductible	\$175
\$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:	79%

**LIMITED COLLISION**

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$26  
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													
			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	35	31	53	49	155	150	140	122	107	95	84	194	188	175	153	134	119	105
	2,3		35	31	53	49	150	146	136	118	104	92	82	188	183	170	148	130	115	103
	4,5		34	30	51	47	137	133	124	108	94	84	74	171	166	155	135	118	105	93
	6-9		24	20	35	31	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	40	36	60	56	170	165	153	134	117	104	92	213	206	191	168	146	130	115
	2,3		40	36	60	56	165	160	149	130	114	101	90	206	200	186	163	143	126	113
	4,5		39	35	58	54	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	6-9		27	23	40	36	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	41	37	62	58	221	215	200	174	153	135	120	276	269	250	218	191	169	150
	2,3		41	37	62	58	214	208	193	168	148	131	116	268	260	241	210	185	164	145
	4,5		40	36	60	56	196	190	177	154	135	120	106	245	238	221	193	169	150	133
	6-9		28	24	41	37	116	113	105	92	80	71	63	145	141	131	115	100	89	79
8,001 - 10,000	1	4	64	60	97	93	449	436	405	353	310	275	244	561	545	506	441	388	344	305
	2,3		64	60	97	93	437	424	394	343	301	267	237	546	530	493	429	376	334	296
	4,5		61	57	93	89	397	385	358	312	273	243	216	496	481	448	390	341	304	270
	6-9		42	38	63	59	235	228	212	185	162	144	128	294	285	265	231	203	180	160
10,001 - 15,000	1	5	120	116	186	182	736	715	665	579	508	450	400	920	894	831	724	635	563	500
	2,3		120	116	186	182	715	694	645	562	493	437	389	894	868	806	703	616	546	486
	4,5		115	111	178	174	651	632	588	512	449	398	354	814	790	735	640	561	498	443
	6-9		78	74	120	116	386	375	349	304	266	236	210	483	469	436	380	333	295	263
15,001 - 20,000	1	6	175	171	272	267	1400	1359	1264	1101	965	856	761	1750	1699	1580	1376	1206	1070	951
	2,3		175	171	272	267	1359	1319	1227	1068	936	831	739	1699	1649	1534	1335	1170	1039	924
	4,5		168	164	261	256	1237	1201	1117	973	853	757	673	1546	1501	1396	1216	1066	946	841
	6-9		113	109	175	171	734	713	663	578	506	449	399	918	891	829	723	633	561	499
20,001 - 25,000	1	7	265	260	415	407	2203	2139	1989	1733	1519	1348	1198	2754	2674	2486	2166	1899	1685	1498
	2,3		265	260	415	407	2138	2076	1931	1682	1474	1308	1163	2673	2595	2414	2103	1843	1635	1454
	4,5		255	250	399	391	1947	1890	1758	1531	1342	1191	1058	2434	2363	2198	1914	1678	1489	1323
	6-9		171	167	266	261	1156	1122	1043	909	797	707	628	1445	1403	1304	1136	996	884	785
25,001 - 40,000	1	8	302	296	471	462	2585	2510	2334	2033	1782	1581	1406	3231	3138	2918	2541	2228	1976	1758
	2,3		302	296	471	462	2511	2438	2267	1975	1731	1536	1365	3139	3048	2834	2469	2164	1920	1706
	4,5		290	284	452	443	2285	2218	2063	1797	1575	1397	1242	2856	2773	2579	2246	1969	1746	1553
	6-9		193	189	301	295	1355	1316	1224	1066	934	829	737	1694	1645	1530	1333	1168	1036	921
40,001 - 65,000	1	10	362	355	565	554	3404	3305	3074	2677	2347	2082	1851	4255	4131	3843	3346	2934	2603	2314
	2,3		362	355	565	554	3304	3208	2983	2598	2278	2021	1796	4130	4010	3729	3248	2848	2526	2245
	4,5		347	340	543	532	3008	2920	2716	2365	2073	1840	1635	3760	3650	3395	2956	2591	2300	2044
	6-9		232	227	362	355	1785	1733	1612	1404	1230	1092	970	2231	2166	2015	1755	1538	1365	1213
65,001 - 90,000	1	11	392	384	612	600	3729	3620	3367	2932	2570	2281	2027	4661	4525	4209	3665	3213	2851	2534
	2,3		392	384	612	600	3619	3514	3268	2846	2495	2214	1968	4524	4393	4085	3558	3119	2768	2460
	4,5		376	369	588	576	3294	3198	2974	2590	2271	2015	1791	4118	3998	3718	3238	2839	2519	2239
	6-9		251	246	392	384	1954	1897	1764	1537	1347	1195	1062	2443	2371	2205	1921	1684	1494	1328
Charge per \$1000 over \$90,000	1	12	0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	2,3		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	4,5		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	6-9		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15

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	\$ 26
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 65
\$2000 Deductible	\$111
\$3000 Deductible	\$147
\$4000 Deductible	\$175
\$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:	79%

LIMITED COLLISION

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$26  
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													
			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 2,3 4,5 6-9	1	35 35 34 24	31 31 30 20	53 53 51 35	49 49 47 31	155 150 137 80	150 146 133 78	140 136 124 73	122 118 108 63	107 104 94 55	95 82 84 44	194 188 171 100	188 183 166 98	175 170 155 91	153 148 135 79	134 130 118 69	119 115 105 61	105 103 93 55	
4,501 - 6,000	1 2,3 4,5 6-9	2	40 40 39 27	36 36 35 23	60 60 58 40	56 56 54 36	170 165 149 89	165 146 145 86	153 139 135 80	134 130 117 70	117 114 103 61	104 101 91 54	92 90 81 48	213 206 186 111	206 200 169 108	186 163 146 88	168 143 129 76	146 126 114 68	130 113 101 60	
6,001 - 8,000	1 2,3 4,5 6-9	3	41 41 40 28	37 37 36 24	62 62 60 41	58 58 56 37	221 214 196 116	215 208 200 113	200 193 177 105	174 168 154 92	153 148 135 80	135 131 120 71	120 116 106 63	276 268 245 145	269 260 238 141	250 241 221 131	218 210 193 115	191 185 169 100	169 164 150 89	150 145 133 79
8,001 - 10,000	1 2,3 4,5 6-9	4	64 64 61 42	60 60 57 38	97 97 93 59	93 93 89 59	449 437 397 235	436 424 385 228	405 394 358 212	353 343 312 185	310 301 273 162	275 267 243 144	244 237 216 128	561 546 496 294	545 530 481 285	506 493 448 265	441 429 390 231	388 376 341 203	344 296 270 180	305 296 270 160
10,001 - 15,000	1 2,3 4,5 6-9	5	120 120 115 78	116 116 111 74	186 186 178 120	182 182 174 116	736 715 651 386	715 694 632 375	665 645 588 349	579 562 512 304	508 493 449 266	450 437 398 236	400 389 354 210	920 894 814 483	894 868 790 469	831 806 735 436	724 703 640 380	635 616 561 333	563 486 443 263	500 486 443 263
15,001 - 20,000	1 2,3 4,5 6-9	6	175 175 168 113	171 171 164 109	272 272 261 175	267 267 256 171	1400 1359 1237 734	1359 1319 1201 713	1264 1227 1117 663	1101 1068 973 578	965 936 853 506	856 831 757 449	761 739 673 399	1750 1699 1546 918	1699 1649 1501 891	1580 1534 1396 829	1376 1335 1216 723	1206 1170 1066 633	1070 924 841 499	951 924 841 499
20,001 - 25,000	1 2,3 4,5 6-9	7	265 265 255 171	260 260 250 167	415 415 399 266	407 407 391 261	2203 2138 1947 1156	2139 2076 1890 1122	1989 1931 1758 1043	1733 1682 1531 909	1519 1474 1342 797	1348 1308 1191 707	1198 1163 1058 628	2754 2673 2434 1445	2674 2595 2363 1403	2486 2414 2198 1304	2166 2103 1914 1136	1899 1843 1678 996	1685 1635 1489 884	1498 1454 1323 785
25,001 - 40,000	1 2,3 4,5 6-9	8	302 302 290 193	296 296 284 189	471 471 452 301	462 462 443 295	2585 2511 2285 1355	2510 2438 2218 1316	2334 2267 2063 1224	2033 1975 1797 1066	1782 1731 1575 934	1581 1536 1397 829	1406 1365 1242 737	3231 3139 2856 1694	3138 3048 2773 1645	2918 2834 2579 1530	2541 2469 2246 1333	2228 2164 1969 1168	1976 1920 1746 1036	1758 1706 1553 921
40,001 - 65,000	1 2,3 4,5 6-9	10	362 362 347 232	355 355 340 227	565 565 543 362	554 554 532 355	3404 3304 3008 1785	3305 3208 2920 1733	3074 2983 2716 1612	2677 2598 2365 1404	2347 2278 2073 1230	2082 2021 1635 1092	1851 1796 1635 970	4255 4130 3760 2231	4131 4010 3650 2166	3843 3729 3395 2015	3346 3248 2956 1755	2934 2848 2591 1538	2603 2245 2300 1365	2314 2245 2044 1213
65,001 - 90,000	1 2,3 4,5 6-9	11	392 392 376 251	384 384 369 246	612 612 588 392	600 600 576 384	3729 3619 3294 1954	3620 3514 3198 1897	3367 3268 2974 1764	2932 2846 2590 1537	2570 2495 2271 1347	2281 2214 2015 1195	2027 1968 1791 1062	4661 4524 4118 2443	4525 4393 3998 2371	4209 4085 3718 2205	3665 3558 3238 1921	3213 3119 2839 1684	2851 2768 2239 1494	2534 2460 2239 1328
Charge per \$1000 over \$90,000	1 2,3 4,5 6-9	12	0.83 0.83 0.83 0.83	0.81 0.81 0.81 0.81	1.30 1.30 1.30 1.30	1.27 1.27 1.27 1.27	17.88 17.88 17.88 17.88	17.36 17.36 17.36 17.36	16.15 16.15 16.15 16.15	14.06 14.06 14.06 14.06	12.33 12.33 12.33 12.33	10.94 10.94 10.94 10.94	9.72 9.72 9.72 9.72	22.35 22.35 22.35 22.35	21.70 21.70 21.70 21.70	20.18 20.18 20.18 20.18	17.58 17.58 17.58 17.58	15.41 15.41 15.41 15.41	13.67 13.67 13.67 13.67	12.15 12.15 12.15 12.15

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.

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:	79%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 26
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 65
\$2000 Deductible	\$111
\$3000 Deductible	\$147
\$4000 Deductible	\$175
\$5000 Deductible	\$198

LIMITED COLLISION

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$26  
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													
			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	35	31	53	49	155	150	140	122	107	95	84	194	188	175	153	134	119	105
	2,3		35	31	53	49	150	146	136	118	104	92	82	188	183	170	148	130	115	103
	4,5		34	30	51	47	137	133	124	108	94	84	74	171	166	155	135	118	105	93
	6-9		24	20	35	31	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	40	36	60	56	170	165	153	134	117	104	92	213	206	191	168	146	130	115
	2,3		40	36	60	56	165	160	149	130	114	101	90	206	200	186	163	143	126	113
	4,5		39	35	58	54	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	6-9		27	23	40	36	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	41	37	62	58	221	215	200	174	153	135	120	276	269	250	218	191	169	150
	2,3		41	37	62	58	214	208	193	168	148	131	116	268	260	241	210	185	164	145
	4,5		40	36	60	56	196	190	177	154	135	120	106	245	238	221	193	169	150	133
	6-9		28	24	41	37	116	113	105	92	80	71	63	145	141	131	115	100	89	79
8,001 - 10,000	1	4	64	60	97	93	449	436	405	353	310	275	244	561	545	506	441	388	344	305
	2,3		64	60	97	93	437	424	394	343	301	267	237	546	530	493	429	376	334	296
	4,5		61	57	93	89	397	385	358	312	273	243	216	496	481	448	390	341	304	270
	6-9		42	38	63	59	235	228	212	185	162	144	128	294	285	265	231	203	180	160
10,001 - 15,000	1	5	120	116	186	182	736	715	665	579	508	450	400	920	894	831	724	635	563	500
	2,3		120	116	186	182	715	694	645	562	493	437	389	894	868	806	703	616	546	486
	4,5		115	111	178	174	651	632	588	512	449	398	354	814	790	735	640	561	498	443
	6-9		78	74	120	116	386	375	349	304	266	236	210	483	469	436	380	333	295	263
15,001 - 20,000	1	6	175	171	272	267	1400	1359	1264	1101	965	856	761	1750	1699	1580	1376	1206	1070	951
	2,3		175	171	272	267	1359	1319	1227	1068	936	831	739	1699	1649	1534	1335	1170	1039	924
	4,5		168	164	261	256	1237	1201	1117	973	853	757	673	1546	1501	1396	1216	1066	946	841
	6-9		113	109	175	171	734	713	663	578	506	449	399	918	891	829	723	633	561	499
20,001 - 25,000	1	7	265	260	415	407	2203	2139	1989	1733	1519	1348	1198	2754	2674	2486	2166	1899	1685	1498
	2,3		265	260	415	407	2138	2076	1931	1682	1474	1308	1163	2673	2595	2414	2103	1843	1635	1454
	4,5		255	250	399	391	1947	1890	1758	1531	1342	1191	1058	2434	2363	2198	1914	1678	1489	1323
	6-9		171	167	266	261	1156	1122	1043	909	797	707	628	1445	1403	1304	1136	996	884	785
25,001 - 40,000	1	8	302	296	471	462	2585	2510	2334	2033	1782	1581	1406	3231	3138	2918	2541	2228	1976	1758
	2,3		302	296	471	462	2511	2438	2267	1975	1731	1536	1365	3139	3048	2834	2469	2164	1920	1706
	4,5		290	284	452	443	2285	2218	2063	1797	1575	1397	1242	2856	2773	2579	2246	1969	1746	1553
	6-9		193	189	301	295	1355	1316	1224	1066	934	829	737	1694	1645	1530	1333	1168	1036	921
40,001 - 65,000	1	10	362	355	565	554	3404	3305	3074	2677	2347	2082	1851	4255	4131	3843	3346	2934	2603	2314
	2,3		362	355	565	554	3304	3208	2983	2598	2278	2021	1796	4130	4010	3729	3248	2848	2526	2245
	4,5		347	340	543	532	3008	2920	2716	2365	2073	1840	1635	3760	3650	3395	2956	2591	2300	2044
	6-9		232	227	362	355	1785	1733	1612	1404	1230	1092	970	2231	2166	2015	1755	1538	1365	1213
65,001 - 90,000	1	11	392	384	612	600	3729	3620	3367	2932	2570	2281	2027	4661	4525	4209	3665	3213	2851	2534
	2,3		392	384	612	600	3619	3514	3268	2846	2495	2214	1968	4524	4393	4085	3558	3119	2768	2460
	4,5		376	369	588	576	3294	3198	2974	2590	2271	2015	1791	4118	3998	3718	3238	2839	2519	2239
	6-9		251	246	392	384	1954	1897	1764	1537	1347	1195	1062	2443	2371	2205	1921	1684	1494	1328
Charge per \$1000 over \$90,000	1	12	0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	2,3		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	4,5		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	6-9		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15

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	\$ 26
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 65
\$2000 Deductible	\$111
\$3000 Deductible	\$147
\$4000 Deductible	\$175
\$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:	79%

**LIMITED COLLISION**

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$26  
to the \$300 Ded Limited Collision Rate.

R-40  
C.A.R.  
12/1/2023

**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													
			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	35	31	53	49	155	150	140	122	107	95	84	194	188	175	153	134	119	105
	2,3		35	31	53	49	150	146	136	118	104	92	82	188	183	170	148	130	115	103
	4,5		34	30	51	47	137	133	124	108	94	84	74	171	166	155	135	118	105	93
	6-9		24	20	35	31	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	40	36	60	56	170	165	153	134	117	104	92	213	206	191	168	146	130	115
	2,3		40	36	60	56	165	160	149	130	114	101	90	206	200	186	163	143	126	113
	4,5		39	35	58	54	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	6-9		27	23	40	36	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	41	37	62	58	221	215	200	174	153	135	120	276	269	250	218	191	169	150
	2,3		41	37	62	58	214	208	193	168	148	131	116	268	260	241	210	185	164	145
	4,5		40	36	60	56	196	190	177	154	135	120	106	245	238	221	193	169	150	133
	6-9		28	24	41	37	116	113	105	92	80	71	63	145	141	131	115	100	89	79
8,001 - 10,000	1	4	64	60	97	93	449	436	405	353	310	275	244	561	545	506	441	388	344	305
	2,3		64	60	97	93	437	424	394	343	301	267	237	546	530	493	429	376	334	296
	4,5		61	57	93	89	397	385	358	312	273	243	216	496	481	448	390	341	304	270
	6-9		42	38	63	59	235	228	212	185	162	144	128	294	285	265	231	203	180	160
10,001 - 15,000	1	5	120	116	186	182	736	715	665	579	508	450	400	920	894	831	724	635	563	500
	2,3		120	116	186	182	715	694	645	562	493	437	389	894	868	806	703	616	546	486
	4,5		115	111	178	174	651	632	588	512	449	398	354	814	790	735	640	561	498	443
	6-9		78	74	120	116	386	375	349	304	266	236	210	483	469	436	380	333	295	263
15,001 - 20,000	1	6	175	171	272	267	1400	1359	1264	1101	965	856	761	1750	1699	1580	1376	1206	1070	951
	2,3		175	171	272	267	1359	1319	1227	1068	936	831	739	1699	1649	1534	1335	1170	1039	924
	4,5		168	164	261	256	1237	1201	1117	973	853	757	673	1546	1501	1396	1216	1066	946	841
	6-9		113	109	175	171	734	713	663	578	506	449	399	918	891	829	723	633	561	499
20,001 - 25,000	1	7	265	260	415	407	2203	2139	1989	1733	1519	1348	1198	2754	2674	2486	2166	1899	1685	1498
	2,3		265	260	415	407	2138	2076	1931	1682	1474	1308	1163	2673	2595	2414	2103	1843	1635	1454
	4,5		255	250	399	391	1947	1890	1758	1531	1342	1191	1058	2434	2363	2198	1914	1678	1489	1323
	6-9		171	167	266	261	1156	1122	1043	909	797	707	628	1445	1403	1304	1136	996	884	785
25,001 - 40,000	1	8	302	296	471	462	2585	2510	2334	2033	1782	1581	1406	3231	3138	2918	2541	2228	1976	1758
	2,3		302	296	471	462	2511	2438	2267	1975	1731	1536	1365	3139	3048	2834	2469	2164	1920	1706
	4,5		290	284	452	443	2285	2218	2063	1797	1575	1397	1242	2856	2773	2579	2246	1969	1746	1553
	6-9		193	189	301	295	1355	1316	1224	1066	934	829	737	1694	1645	1530	1333	1168	1036	921
40,001 - 65,000	1	10	362	355	565	554	3404	3305	3074	2677	2347	2082	1851	4255	4131	3843	3346	2934	2603	2314
	2,3		362	355	565	554	3304	3208	2983	2598	2278	2021	1796	4130	4010	3729	3248	2848	2526	2245
	4,5		347	340	543	532	3008	2920	2716	2365	2073	1840	1635	3760	3650	3395	2956	2591	2300	2044
	6-9		232	227	362	355	1785	1733	1612	1404	1230	1092	970	2231	2166	2015	1755	1538	1365	1213
65,001 - 90,000	1	11	392	384	612	600	3729	3620	3367	2932	2570	2281	2027	4661	4525	4209	3665	3213	2851	2534
	2,3		392	384	612	600	3619	3514	3268	2846	2495	2214	1968	4524	4393	4085	3558	3119	2768	2460
	4,5		376	369	588	576	3294	3198	2974	2590	2271	2015	1791	4118	3998	3718	3238	2839	2519	2239
	6-9		251	246	392	384	1954	1897	1764	1537	1347	1195	1062	2443	2371	2205	1921	1684	1494	1328
Charge per \$1000 over \$90,000	1	12	0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	2,3		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	4,5		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	6-9		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15

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	\$ 26
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 65
\$2000 Deductible	\$111
\$3000 Deductible	\$147
\$4000 Deductible	\$175
\$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:	79%

**LIMITED COLLISION**

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$26  
to the \$300 Ded Limited Collision Rate.

**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													
			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	35	31	53	49	155	150	140	122	107	95	84	194	188	175	153	134	119	105
	2,3		35	31	53	49	150	146	136	118	104	92	82	188	183	170	148	130	115	103
	4,5		34	30	51	47	137	133	124	108	94	84	74	171	166	155	135	118	105	93
	6-9		24	20	35	31	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	40	36	60	56	170	165	153	134	117	104	92	213	206	191	168	146	130	115
	2,3		40	36	60	56	165	160	149	130	114	101	90	206	200	186	163	143	126	113
	4,5		39	35	58	54	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	6-9		27	23	40	36	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	41	37	62	58	221	215	200	174	153	135	120	276	269	250	218	191	169	150
	2,3		41	37	62	58	214	208	193	168	148	131	116	268	260	241	210	185	164	145
	4,5		40	36	60	56	196	190	177	154	135	120	106	245	238	221	193	169	150	133
	6-9		28	24	41	37	116	113	105	92	80	71	63	145	141	131	115	100	89	79
8,001 - 10,000	1	4	64	60	97	93	449	436	405	353	310	275	244	561	545	506	441	388	344	305
	2,3		64	60	97	93	437	424	394	343	301	267	237	546	530	493	429	376	334	296
	4,5		61	57	93	89	397	385	358	312	273	243	216	496	481	448	390	341	304	270
	6-9		42	38	63	59	235	228	212	185	162	144	128	294	285	265	231	203	180	160
10,001 - 15,000	1	5	120	116	186	182	736	715	665	579	508	450	400	920	894	831	724	635	563	500
	2,3		120	116	186	182	715	694	645	562	493	437	389	894	868	806	703	616	546	486
	4,5		115	111	178	174	651	632	588	512	449	398	354	814	790	735	640	561	498	443
	6-9		78	74	120	116	386	375	349	304	266	236	210	483	469	436	380	333	295	263
15,001 - 20,000	1	6	175	171	272	267	1400	1359	1264	1101	965	856	761	1750	1699	1580	1376	1206	1070	951
	2,3		175	171	272	267	1359	1319	1227	1068	936	831	739	1699	1649	1534	1335	1170	1039	924
	4,5		168	164	261	256	1237	1201	1117	973	853	757	673	1546	1501	1396	1216	1066	946	841
	6-9		113	109	175	171	734	713	663	578	506	449	399	918	891	829	723	633	561	499
20,001 - 25,000	1	7	265	260	415	407	2203	2139	1989	1733	1519	1348	1198	2754	2674	2486	2166	1899	1685	1498
	2,3		265	260	415	407	2138	2076	1931	1682	1474	1308	1163	2673	2595	2414	2103	1843	1635	1454
	4,5		255	250	399	391	1947	1890	1758	1531	1342	1191	1058	2434	2363	2198	1914	1678	1489	1323
	6-9		171	167	266	261	1156	1122	1043	909	797	707	628	1445	1403	1304	1136	996	884	785
25,001 - 40,000	1	8	302	296	471	462	2585	2510	2334	2033	1782	1581	1406	3231	3138	2918	2541	2228	1976	1758
	2,3		302	296	471	462	2511	2438	2267	1975	1731	1536	1365	3139	3048	2834	2469	2164	1920	1706
	4,5		290	284	452	443	2285	2218	2063	1797	1575	1397	1242	2856	2773	2579	2246	1969	1746	1553
	6-9		193	189	301	295	1355	1316	1224	1066	934	829	737	1694	1645	1530	1333	1168	1036	921
40,001 - 65,000	1	10	362	355	565	554	3404	3305	3074	2677	2347	2082	1851	4255	4131	3843	3346	2934	2603	2314
	2,3		362	355	565	554	3304	3208	2983	2598	2278	2021	1796	4130	4010	3729	3248	2848	2526	2245
	4,5		347	340	543	532	3008	2920	2716	2365	2073	1840	1635	3760	3650	3395	2956	2591	2300	2044
	6-9		232	227	362	355	1785	1733	1612	1404	1230	1092	970	2231	2166	2015	1755	1538	1365	1213
65,001 - 90,000	1	11	392	384	612	600	3729	3620	3367	2932	2570	2281	2027	4661	4525	4209	3665	3213	2851	2534
	2,3		392	384	612	600	3619	3514	3268	2846	2495	2214	1968	4524	4393	4085	3558	3119	2768	2460
	4,5		376	369	588	576	3294	3198	2974	2590	2271	2015	1791	4118	3998	3718	3238	2839	2519	2239
	6-9		251	246	392	384	1954	1897	1764	1537	1347	1195	1062	2443	2371	2205	1921	1684	1494	1328
Charge per \$1000 over \$90,000	1	12	0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	2,3		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	4,5		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	6-9		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15

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.

**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:	79%

\$ 300 Deductible	\$ 26
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 65
\$2000 Deductible	\$111
\$3000 Deductible	\$147
\$4000 Deductible	\$175
\$5000 Deductible	\$198

**LIMITED COLLISION**

Any Deductible - Charge 10.0%  
 of Comparable Collision Rate  
 (after primary and secondary rating factors),  
 subject to a \$4 minimum.

No Deductible - Add \$26  
 to the \$300 Ded Limited Collision Rate.



**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 8 - NON-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	35	31	53	49	155	150	140	122	107	95	84	194	188	175	153	134	119	105
	2,3		35	31	53	49	150	146	136	118	104	92	82	188	183	170	148	130	115	103
	4,5		34	30	51	47	137	133	124	108	94	84	74	171	166	155	135	118	105	93
	6-9		24	20	35	31	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	40	36	60	56	170	165	153	134	117	104	92	213	206	191	168	146	130	115
	2,3		40	36	60	56	165	160	149	130	114	101	90	206	200	186	163	143	126	113
	4,5		39	35	58	54	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	6-9		27	23	40	36	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	41	37	62	58	221	215	200	174	153	135	120	276	269	250	218	191	169	150
	2,3		41	37	62	58	214	208	193	168	148	131	116	268	260	241	210	185	164	145
	4,5		40	36	60	56	196	190	177	154	135	120	106	245	238	221	193	169	150	133
	6-9		28	24	41	37	116	113	105	92	80	71	63	145	141	131	115	100	89	79
8,001 - 10,000	1	4	64	60	97	93	449	436	405	353	310	275	244	561	545	506	441	388	344	305
	2,3		64	60	97	93	437	424	394	343	301	267	237	546	530	493	429	376	334	296
	4,5		61	57	93	89	397	385	358	312	273	243	216	496	481	448	390	341	304	270
	6-9		42	38	63	59	235	228	212	185	162	144	128	294	285	265	231	203	180	160
10,001 - 15,000	1	5	120	116	186	182	736	715	665	579	508	450	400	920	894	831	724	635	563	500
	2,3		120	116	186	182	715	694	645	562	493	437	389	894	868	806	703	616	546	486
	4,5		115	111	178	174	651	632	588	512	449	398	354	814	790	735	640	561	498	443
	6-9		78	74	120	116	386	375	349	304	266	236	210	483	469	436	380	333	295	263
15,001 - 20,000	1	6	175	171	272	267	1400	1359	1264	1101	965	856	761	1750	1699	1580	1376	1206	1070	951
	2,3		175	171	272	267	1359	1319	1227	1068	936	831	739	1699	1649	1534	1335	1170	1039	924
	4,5		168	164	261	256	1237	1201	1117	973	853	757	673	1546	1501	1396	1216	1066	946	841
	6-9		113	109	175	171	734	713	663	578	506	449	399	918	891	829	723	633	561	499
20,001 - 25,000	1	7	265	260	415	407	2203	2139	1989	1733	1519	1348	1198	2754	2674	2486	2166	1899	1685	1498
	2,3		265	260	415	407	2138	2076	1931	1682	1474	1308	1163	2673	2595	2414	2103	1843	1635	1454
	4,5		255	250	399	391	1947	1890	1758	1531	1342	1191	1058	2434	2363	2198	1914	1678	1489	1323
	6-9		171	167	266	261	1156	1122	1043	909	797	707	628	1445	1403	1304	1136	996	884	785
25,001 - 40,000	1	8	302	296	471	462	2585	2510	2334	2033	1782	1581	1406	3231	3138	2918	2541	2228	1976	1758
	2,3		302	296	471	462	2511	2438	2267	1975	1731	1536	1365	3139	3048	2834	2469	2164	1920	1706
	4,5		290	284	452	443	2285	2218	2063	1797	1575	1397	1242	2856	2773	2579	2246	1969	1746	1553
	6-9		193	189	301	295	1355	1316	1224	1066	934	829	737	1694	1645	1530	1333	1168	1036	921
40,001 - 65,000	1	10	362	355	565	554	3404	3305	3074	2677	2347	2082	1851	4255	4131	3843	3346	2934	2603	2314
	2,3		362	355	565	554	3304	3208	2983	2598	2278	2021	1796	4130	4010	3729	3248	2848	2526	2245
	4,5		347	340	543	532	3008	2920	2716	2365	2073	1840	1635	3760	3650	3395	2956	2591	2300	2044
	6-9		232	227	362	355	1785	1733	1612	1404	1230	1092	970	2231	2166	2015	1755	1538	1365	1213
65,001 - 90,000	1	11	392	384	612	600	3729	3620	3367	2932	2570	2281	2027	4661	4525	4209	3665	3213	2851	2534
	2,3		392	384	612	600	3619	3514	3268	2846	2495	2214	1968	4524	4393	4085	3558	3119	2768	2460
	4,5		376	369	588	576	3294	3198	2974	2590	2271	2015	1791	4118	3998	3718	3238	2839	2519	2239
	6-9		251	246	392	384	1954	1897	1764	1537	1347	1195	1062	2443	2371	2205	1921	1684	1494	1328
Charge per \$1000 over \$90,000	1	12	0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	2,3		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	4,5		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	6-9		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15

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	\$ 26
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 65
\$2000 Deductible	\$111
\$3000 Deductible	\$147
\$4000 Deductible	\$175
\$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:	79%

**LIMITED COLLISION**

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$26  
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													
			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	35	31	53	49	155	150	140	122	107	95	84	194	188	175	153	134	119	105
	2,3		35	31	53	49	150	146	136	118	104	92	82	188	183	170	148	130	115	103
	4,5		34	30	51	47	137	133	124	108	94	84	74	171	166	155	135	118	105	93
	6-9		24	20	35	31	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	40	36	60	56	170	165	153	134	117	104	92	213	206	191	168	146	130	115
	2,3		40	36	60	56	165	160	149	130	114	101	90	206	200	186	163	143	126	113
	4,5		39	35	58	54	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	6-9		27	23	40	36	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	41	37	62	58	221	215	200	174	153	135	120	276	269	250	218	191	169	150
	2,3		41	37	62	58	214	208	193	168	148	131	116	268	260	241	210	185	164	145
	4,5		40	36	60	56	196	190	177	154	135	120	106	245	238	221	193	169	150	133
	6-9		28	24	41	37	116	113	105	92	80	71	63	145	141	131	115	100	89	79
8,001 - 10,000	1	4	64	60	97	93	449	436	405	353	310	275	244	561	545	506	441	388	344	305
	2,3		64	60	97	93	437	424	394	343	301	267	237	546	530	493	429	376	334	296
	4,5		61	57	93	89	397	385	358	312	273	243	216	496	481	448	390	341	304	270
	6-9		42	38	63	59	235	228	212	185	162	144	128	294	285	265	231	203	180	160
10,001 - 15,000	1	5	120	116	186	182	736	715	665	579	508	450	400	920	894	831	724	635	563	500
	2,3		120	116	186	182	715	694	645	562	493	437	389	894	868	806	703	616	546	486
	4,5		115	111	178	174	651	632	588	512	449	398	354	814	790	735	640	561	498	443
	6-9		78	74	120	116	386	375	349	304	266	236	210	483	469	436	380	333	295	263
15,001 - 20,000	1	6	175	171	272	267	1400	1359	1264	1101	965	856	761	1750	1699	1580	1376	1206	1070	951
	2,3		175	171	272	267	1359	1319	1227	1068	936	831	739	1699	1649	1534	1335	1170	1039	924
	4,5		168	164	261	256	1237	1201	1117	973	853	757	673	1546	1501	1396	1216	1066	946	841
	6-9		113	109	175	171	734	713	663	578	506	449	399	918	891	829	723	633	561	499
20,001 - 25,000	1	7	265	260	415	407	2203	2139	1989	1733	1519	1348	1198	2754	2674	2486	2166	1899	1685	1498
	2,3		265	260	415	407	2138	2076	1931	1682	1474	1308	1163	2673	2595	2414	2103	1843	1635	1454
	4,5		255	250	399	391	1947	1890	1758	1531	1342	1191	1058	2434	2363	2198	1914	1678	1489	1323
	6-9		171	167	266	261	1156	1122	1043	909	797	707	628	1445	1403	1304	1136	996	884	785
25,001 - 40,000	1	8	302	296	471	462	2585	2510	2334	2033	1782	1581	1406	3231	3138	2918	2541	2228	1976	1758
	2,3		302	296	471	462	2511	2438	2267	1975	1731	1536	1365	3139	3048	2834	2469	2164	1920	1706
	4,5		290	284	452	443	2285	2218	2063	1797	1575	1397	1242	2856	2773	2579	2246	1969	1746	1553
	6-9		193	189	301	295	1355	1316	1224	1066	934	829	737	1694	1645	1530	1333	1168	1036	921
40,001 - 65,000	1	10	362	355	565	554	3404	3305	3074	2677	2347	2082	1851	4255	4131	3843	3346	2934	2603	2314
	2,3		362	355	565	554	3304	3208	2983	2598	2278	2021	1796	4130	4010	3729	3248	2848	2526	2245
	4,5		347	340	543	532	3008	2920	2716	2365	2073	1840	1635	3760	3650	3395	2956	2591	2300	2044
	6-9		232	227	362	355	1785	1733	1612	1404	1230	1092	970	2231	2166	2015	1755	1538	1365	1213
65,001 - 90,000	1	11	392	384	612	600	3729	3620	3367	2932	2570	2281	2027	4661	4525	4209	3665	3213	2851	2534
	2,3		392	384	612	600	3619	3514	3268	2846	2495	2214	1968	4524	4393	4085	3558	3119	2768	2460
	4,5		376	369	588	576	3294	3198	2974	2590	2271	2015	1791	4118	3998	3718	3238	2839	2519	2239
	6-9		251	246	392	384	1954	1897	1764	1537	1347	1195	1062	2443	2371	2205	1921	1684	1494	1328
Charge per \$1000 over \$90,000	1	12	0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	2,3		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	4,5		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	6-9		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15

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	\$ 26
\$ 500 Deductible	\$ 36
\$ 1000 Deductible	\$ 65
\$ 2000 Deductible	\$ 111
\$ 3000 Deductible	\$ 147
\$ 4000 Deductible	\$ 175
\$ 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:	79%

**LIMITED COLLISION**

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$26  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 10 - NON-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	35	31	53	49	155	150	140	122	107	95	84	194	188	175	153	134	119	105
	2,3		35	31	53	49	150	146	136	118	104	92	82	188	183	170	148	130	115	103
	4,5		34	30	51	47	137	133	124	108	94	84	74	171	166	155	135	118	105	93
	6-9		24	20	35	31	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	40	36	60	56	170	165	153	134	117	104	92	213	206	191	168	146	130	115
	2,3		40	36	60	56	165	160	149	130	114	101	90	206	200	186	163	143	126	113
	4,5		39	35	58	54	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	6-9		27	23	40	36	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	41	37	62	58	221	215	200	174	153	135	120	276	269	250	218	191	169	150
	2,3		41	37	62	58	214	208	193	168	148	131	116	268	260	241	210	185	164	145
	4,5		40	36	60	56	196	190	177	154	135	120	106	245	238	221	193	169	150	133
	6-9		28	24	41	37	116	113	105	92	80	71	63	145	141	131	115	100	89	79
8,001 - 10,000	1	4	64	60	97	93	449	436	405	353	310	275	244	561	545	506	441	388	344	305
	2,3		64	60	97	93	437	424	394	343	301	267	237	546	530	493	429	376	334	296
	4,5		61	57	93	89	397	385	358	312	273	243	216	496	481	448	390	341	304	270
	6-9		42	38	63	59	235	228	212	185	162	144	128	294	285	265	231	203	180	160
10,001 - 15,000	1	5	120	116	186	182	736	715	665	579	508	450	400	920	894	831	724	635	563	500
	2,3		120	116	186	182	715	694	645	562	493	437	389	894	868	806	703	616	546	486
	4,5		115	111	178	174	651	632	588	512	449	398	354	814	790	735	640	561	498	443
	6-9		78	74	120	116	386	375	349	304	266	236	210	483	469	436	380	333	295	263
15,001 - 20,000	1	6	175	171	272	267	1400	1359	1264	1101	965	856	761	1750	1699	1580	1376	1206	1070	951
	2,3		175	171	272	267	1359	1319	1227	1068	936	831	739	1699	1649	1534	1335	1170	1039	924
	4,5		168	164	261	256	1237	1201	1117	973	853	757	673	1546	1501	1396	1216	1066	946	841
	6-9		113	109	175	171	734	713	663	578	506	449	399	918	891	829	723	633	561	499
20,001 - 25,000	1	7	265	260	415	407	2203	2139	1989	1733	1519	1348	1198	2754	2674	2486	2166	1899	1685	1498
	2,3		265	260	415	407	2138	2076	1931	1682	1474	1308	1163	2673	2595	2414	2103	1843	1635	1454
	4,5		255	250	399	391	1947	1890	1758	1531	1342	1191	1058	2434	2363	2198	1914	1678	1489	1323
	6-9		171	167	266	261	1156	1122	1043	909	797	707	628	1445	1403	1304	1136	996	884	785
25,001 - 40,000	1	8	302	296	471	462	2585	2510	2334	2033	1782	1581	1406	3231	3138	2918	2541	2228	1976	1758
	2,3		302	296	471	462	2511	2438	2267	1975	1731	1536	1365	3139	3048	2834	2469	2164	1920	1706
	4,5		290	284	452	443	2285	2218	2063	1797	1575	1397	1242	2856	2773	2579	2246	1969	1746	1553
	6-9		193	189	301	295	1355	1316	1224	1066	934	829	737	1694	1645	1530	1333	1168	1036	921
40,001 - 65,000	1	10	362	355	565	554	3404	3305	3074	2677	2347	2082	1851	4255	4131	3843	3346	2934	2603	2314
	2,3		362	355	565	554	3304	3208	2983	2598	2278	2021	1796	4130	4010	3729	3248	2848	2526	2245
	4,5		347	340	543	532	3008	2920	2716	2365	2073	1840	1635	3760	3650	3395	2956	2591	2300	2044
	6-9		232	227	362	355	1785	1733	1612	1404	1230	1092	970	2231	2166	2015	1755	1538	1365	1213
65,001 - 90,000	1	11	392	384	612	600	3729	3620	3367	2932	2570	2281	2027	4661	4525	4209	3665	3213	2851	2534
	2,3		392	384	612	600	3619	3514	3268	2846	2495	2214	1968	4524	4393	4085	3558	3119	2768	2460
	4,5		376	369	588	576	3294	3198	2974	2590	2271	2015	1791	4118	3998	3718	3238	2839	2519	2239
	6-9		251	246	392	384	1954	1897	1764	1537	1347	1195	1062	2443	2371	2205	1921	1684	1494	1328
Charge per \$1000 over \$90,000	1	12	0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	2,3		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	4,5		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15
	6-9		0.83	0.81	1.30	1.27	17.88	17.36	16.15	14.06	12.33	10.94	9.72	22.35	21.70	20.18	17.58	15.41	13.67	12.15

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	\$ 26
\$ 500 Deductible	\$ 36
\$1000 Deductible	\$ 65
\$2000 Deductible	\$111
\$3000 Deductible	\$147
\$4000 Deductible	\$175
\$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:	79%

**LIMITED COLLISION**

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$26  
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													
			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	26	22	39	35	75	73	68	59	52	46	41	94	91	85	74	65	58	51
	2,3		26	22	39	35	73	71	66	58	50	45	40	91	89	83	73	63	56	50
	4,5		25	21	37	33	67	65	60	53	46	41	36	84	81	75	66	58	51	45
	6-9		18	14	26	22	39	38	35	31	27	24	21	49	48	44	39	34	30	26
4,501 - 6,000	1	2	30	26	44	40	82	80	74	65	57	50	45	103	100	93	81	71	63	56
	2,3		30	26	44	40	80	78	73	63	55	49	44	100	98	91	79	69	61	55
	4,5		28	24	42	38	73	71	66	58	50	45	40	91	89	83	73	63	56	50
	6-9		20	16	29	25	43	42	39	34	30	26	24	54	53	49	43	38	33	30
6,001 - 8,000	1	3	30	26	45	41	107	104	97	84	74	66	58	134	130	121	105	93	83	73
	2,3		30	26	45	41	104	101	94	82	72	64	57	130	126	118	103	90	80	71
	4,5		29	25	43	39	95	92	86	75	65	58	52	119	115	108	94	81	73	65
	6-9		21	17	30	26	57	55	51	45	39	35	31	71	69	64	56	49	44	39
8,001 - 10,000	1	4	46	42	69	65	218	212	197	172	151	134	119	273	265	246	215	189	168	149
	2,3		46	42	69	65	212	206	192	167	146	130	115	265	258	240	209	183	163	144
	4,5		44	40	67	63	194	188	175	152	133	118	105	243	235	219	190	166	148	131
	6-9		31	27	46	42	114	111	103	90	79	70	62	143	139	129	113	99	88	78
10,001 - 15,000	1	5	86	82	132	128	358	348	324	282	247	219	195	448	435	405	353	309	274	244
	2,3		86	82	132	128	348	338	314	274	240	213	189	435	423	393	343	300	266	236
	4,5		83	79	127	123	317	308	286	249	219	194	172	396	385	358	311	274	243	215
	6-9		56	52	86	82	188	183	170	148	130	115	102	235	229	213	185	163	144	128
15,001 - 20,000	1	6	124	120	192	188	682	662	616	536	470	417	371	853	828	770	670	588	521	464
	2,3		124	120	192	188	661	642	597	520	456	404	360	826	803	746	650	570	505	450
	4,5		120	116	185	181	603	585	544	474	415	369	328	754	731	680	593	519	461	410
	6-9		81	77	125	121	357	347	323	281	246	219	194	446	434	404	351	308	274	243
20,001 - 25,000	1	7	188	184	293	287	1072	1041	968	843	739	656	583	1340	1301	1210	1054	924	820	729
	2,3		188	184	293	287	1041	1011	940	819	718	637	566	1301	1264	1175	1024	898	796	708
	4,5		181	177	282	276	948	920	856	745	653	580	515	1185	1150	1070	931	816	725	644
	6-9		122	118	188	184	562	546	508	442	388	344	306	703	683	635	553	485	430	383
25,001 - 40,000	1	8	213	209	333	326	1259	1222	1136	990	868	770	684	1574	1528	1420	1238	1085	963	855
	2,3		213	209	333	326	1223	1187	1104	961	843	748	665	1529	1484	1380	1201	1054	935	831
	4,5		204	200	319	313	1112	1080	1004	875	767	680	605	1390	1350	1255	1094	959	850	756
	6-9		137	133	212	208	660	641	596	519	455	404	359	825	801	745	649	569	505	449
40,001 - 65,000	1	10	255	250	399	391	1657	1609	1496	1303	1142	1014	901	2071	2011	1870	1629	1428	1268	1126
	2,3		255	250	399	391	1609	1562	1453	1265	1109	984	875	2011	1953	1816	1581	1386	1230	1094
	4,5		245	240	383	375	1464	1421	1322	1151	1009	895	796	1830	1776	1653	1439	1261	1119	995
	6-9		164	160	255	250	868	843	784	683	599	531	472	1085	1054	980	854	749	664	590
65,001 - 90,000	1	11	276	271	431	423	1815	1762	1639	1427	1251	1110	987	2269	2203	2049	1784	1564	1388	1234
	2,3		276	271	431	423	1762	1711	1591	1386	1215	1078	958	2203	2139	1989	1733	1519	1348	1198
	4,5		265	260	414	406	1604	1557	1448	1261	1105	981	872	2005	1946	1810	1576	1381	1226	1090
	6-9		177	173	276	271	952	924	859	748	656	582	517	1190	1155	1074	935	820	728	646
Charge per \$1000 over \$90,000	1	12	0.59	0.57	0.92	0.90	8.71	8.45	7.86	6.85	6.00	5.32	4.73	10.88	10.56	9.83	8.56	7.50	6.66	5.92
	2,3		0.59	0.57	0.92	0.90	8.71	8.45	7.86	6.85	6.00	5.32	4.73	10.88	10.56	9.83	8.56	7.50	6.66	5.92
	4,5		0.59	0.57	0.92	0.90	8.71	8.45	7.86	6.85	6.00	5.32	4.73	10.88	10.56	9.83	8.56	7.50	6.66	5.92
	6-9		0.59	0.57	0.92	0.90	8.71	8.45	7.86	6.85	6.00	5.32	4.73	10.88	10.56	9.83	8.56	7.50	6.66	5.92

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	\$ 54
\$3000 Deductible	\$ 72
\$4000 Deductible	\$ 85
\$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:	79%

**LIMITED COLLISION**

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$13  
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													
			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	30	26	45	41	84	82	76	66	58	52	46	105	103	95	83	73	65	58
	2,3		30	26	45	41	82	80	74	65	57	50	45	103	100	93	81	71	63	56
	4,5		29	25	43	39	75	73	68	59	52	46	41	94	91	85	74	65	58	51
	6-9		21	17	30	26	44	43	40	35	31	27	24	55	54	50	44	39	34	30
4,501 - 6,000	1	2	34	30	51	47	93	90	84	73	64	57	50	116	113	105	91	80	71	63
	2,3		34	30	51	47	90	87	81	70	62	55	49	113	109	101	88	78	69	61
	4,5		33	29	49	45	81	79	73	64	56	50	44	101	99	91	80	70	63	55
	6-9		23	19	34	30	48	47	44	38	33	30	26	60	59	55	48	41	38	33
6,001 - 8,000	1	3	35	31	52	48	122	118	110	96	84	74	66	153	148	138	120	105	93	83
	2,3		35	31	52	48	117	114	106	92	81	72	64	146	143	133	115	101	90	80
	4,5		33	29	50	46	107	104	97	84	74	66	58	134	130	121	105	93	83	73
	6-9		24	20	35	31	64	62	58	50	44	39	35	80	78	73	63	55	49	44
8,001 - 10,000	1	4	53	49	81	77	246	239	222	194	170	151	134	308	299	278	243	213	189	168
	2,3		53	49	81	77	239	232	216	188	165	146	130	299	290	270	235	206	183	163
	4,5		51	47	78	74	217	211	196	171	150	133	118	271	264	245	214	188	166	148
	6-9		35	31	53	49	129	125	116	101	89	79	70	161	156	145	126	111	99	88
10,001 - 15,000	1	5	101	97	155	151	404	392	365	318	278	247	220	505	490	456	398	348	309	275
	2,3		101	97	155	151	391	380	353	308	270	239	213	489	475	441	385	338	299	266
	4,5		97	93	149	145	356	346	322	280	246	218	194	445	433	403	350	308	273	243
	6-9		65	61	100	96	211	205	191	166	146	129	115	264	256	239	208	183	161	144
15,001 - 20,000	1	6	146	142	226	222	766	744	692	603	528	469	417	958	930	865	754	660	586	521
	2,3		146	142	226	222	745	723	672	586	513	455	405	931	904	840	733	641	569	506
	4,5		140	136	217	213	678	658	612	533	467	415	368	848	823	765	666	584	519	460
	6-9		95	91	146	142	402	390	363	316	277	246	218	503	488	454	395	346	308	273
20,001 - 25,000	1	7	220	216	345	338	1206	1171	1089	949	831	738	656	1508	1464	1361	1186	1039	923	820
	2,3		220	216	345	338	1171	1137	1057	921	807	716	637	1464	1421	1321	1151	1009	895	796
	4,5		211	207	330	324	1066	1035	963	838	735	652	580	1333	1294	1204	1048	919	815	725
	6-9		142	138	220	216	632	614	571	497	436	387	344	790	768	714	621	545	484	430
25,001 - 40,000	1	8	250	245	391	383	1416	1375	1279	1114	976	866	770	1770	1719	1599	1393	1220	1083	963
	2,3		250	245	391	383	1375	1335	1242	1081	948	841	748	1719	1669	1553	1351	1185	1051	935
	4,5		240	235	374	367	1251	1215	1130	984	863	765	680	1564	1519	1413	1230	1079	956	850
	6-9		161	157	250	245	743	721	671	584	512	454	404	929	901	839	730	640	568	505
40,001 - 65,000	1	10	300	294	469	460	1864	1810	1683	1466	1285	1140	1014	2330	2263	2104	1833	1606	1425	1268
	2,3		300	294	469	460	1810	1757	1634	1423	1247	1107	984	2263	2196	2043	1779	1559	1384	1230
	4,5		288	282	450	441	1647	1599	1487	1295	1135	1007	895	2059	1999	1859	1619	1419	1259	1119
	6-9		192	188	300	294	977	949	883	769	674	598	531	1221	1186	1104	961	843	748	664
65,001 - 90,000	1	11	324	318	507	497	2041	1982	1843	1605	1407	1249	1110	2551	2478	2304	2006	1759	1561	1388
	2,3		324	318	507	497	1982	1924	1789	1558	1366	1212	1077	2478	2405	2236	1948	1708	1515	1346
	4,5		311	305	487	477	1804	1751	1628	1418	1243	1103	981	2255	2189	2035	1773	1554	1379	1226
	6-9		208	204	324	318	1070	1039	966	842	738	655	582	1338	1299	1208	1053	923	819	728
Charge per \$1000 over \$90,000	1	12	0.69	0.68	1.08	1.06	9.79	9.51	8.84	7.70	6.75	5.99	5.32	12.24	11.89	11.05	9.63	8.44	7.49	6.66
	2,3		0.69	0.68	1.08	1.06	9.79	9.51	8.84	7.70	6.75	5.99	5.32	12.24	11.89	11.05	9.63	8.44	7.49	6.66
	4,5		0.69	0.68	1.08	1.06	9.79	9.51	8.84	7.70	6.75	5.99	5.32	12.24	11.89	11.05	9.63	8.44	7.49	6.66
	6-9		0.69	0.68	1.08	1.06	9.79	9.51	8.84	7.70	6.75	5.99	5.32	12.24	11.89	11.05	9.63	8.44	7.49	6.66

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.

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:	79%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 14
\$ 500 Deductible	\$ 20
\$1000 Deductible	\$ 36
\$2000 Deductible	\$ 61
\$3000 Deductible	\$ 81
\$4000 Deductible	\$ 96
\$5000 Deductible	\$108

LIMITED COLLISION

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$14  
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													
			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	30	26	44	40	91	88	82	71	62	55	49	114	110	103	89	78	69	61
	2,3		30	26	44	40	88	85	79	69	60	54	48	110	106	99	86	75	68	60
	4,5		29	25	43	39	79	77	72	62	55	49	43	99	96	90	78	69	61	54
	6-9		21	17	30	26	47	46	43	37	33	29	26	59	58	54	46	41	36	33
4,501 - 6,000	1	2	33	29	50	46	99	96	89	78	68	60	54	124	120	111	98	85	75	68
	2,3		33	29	50	46	96	93	86	75	66	59	52	120	116	108	94	83	74	65
	4,5		32	28	48	44	88	85	79	69	60	54	48	110	106	99	86	75	68	60
	6-9		23	19	34	30	52	50	47	41	36	32	28	65	63	59	51	45	40	35
6,001 - 8,000	1	3	35	31	52	48	129	125	116	101	89	79	70	161	156	145	126	111	99	88
	2,3		35	31	52	48	126	122	113	99	87	77	68	158	153	141	124	109	96	85
	4,5		33	29	50	46	114	111	103	90	79	70	62	143	139	129	113	99	88	78
	6-9		24	20	35	31	68	66	61	53	47	42	37	85	83	76	66	59	53	46
8,001 - 10,000	1	4	53	49	80	76	263	255	237	207	181	161	143	329	319	296	259	226	201	179
	2,3		53	49	80	76	254	247	230	200	175	156	138	318	309	288	250	219	195	173
	4,5		51	47	77	73	232	225	209	182	160	142	126	290	281	261	228	200	178	158
	6-9		35	31	53	49	137	133	124	108	94	84	74	171	166	155	135	118	105	93
10,001 - 15,000	1	5	99	95	153	149	431	418	389	339	297	263	234	539	523	486	424	371	329	293
	2,3		99	95	153	149	418	406	378	329	288	256	227	523	508	473	411	360	320	284
	4,5		96	92	147	143	380	369	343	299	262	232	207	475	461	429	374	328	290	259
	6-9		65	61	100	96	226	219	204	177	155	138	123	283	274	255	221	194	173	154
15,001 - 20,000	1	6	144	140	223	219	818	794	738	643	564	500	445	1023	993	923	804	705	625	556
	2,3		144	140	223	219	794	771	717	625	547	486	432	993	964	896	781	684	608	540
	4,5		139	135	215	211	722	701	652	568	498	442	393	903	876	815	710	623	553	491
	6-9		94	90	145	141	428	416	387	337	295	262	233	535	520	484	421	369	328	291
20,001 - 25,000	1	7	218	214	341	334	1288	1250	1163	1013	888	788	700	1610	1563	1454	1266	1110	985	875
	2,3		218	214	341	334	1249	1213	1128	983	861	764	679	1561	1516	1410	1229	1076	955	849
	4,5		209	205	327	321	1137	1104	1027	894	784	696	618	1421	1380	1284	1118	980	870	773
	6-9		141	137	218	214	675	655	609	531	465	413	367	844	819	761	664	581	516	459
25,001 - 40,000	1	8	248	243	387	379	1511	1467	1364	1188	1042	924	822	1889	1834	1705	1485	1303	1155	1028
	2,3		248	243	387	379	1467	1424	1324	1153	1011	897	797	1834	1780	1655	1441	1264	1121	996
	4,5		238	233	371	364	1335	1296	1205	1050	920	816	726	1669	1620	1506	1313	1150	1020	908
	6-9		160	156	248	243	792	769	715	623	546	484	431	990	961	894	779	683	605	539
40,001 - 65,000	1	10	297	291	464	455	1989	1931	1796	1564	1371	1217	1081	2486	2414	2245	1955	1714	1521	1351
	2,3		297	291	464	455	1930	1874	1743	1518	1331	1181	1049	2413	2343	2179	1898	1664	1476	1311
	4,5		286	280	446	437	1757	1706	1587	1382	1211	1075	955	2196	2133	1984	1728	1514	1344	1194
	6-9		190	186	297	291	1042	1012	941	820	719	638	567	1303	1265	1176	1025	899	798	709
65,001 - 90,000	1	11	322	316	503	493	2177	2114	1966	1712	1501	1332	1184	2721	2643	2458	2140	1876	1665	1480
	2,3		322	316	503	493	2115	2053	1909	1663	1458	1293	1150	2644	2566	2386	2079	1823	1616	1438
	4,5		309	303	482	473	1924	1868	1737	1513	1326	1177	1046	2405	2335	2171	1891	1658	1471	1308
	6-9		206	202	321	315	1141	1108	1030	897	787	698	620	1426	1385	1288	1121	984	873	775
Charge per \$1000 over \$90,000	1	12	0.68	0.67	1.07	1.05	10.45	10.14	9.43	8.22	7.20	6.39	5.68	13.06	12.68	11.79	10.27	9.00	7.99	7.10
	2,3		0.68	0.67	1.07	1.05	10.45	10.14	9.43	8.22	7.20	6.39	5.68	13.06	12.68	11.79	10.27	9.00	7.99	7.10
	4,5		0.68	0.67	1.07	1.05	10.45	10.14	9.43	8.22	7.20	6.39	5.68	13.06	12.68	11.79	10.27	9.00	7.99	7.10
	6-9		0.68	0.67	1.07	1.05	10.45	10.14	9.43	8.22	7.20	6.39	5.68	13.06	12.68	11.79	10.27	9.00	7.99	7.10

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.

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:	79%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 15
\$ 500 Deductible	\$ 21
\$1000 Deductible	\$ 38
\$2000 Deductible	\$ 65
\$3000 Deductible	\$ 86
\$4000 Deductible	\$102
\$5000 Deductible	\$116

LIMITED COLLISION

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$15  
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													
			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	32	28	47	43	99	96	89	78	68	60	54	124	120	111	98	85	75	68
	2,3		32	28	47	43	96	93	86	75	66	59	52	120	116	108	94	83	74	65
	4,5		30	26	45	41	88	85	79	69	60	54	48	110	106	99	86	75	68	60
	6-9		21	17	31	27	52	50	47	41	36	32	28	65	63	59	51	45	40	35
4,501 - 6,000	1	2	35	31	53	49	108	105	98	85	75	66	59	135	131	123	106	94	83	74
	2,3		35	31	53	49	105	102	95	83	72	64	57	131	128	119	104	90	80	71
	4,5		34	30	51	47	96	93	86	75	66	59	52	120	116	108	94	83	74	65
	6-9		24	20	35	31	57	55	51	45	39	35	31	71	69	64	56	49	44	39
6,001 - 8,000	1	3	36	32	54	50	142	138	128	112	98	87	77	178	173	160	140	123	109	96
	2,3		36	32	54	50	138	134	125	109	95	84	75	173	168	156	136	119	105	94
	4,5		35	31	52	48	126	122	113	99	87	77	68	158	153	141	124	109	96	85
	6-9		24	20	36	32	74	72	67	58	51	45	40	93	90	84	73	64	56	50
8,001 - 10,000	1	4	55	51	84	80	288	280	260	227	199	176	157	360	350	325	284	249	220	196
	2,3		55	51	84	80	280	272	253	220	193	171	152	350	340	316	275	241	214	190
	4,5		53	49	81	77	254	247	230	200	175	156	138	318	309	288	250	219	195	173
	6-9		37	33	55	51	150	146	136	118	104	92	82	188	183	170	148	130	115	103
10,001 - 15,000	1	5	105	101	162	158	472	458	426	371	325	289	256	590	573	533	464	406	361	320
	2,3		105	101	162	158	458	445	414	360	316	280	249	573	556	518	450	395	350	311
	4,5		101	97	155	151	417	405	377	328	288	255	227	521	506	471	410	360	319	284
	6-9		69	65	105	101	247	240	223	194	170	151	134	309	300	279	243	213	189	168
15,001 - 20,000	1	6	152	148	237	232	897	871	810	706	618	549	488	1121	1089	1013	883	773	686	610
	2,3		152	148	237	232	871	846	787	685	601	533	474	1089	1058	984	856	751	666	593
	4,5		147	143	227	223	793	770	716	624	547	485	431	991	963	895	780	684	606	539
	6-9		99	95	152	148	471	457	425	370	324	288	256	589	571	531	463	405	360	320
20,001 - 25,000	1	7	231	226	360	353	1412	1371	1275	1111	973	864	768	1765	1714	1594	1389	1216	1080	960
	2,3		231	226	360	353	1371	1331	1238	1078	945	839	745	1714	1664	1548	1348	1181	1049	931
	4,5		221	217	346	339	1247	1211	1126	981	860	763	678	1559	1514	1408	1226	1075	954	848
	6-9		149	145	231	226	741	719	669	582	510	453	403	926	899	836	728	638	566	504
25,001 - 40,000	1	8	262	257	409	401	1657	1609	1496	1303	1142	1014	901	2071	2011	1870	1629	1428	1268	1126
	2,3		262	257	409	401	1609	1562	1453	1265	1109	984	875	2011	1953	1816	1581	1386	1230	1094
	4,5		251	246	393	385	1465	1422	1322	1152	1010	896	796	1831	1778	1653	1440	1263	1120	995
	6-9		168	164	262	257	869	844	785	684	599	532	473	1086	1055	981	855	749	665	591
40,001 - 65,000	1	10	314	308	491	481	2182	2118	1970	1716	1504	1334	1186	2728	2648	2463	2145	1880	1668	1483
	2,3		314	308	491	481	2119	2057	1913	1666	1460	1296	1152	2649	2571	2391	2083	1825	1620	1440
	4,5		302	296	471	462	1927	1871	1740	1516	1328	1179	1048	2409	2339	2175	1895	1660	1474	1310
	6-9		201	197	314	308	1144	1111	1033	900	789	700	622	1430	1389	1291	1125	986	875	778
65,001 - 90,000	1	11	340	333	531	521	2390	2320	2158	1879	1647	1462	1299	2988	2900	2698	2349	2059	1828	1624
	2,3		340	333	531	521	2320	2252	2094	1824	1599	1419	1261	2900	2815	2618	2280	1999	1774	1576
	4,5		326	320	510	500	2112	2050	1907	1661	1456	1292	1148	2640	2563	2384	2076	1820	1615	1435
	6-9		217	213	340	333	1252	1216	1131	985	863	766	681	1565	1520	1414	1231	1079	958	851
Charge per \$1000 over \$90,000	1	12	0.72	0.71	1.13	1.10	11.46	11.13	10.35	9.01	7.90	7.01	6.23	14.33	13.91	12.94	11.27	9.88	8.76	7.79
	2,3		0.72	0.71	1.13	1.10	11.46	11.13	10.35	9.01	7.90	7.01	6.23	14.33	13.91	12.94	11.27	9.88	8.76	7.79
	4,5		0.72	0.71	1.13	1.10	11.46	11.13	10.35	9.01	7.90	7.01	6.23	14.33	13.91	12.94	11.27	9.88	8.76	7.79
	6-9		0.72	0.71	1.13	1.10	11.46	11.13	10.35	9.01	7.90	7.01	6.23	14.33	13.91	12.94	11.27	9.88	8.76	7.79

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.

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:	79%

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 17
\$ 500 Deductible	\$ 23
\$1000 Deductible	\$ 42
\$2000 Deductible	\$ 71
\$3000 Deductible	\$ 94
\$4000 Deductible	\$112
\$5000 Deductible	\$127

LIMITED COLLISION

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$17  
to the \$300 Ded Limited Collision Rate.

**TRUCKS, TRACTORS, TRAILERS**  
**Physical Damage Coverages**

**Territory 15 - NON-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	31	27	46	42	94	91	85	74	65	57	51	118	114	106	93	81	71	64
	2,3		31	27	46	42	92	89	83	72	63	56	50	115	111	104	90	79	70	63
	4,5		30	26	44	40	83	81	75	66	58	51	45	104	101	94	83	73	64	56
	6-9		21	17	31	27	49	48	45	39	34	30	27	61	60	56	49	43	38	34
4,501 - 6,000	1	2	35	31	52	48	103	100	93	81	71	63	56	129	125	116	101	89	79	70
	2,3		35	31	52	48	100	97	90	79	69	61	54	125	121	113	99	86	76	68
	4,5		33	29	50	46	91	88	82	71	62	55	49	114	110	103	89	78	69	61
	6-9		24	20	35	31	54	52	48	42	37	33	29	68	65	60	53	46	41	36
6,001 - 8,000	1	3	36	32	54	50	135	131	122	106	93	83	73	169	164	153	133	116	104	91
	2,3		36	32	54	50	131	127	118	103	90	80	71	164	159	148	129	113	100	89
	4,5		35	31	52	48	118	115	107	93	82	72	64	148	144	134	116	103	90	80
	6-9		24	20	36	32	70	68	63	55	48	43	38	88	85	79	69	60	54	48
8,001 - 10,000	1	4	55	51	83	79	273	265	246	215	188	167	148	341	331	308	269	235	209	185
	2,3		55	51	83	79	266	258	240	209	183	163	144	333	323	300	261	229	204	180
	4,5		53	49	80	76	242	235	219	190	167	148	132	303	294	274	238	209	185	165
	6-9		37	33	55	51	143	139	129	113	99	88	78	179	174	161	141	124	110	98
10,001 - 15,000	1	5	103	99	159	155	448	435	405	352	309	274	244	560	544	506	440	386	343	305
	2,3		103	99	159	155	436	423	393	343	300	266	237	545	529	491	429	375	333	296
	4,5		99	95	153	149	397	385	358	312	273	243	216	496	481	448	390	341	304	270
	6-9		67	63	103	99	235	228	212	185	162	144	128	294	285	265	231	203	180	160
15,001 - 20,000	1	6	150	146	233	228	852	827	769	670	587	521	463	1065	1034	961	838	734	651	579
	2,3		150	146	233	228	827	803	747	650	570	506	450	1034	1004	934	813	713	633	563
	4,5		144	140	223	219	753	731	680	592	519	461	409	941	914	850	740	649	576	511
	6-9		97	93	150	146	447	434	404	352	308	273	243	559	543	505	440	385	341	304
20,001 - 25,000	1	7	226	222	354	347	1341	1302	1211	1055	924	820	729	1676	1628	1514	1319	1155	1025	911
	2,3		226	222	354	347	1302	1264	1176	1024	897	796	708	1628	1580	1470	1280	1121	995	885
	4,5		217	213	340	333	1185	1150	1070	932	817	725	644	1481	1438	1338	1165	1021	906	805
	6-9		146	142	226	222	702	682	634	552	484	430	382	878	853	793	690	605	538	478
25,001 - 40,000	1	8	257	252	402	394	1574	1528	1421	1238	1085	963	856	1968	1910	1776	1548	1356	1204	1070
	2,3		257	252	402	394	1527	1483	1379	1201	1053	934	830	1909	1854	1724	1501	1316	1168	1038
	4,5		247	242	386	378	1391	1350	1256	1094	959	851	756	1739	1688	1570	1368	1199	1064	945
	6-9		165	161	257	252	825	801	745	649	569	505	449	1031	1001	931	811	711	631	561
40,001 - 65,000	1	10	309	303	482	473	2071	2011	1870	1629	1428	1267	1126	2589	2514	2338	2036	1785	1584	1408
	2,3		309	303	482	473	2011	1952	1815	1581	1386	1230	1093	2514	2440	2269	1976	1733	1538	1366
	4,5		297	291	463	454	1830	1777	1653	1439	1262	1120	995	2288	2221	2066	1799	1578	1400	1244
	6-9		197	193	308	302	1086	1054	980	854	748	664	590	1358	1318	1225	1068	935	830	738
65,001 - 90,000	1	11	334	327	521	511	2269	2203	2049	1784	1564	1388	1234	2836	2754	2561	2230	1955	1735	1543
	2,3		334	327	521	511	2202	2138	1988	1732	1518	1347	1197	2753	2673	2485	2165	1898	1684	1496
	4,5		320	314	501	491	2004	1946	1810	1576	1382	1226	1090	2505	2433	2263	1970	1728	1533	1363
	6-9		213	209	334	327	1190	1155	1074	936	820	728	647	1488	1444	1343	1170	1025	910	809
Charge per \$1000 over \$90,000	1	12	0.71	0.69	1.11	1.08	10.88	10.56	9.83	8.56	7.50	6.66	5.92	13.60	13.21	12.28	10.70	9.38	8.32	7.40
	2,3		0.71	0.69	1.11	1.08	10.88	10.56	9.83	8.56	7.50	6.66	5.92	13.60	13.21	12.28	10.70	9.38	8.32	7.40
	4,5		0.71	0.69	1.11	1.08	10.88	10.56	9.83	8.56	7.50	6.66	5.92	13.60	13.21	12.28	10.70	9.38	8.32	7.40
	6-9		0.71	0.69	1.11	1.08	10.88	10.56	9.83	8.56	7.50	6.66	5.92	13.60	13.21	12.28	10.70	9.38	8.32	7.40

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.

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	\$ 68
\$3000 Deductible	\$ 89
\$4000 Deductible	\$106
\$5000 Deductible	\$120

**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:	79%

**LIMITED COLLISION**

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$16  
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													
			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	32	28	48	44	109	106	99	86	75	67	59	136	133	124	108	94	84	74
	2,3		32	28	48	44	106	103	96	83	73	65	58	133	129	120	104	91	81	73
	4,5		31	27	46	42	97	94	87	76	67	59	53	121	118	109	95	84	74	66
	6-9		22	18	32	28	58	56	52	45	40	35	31	73	70	65	56	50	44	39
4,501 - 6,000	1	2	37	33	55	51	121	117	109	95	83	74	66	151	146	136	119	104	93	83
	2,3		37	33	55	51	116	113	105	92	80	71	63	145	141	131	115	100	89	79
	4,5		35	31	53	49	106	103	96	83	73	65	58	133	129	120	104	91	81	73
	6-9		24	20	36	32	63	61	57	49	43	38	34	79	76	71	61	54	48	43
6,001 - 8,000	1	3	37	33	56	52	157	152	141	123	108	96	85	196	190	176	154	135	120	106
	2,3		37	33	56	52	151	147	137	119	104	93	82	189	184	171	149	130	116	103
	4,5		36	32	54	50	138	134	125	109	95	84	75	173	168	156	136	119	105	94
	6-9		25	21	37	33	82	80	74	65	57	50	45	103	100	93	81	71	63	56
8,001 - 10,000	1	4	57	53	87	83	318	309	287	250	219	195	173	398	386	359	313	274	244	216
	2,3		57	53	87	83	309	300	279	243	213	189	168	386	375	349	304	266	236	210
	4,5		55	51	84	80	281	273	254	221	194	172	153	351	341	318	276	243	215	191
	6-9		38	34	57	53	167	162	151	131	115	102	91	209	203	189	164	144	128	114
10,001 - 15,000	1	5	108	104	167	163	521	506	471	410	359	319	283	651	633	589	513	449	399	354
	2,3		108	104	167	163	507	492	458	399	349	310	276	634	615	573	499	436	388	345
	4,5		104	100	161	157	460	447	416	362	317	282	250	575	559	520	453	396	353	313
	6-9		71	67	109	105	273	265	246	215	188	167	148	341	331	308	269	235	209	185
15,001 - 20,000	1	6	158	154	245	240	991	962	895	779	683	606	539	1239	1203	1119	974	854	758	674
	2,3		158	154	245	240	962	934	869	757	663	588	523	1203	1168	1086	946	829	735	654
	4,5		152	148	236	231	876	850	791	689	604	536	476	1095	1063	989	861	755	670	595
	6-9		103	99	158	154	519	504	469	408	358	318	282	649	630	586	510	448	398	353
20,001 - 25,000	1	7	239	234	373	366	1559	1514	1408	1226	1075	954	848	1949	1893	1760	1533	1344	1193	1060
	2,3		239	234	373	366	1514	1470	1367	1191	1044	926	823	1893	1838	1709	1489	1305	1158	1029
	4,5		230	225	358	351	1378	1338	1244	1084	950	843	749	1723	1673	1555	1355	1188	1054	936
	6-9		154	150	239	234	818	794	738	643	564	500	445	1023	993	923	804	705	625	556
25,001 - 40,000	1	8	271	266	423	415	1830	1777	1653	1439	1262	1120	995	2288	2221	2066	1799	1578	1400	1244
	2,3		271	266	423	415	1778	1726	1605	1398	1225	1087	967	2223	2158	2006	1748	1531	1359	1209
	4,5		260	255	406	398	1617	1570	1460	1272	1115	989	879	2021	1963	1825	1590	1394	1236	1099
	6-9		174	170	271	266	960	932	867	755	662	587	522	1200	1165	1084	944	828	734	653
40,001 - 65,000	1	10	325	319	508	498	2410	2340	2176	1895	1661	1474	1310	3013	2925	2720	2369	2076	1843	1638
	2,3		325	319	508	498	2339	2271	2112	1840	1612	1431	1272	2924	2839	2640	2300	2015	1789	1590
	4,5		312	306	488	478	2129	2067	1922	1674	1468	1302	1158	2661	2584	2403	2093	1835	1628	1448
	6-9		208	204	325	319	1264	1227	1141	994	871	773	687	1580	1534	1426	1243	1089	966	859
65,001 - 90,000	1	11	352	345	550	539	2639	2562	2383	2075	1819	1614	1435	3299	3203	2979	2594	2274	2018	1794
	2,3		352	345	550	539	2563	2488	2314	2015	1766	1567	1393	3204	3110	2893	2519	2208	1959	1741
	4,5		339	332	528	518	2332	2264	2106	1834	1607	1426	1268	2915	2830	2633	2293	2009	1783	1585
	6-9		225	221	352	345	1383	1343	1249	1088	954	846	752	1729	1679	1561	1360	1193	1058	940
Charge per \$1000 over \$90,000	1	12	0.75	0.73	1.17	1.14	12.66	12.29	11.43	9.96	8.73	7.74	6.88	15.82	15.36	14.29	12.44	10.91	9.68	8.60
	2,3		0.75	0.73	1.17	1.14	12.66	12.29	11.43	9.96	8.73	7.74	6.88	15.82	15.36	14.29	12.44	10.91	9.68	8.60
	4,5		0.75	0.73	1.17	1.14	12.66	12.29	11.43	9.96	8.73	7.74	6.88	15.82	15.36	14.29	12.44	10.91	9.68	8.60
	6-9		0.75	0.73	1.17	1.14	12.66	12.29	11.43	9.96	8.73	7.74	6.88	15.82	15.36	14.29	12.44	10.91	9.68	8.60

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, 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	\$ 46
\$2000 Deductible	\$ 79
\$3000 Deductible	\$104
\$4000 Deductible	\$124
\$5000 Deductible	\$140

**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:	79%

**LIMITED COLLISION**

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$18  
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													
			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	32	28	47	43	109	106	99	86	75	67	59	136	133	124	108	94	84	74
	2,3		32	28	47	43	106	103	96	83	73	65	58	133	129	120	104	91	81	73
	4,5		31	27	46	42	96	93	86	75	66	59	52	120	116	108	94	83	74	65
	6-9		22	18	32	28	57	55	51	45	39	35	31	71	69	64	56	49	44	39
4,501 - 6,000	1	2	36	32	54	50	119	116	108	94	82	73	65	149	145	135	118	103	91	81
	2,3		36	32	54	50	115	112	104	91	80	71	63	144	140	130	114	100	89	79
	4,5		35	31	52	48	105	102	95	83	72	64	57	131	128	119	104	90	80	71
	6-9		24	20	36	32	63	61	57	49	43	38	34	79	76	71	61	54	48	43
6,001 - 8,000	1	3	37	33	55	51	156	151	140	122	107	95	85	195	189	175	153	134	119	106
	2,3		37	33	55	51	151	147	137	119	104	93	82	189	184	171	149	130	116	103
	4,5		35	31	53	49	137	133	124	108	94	84	74	171	166	155	135	118	105	93
	6-9		25	21	37	33	81	79	73	64	56	50	44	101	99	91	80	70	63	55
8,001 - 10,000	1	4	56	52	86	82	316	307	286	249	218	193	172	395	384	358	311	273	241	215
	2,3		56	52	86	82	307	298	277	241	212	188	167	384	373	346	301	265	235	209
	4,5		55	51	83	79	279	271	252	220	192	171	152	349	339	315	275	240	214	190
	6-9		37	33	56	52	166	161	150	130	114	101	90	208	201	188	163	143	126	113
10,001 - 15,000	1	5	107	103	165	161	518	503	468	407	357	317	282	648	629	585	509	446	396	353
	2,3		107	103	165	161	504	489	455	396	347	308	274	630	611	569	495	434	385	343
	4,5		103	99	158	154	458	445	414	360	316	280	249	573	556	518	450	395	350	311
	6-9		70	66	107	103	272	264	246	214	187	166	148	340	330	308	268	234	208	185
15,001 - 20,000	1	6	155	151	241	236	986	957	890	775	679	603	536	1233	1196	1113	969	849	754	670
	2,3		155	151	241	236	957	929	864	752	660	585	520	1196	1161	1080	940	825	731	650
	4,5		149	145	232	227	870	845	786	684	600	532	473	1088	1056	983	855	750	665	591
	6-9		101	97	155	151	517	502	467	407	356	316	281	646	628	584	509	445	395	351
20,001 - 25,000	1	7	235	230	367	360	1551	1506	1401	1220	1069	949	843	1939	1883	1751	1525	1336	1186	1054
	2,3		235	230	367	360	1506	1462	1360	1184	1038	921	819	1883	1828	1700	1480	1298	1151	1024
	4,5		225	221	352	345	1370	1330	1237	1077	944	838	745	1713	1663	1546	1346	1180	1048	931
	6-9		151	147	235	230	813	789	734	639	560	497	442	1016	986	918	799	700	621	553
25,001 - 40,000	1	8	266	261	416	408	1820	1767	1643	1431	1255	1113	990	2275	2209	2054	1789	1569	1391	1238
	2,3		266	261	416	408	1767	1716	1596	1390	1218	1081	961	2209	2145	1995	1738	1523	1351	1201
	4,5		256	251	400	392	1608	1561	1452	1264	1108	983	874	2010	1951	1815	1580	1385	1229	1093
	6-9		171	167	266	261	954	926	861	750	657	583	519	1193	1158	1076	938	821	729	649
40,001 - 65,000	1	10	320	314	500	490	2396	2326	2163	1884	1651	1465	1303	2995	2908	2704	2355	2064	1831	1629
	2,3		320	314	500	490	2326	2258	2100	1829	1603	1423	1264	2908	2823	2625	2286	2004	1779	1580
	4,5		307	301	479	470	2117	2055	1911	1665	1459	1295	1151	2646	2569	2389	2081	1824	1619	1439
	6-9		204	200	319	313	1257	1220	1135	988	866	769	683	1571	1525	1419	1235	1083	961	854
65,001 - 90,000	1	11	346	339	541	530	2624	2548	2370	2064	1809	1605	1427	3280	3185	2963	2580	2261	2006	1784
	2,3		346	339	541	530	2547	2473	2300	2003	1756	1558	1385	3184	3091	2875	2504	2195	1948	1731
	4,5		333	326	519	509	2319	2251	2093	1823	1598	1418	1261	2899	2814	2616	2279	1998	1773	1576
	6-9		221	217	346	339	1375	1335	1242	1081	948	841	748	1719	1669	1553	1351	1185	1051	935
Charge per \$1000 over \$90,000	1	12	0.73	0.72	1.15	1.12	12.59	12.22	11.36	9.90	8.68	7.70	6.84	15.73	15.28	14.21	12.37	10.85	9.62	8.55
	2,3		0.73	0.72	1.15	1.12	12.59	12.22	11.36	9.90	8.68	7.70	6.84	15.73	15.28	14.21	12.37	10.85	9.62	8.55
	4,5		0.73	0.72	1.15	1.12	12.59	12.22	11.36	9.90	8.68	7.70	6.84	15.73	15.28	14.21	12.37	10.85	9.62	8.55
	6-9		0.73	0.72	1.15	1.12	12.59	12.22	11.36	9.90	8.68	7.70	6.84	15.73	15.28	14.21	12.37	10.85	9.62	8.55

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	\$ 46
\$2000 Deductible	\$ 78
\$3000 Deductible	\$104
\$4000 Deductible	\$123
\$5000 Deductible	\$139

**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:	79%

**LIMITED COLLISION**

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$18  
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	32	28	48	44	113	110	102	89	78	69	62	141	138	128	111	98	86	78
	2,3		32	28	48	44	110	107	100	87	76	67	60	138	134	125	109	95	84	75
	4,5		31	27	46	42	100	97	90	79	69	61	54	125	121	113	99	86	76	68
	6-9		22	18	32	28	59	57	53	46	40	36	32	74	71	66	58	50	45	40
4,501 - 6,000	1	2	37	33	55	51	125	121	113	98	86	76	68	156	151	141	123	108	95	85
	2,3		37	33	55	51	121	117	109	95	83	74	66	151	146	136	119	104	93	83
	4,5		35	31	53	49	109	106	99	86	75	67	59	136	133	124	108	94	84	74
	6-9		24	20	36	32	65	63	59	51	45	40	35	81	79	74	64	56	50	44
6,001 - 8,000	1	3	37	33	56	52	162	157	146	127	111	99	88	203	196	183	159	139	124	110
	2,3		37	33	56	52	158	153	142	124	109	96	86	198	191	178	155	136	120	108
	4,5		36	32	54	50	143	139	129	113	99	88	78	179	174	161	141	124	110	98
	6-9		25	21	37	33	84	82	76	66	58	52	46	105	103	95	83	73	65	58
8,001 - 10,000	1	4	57	53	87	83	329	319	297	258	226	201	179	411	399	371	323	283	251	224
	2,3		57	53	87	83	319	310	288	251	220	195	174	399	388	360	314	275	244	218
	4,5		55	51	84	80	290	282	262	228	200	178	158	363	353	328	285	250	223	198
	6-9		38	34	57	53	172	167	155	135	119	105	94	215	209	194	169	149	131	118
10,001 - 15,000	1	5	108	104	167	163	540	524	487	424	372	330	293	675	655	609	530	465	413	366
	2,3		108	104	167	163	524	509	473	412	361	321	285	655	636	591	515	451	401	356
	4,5		104	100	161	157	477	463	431	375	329	292	259	596	579	539	469	411	365	324
	6-9		71	67	109	105	283	275	256	223	195	173	154	354	344	320	279	244	216	193
15,001 - 20,000	1	6	158	154	245	240	1025	995	925	806	706	627	557	1281	1244	1156	1008	883	784	696
	2,3		158	154	245	240	995	966	898	782	686	609	541	1244	1208	1123	978	858	761	676
	4,5		152	148	236	231	905	879	817	712	624	554	492	1131	1099	1021	890	780	693	615
	6-9		103	99	158	154	538	522	485	423	371	329	292	673	653	606	529	464	411	365
20,001 - 25,000	1	7	239	234	373	366	1613	1566	1456	1268	1112	987	877	2016	1958	1820	1585	1390	1234	1096
	2,3		239	234	373	366	1566	1520	1414	1231	1079	958	851	1958	1900	1768	1539	1349	1198	1064
	4,5		230	225	358	351	1426	1384	1287	1121	983	872	775	1783	1730	1609	1401	1229	1090	969
	6-9		154	150	239	234	846	821	764	665	583	517	460	1058	1026	955	831	729	646	575
25,001 - 40,000	1	8	271	266	423	415	1893	1838	1709	1489	1305	1158	1029	2366	2298	2136	1861	1631	1448	1286
	2,3		271	266	423	415	1839	1785	1660	1446	1267	1125	1000	2299	2231	2075	1808	1584	1406	1250
	4,5		260	255	406	398	1673	1624	1510	1315	1153	1023	909	2091	2030	1888	1644	1441	1279	1136
	6-9		174	170	271	266	993	964	897	781	684	607	540	1241	1205	1121	976	855	759	675
40,001 - 65,000	1	10	325	319	508	498	2493	2420	2251	1960	1718	1525	1355	3116	3025	2814	2450	2148	1906	1694
	2,3		325	319	508	498	2419	2349	2185	1903	1668	1480	1315	3024	2936	2731	2379	2085	1850	1644
	4,5		312	306	488	478	2202	2138	1988	1732	1518	1347	1197	2753	2673	2485	2165	1898	1684	1496
	6-9		208	204	325	319	1307	1269	1180	1028	901	799	711	1634	1586	1475	1285	1126	999	889
65,001 - 90,000	1	11	352	345	550	539	2730	2650	2465	2147	1882	1670	1484	3413	3313	3081	2684	2353	2088	1855
	2,3		352	345	550	539	2650	2573	2393	2084	1827	1621	1441	3313	3216	2991	2605	2284	2026	1801
	4,5		339	332	528	518	2412	2342	2178	1897	1663	1475	1312	3015	2928	2723	2371	2079	1844	1640
	6-9		225	221	352	345	1431	1389	1292	1125	986	875	778	1789	1736	1615	1406	1233	1094	973
Charge per \$1000 over \$90,000	1	12	0.75	0.73	1.17	1.14	13.09	12.71	11.82	10.30	9.03	8.01	7.12	16.37	15.89	14.78	12.87	11.28	10.01	8.90
	2,3		0.75	0.73	1.17	1.14	13.09	12.71	11.82	10.30	9.03	8.01	7.12	16.37	15.89	14.78	12.87	11.28	10.01	8.90
	4,5		0.75	0.73	1.17	1.14	13.09	12.71	11.82	10.30	9.03	8.01	7.12	16.37	15.89	14.78	12.87	11.28	10.01	8.90
	6-9		0.75	0.73	1.17	1.14	13.09	12.71	11.82	10.30	9.03	8.01	7.12	16.37	15.89	14.78	12.87	11.28	10.01	8.90

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	\$ 48
\$2000 Deductible	\$ 81
\$3000 Deductible	\$108
\$4000 Deductible	\$128
\$5000 Deductible	\$145

**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:	79%

**LIMITED COLLISION**

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$19  
to the \$300 Ded Limited Collision Rate.

**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													
			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	37	33	55	51	134	130	121	105	92	82	73	168	163	151	131	115	103	91
	2,3		37	33	55	51	130	126	117	102	89	79	71	163	158	146	128	111	99	89
	4,5		35	31	53	49	118	115	107	93	82	72	64	148	144	134	116	103	90	80
	6-9		24	20	36	32	70	68	63	55	48	43	38	88	85	79	69	60	54	48
4,501 - 6,000	1	2	41	37	62	58	147	143	133	116	102	90	80	184	179	166	145	128	113	100
	2,3		41	37	62	58	142	138	128	112	98	87	77	178	173	160	140	123	109	96
	4,5		40	36	60	56	130	126	117	102	89	79	71	163	158	146	128	111	99	89
	6-9		28	24	41	37	77	75	70	61	53	47	42	96	94	88	76	66	59	53
6,001 - 8,000	1	3	42	38	64	60	192	186	173	151	132	117	104	240	233	216	189	165	146	130
	2,3		42	38	64	60	185	180	167	146	128	113	101	231	225	209	183	160	141	126
	4,5		41	37	62	58	169	164	153	133	116	103	92	211	205	191	166	145	129	115
	6-9		28	24	42	38	100	97	90	79	69	61	54	125	121	113	99	86	76	68
8,001 - 10,000	1	4	65	61	100	96	389	378	352	306	268	238	212	486	473	440	383	335	298	265
	2,3		65	61	100	96	378	367	341	297	261	231	206	473	459	426	371	326	289	258
	4,5		63	59	96	92	344	334	311	271	237	210	187	430	418	389	339	296	263	234
	6-9		43	39	65	61	204	198	184	160	141	125	111	255	248	230	200	176	156	139
10,001 - 15,000	1	5	124	120	191	187	639	620	577	502	440	391	347	799	775	721	628	550	489	434
	2,3		124	120	191	187	619	601	559	487	427	379	337	774	751	699	609	534	474	421
	4,5		119	115	184	180	563	547	509	443	388	345	306	704	684	636	554	485	431	383
	6-9		81	77	124	120	335	325	302	263	231	205	182	419	406	378	329	289	256	228
15,001 - 20,000	1	6	180	176	281	275	1212	1177	1095	953	836	742	659	1515	1471	1369	1191	1045	928	824
	2,3		180	176	281	275	1177	1143	1063	926	812	720	640	1471	1429	1329	1158	1015	900	800
	4,5		173	169	269	264	1071	1040	967	842	738	655	582	1339	1300	1209	1053	923	819	728
	6-9		117	113	180	176	636	617	574	500	438	389	346	795	771	718	625	548	486	433
20,001 - 25,000	1	7	274	269	428	420	1909	1853	1723	1501	1316	1167	1038	2386	2316	2154	1876	1645	1459	1298
	2,3		274	269	428	420	1852	1798	1672	1456	1277	1133	1007	2315	2248	2090	1820	1596	1416	1259
	4,5		263	258	411	403	1686	1637	1522	1326	1162	1031	917	2108	2046	1903	1658	1453	1289	1146
	6-9		176	172	274	269	1000	971	903	787	689	612	544	1250	1214	1129	984	861	765	680
25,001 - 40,000	1	8	311	305	486	476	2239	2174	2022	1761	1544	1370	1217	2799	2718	2528	2201	1930	1713	1521
	2,3		311	305	486	476	2174	2111	1963	1710	1499	1330	1182	2718	2639	2454	2138	1874	1663	1478
	4,5		298	292	466	457	1979	1921	1787	1556	1364	1210	1076	2474	2401	2234	1945	1705	1513	1345
	6-9		199	195	311	305	1174	1140	1060	923	809	718	638	1468	1425	1325	1154	1011	898	798
40,001 - 65,000	1	10	372	365	582	571	2949	2863	2663	2319	2033	1804	1603	3686	3579	3329	2899	2541	2255	2004
	2,3		372	365	582	571	2862	2779	2584	2251	1973	1751	1556	3578	3474	3230	2814	2466	2189	1945
	4,5		358	351	560	549	2605	2529	2352	2048	1796	1593	1416	3256	3161	2940	2560	2245	1991	1770
	6-9		239	234	373	366	1546	1501	1396	1216	1066	946	841	1933	1876	1745	1520	1333	1183	1051
65,001 - 90,000	1	11	404	396	630	618	3229	3135	2916	2539	2226	1975	1756	4036	3919	3645	3174	2783	2469	2195
	2,3		404	396	630	618	3135	3044	2831	2466	2161	1918	1705	3919	3805	3539	3083	2701	2398	2131
	4,5		388	380	606	594	2853	2770	2576	2244	1967	1745	1551	3566	3463	3220	2805	2459	2181	1939
	6-9		258	253	404	396	1692	1643	1528	1331	1167	1035	920	2115	2054	1910	1664	1459	1294	1150
Charge per \$1000 over \$90,000	1	12	0.86	0.84	1.34	1.31	15.49	15.04	13.98	12.18	10.68	9.47	8.42	19.36	18.80	17.48	15.23	13.35	11.84	10.53
	2,3		0.86	0.84	1.34	1.31	15.49	15.04	13.98	12.18	10.68	9.47	8.42	19.36	18.80	17.48	15.23	13.35	11.84	10.53
	4,5		0.86	0.84	1.34	1.31	15.49	15.04	13.98	12.18	10.68	9.47	8.42	19.36	18.80	17.48	15.23	13.35	11.84	10.53
	6-9		0.86	0.84	1.34	1.31	15.49	15.04	13.98	12.18	10.68	9.47	8.42	19.36	18.80	17.48	15.23	13.35	11.84	10.53

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	\$ 23
\$ 500 Deductible	\$ 31
\$1000 Deductible	\$ 57
\$2000 Deductible	\$ 96
\$3000 Deductible	\$128
\$4000 Deductible	\$152
\$5000 Deductible	\$171

**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:	79%

**LIMITED COLLISION**

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$23  
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													
			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	36	32	54	50	148	144	134	117	102	91	81	185	180	168	146	128	114	101
	2,3		36	32	54	50	144	140	130	113	99	88	78	180	175	163	141	124	110	98
	4,5		35	31	52	48	131	127	118	103	90	80	71	164	159	148	129	113	100	89
	6-9		24	20	36	32	77	75	70	61	53	47	42	96	94	88	76	66	59	53
4,501 - 6,000	1	2	40	36	61	57	163	158	147	128	112	100	88	204	198	184	160	140	125	110
	2,3		40	36	61	57	158	153	142	124	109	96	86	198	191	178	155	136	120	108
	4,5		39	35	59	55	143	139	129	113	99	88	78	179	174	161	141	124	110	98
	6-9		28	24	41	37	85	83	77	67	59	52	46	106	104	96	84	74	65	58
6,001 - 8,000	1	3	42	38	63	59	212	206	192	167	146	130	115	265	258	240	209	183	163	144
	2,3		42	38	63	59	206	200	186	162	142	126	112	258	250	233	203	178	158	140
	4,5		40	36	61	57	187	182	169	147	129	115	102	234	228	211	184	161	144	128
	6-9		28	24	42	38	111	108	100	87	77	68	60	139	135	125	109	96	85	75
8,001 - 10,000	1	4	64	60	98	94	431	418	389	339	297	263	234	539	523	486	424	371	329	293
	2,3		64	60	98	94	418	406	378	329	288	256	227	523	508	473	411	360	320	284
	4,5		62	58	94	90	381	370	344	300	263	233	207	476	463	430	375	329	291	259
	6-9		42	38	64	60	226	219	204	177	155	138	123	283	274	255	221	194	173	154
10,001 - 15,000	1	5	122	118	189	185	707	686	638	556	487	432	384	884	858	798	695	609	540	480
	2,3		122	118	189	185	686	666	619	539	473	420	373	858	833	774	674	591	525	466
	4,5		117	113	181	177	624	606	564	491	430	382	339	780	758	705	614	538	478	424
	6-9		80	76	122	118	371	360	335	292	256	227	202	464	450	419	365	320	284	253
15,001 - 20,000	1	6	177	173	276	271	1343	1304	1213	1056	926	822	730	1679	1630	1516	1320	1158	1028	913
	2,3		177	173	276	271	1304	1266	1177	1025	899	798	709	1630	1583	1471	1281	1124	998	886
	4,5		170	166	265	260	1187	1152	1071	933	818	726	645	1484	1440	1339	1166	1023	908	806
	6-9		115	111	178	174	705	684	636	554	486	431	383	881	855	795	693	608	539	479
20,001 - 25,000	1	7	269	264	421	413	2114	2052	1908	1662	1457	1293	1149	2643	2565	2385	2078	1821	1616	1436
	2,3		269	264	421	413	2052	1992	1853	1614	1414	1255	1116	2565	2490	2316	2018	1768	1569	1395
	4,5		259	254	405	397	1867	1813	1686	1469	1287	1142	1015	2334	2266	2108	1836	1609	1428	1269
	6-9		174	170	270	265	1108	1076	1001	872	764	678	603	1385	1345	1251	1090	955	848	754
25,001 - 40,000	1	8	306	300	478	469	2481	2409	2240	1951	1710	1518	1349	3101	3011	2800	2439	2138	1898	1686
	2,3		306	300	478	469	2409	2339	2175	1895	1661	1474	1310	3011	2924	2719	2369	2076	1843	1638
	4,5		294	288	459	450	2192	2128	1979	1724	1511	1341	1192	2740	2660	2474	2155	1889	1676	1490
	6-9		196	192	306	300	1301	1263	1175	1023	897	796	707	1626	1579	1469	1279	1121	995	884
40,001 - 65,000	1	10	367	360	574	563	3266	3171	2949	2569	2251	1998	1776	4083	3964	3686	3211	2814	2498	2220
	2,3		367	360	574	563	3170	3078	2863	2493	2185	1939	1724	3963	3848	3579	3116	2731	2424	2155
	4,5		353	346	551	540	2885	2801	2605	2269	1989	1765	1569	3606	3501	3256	2836	2486	2206	1961
	6-9		235	230	367	360	1712	1662	1546	1346	1180	1047	931	2140	2078	1933	1683	1475	1309	1164
65,001 - 90,000	1	11	398	390	621	609	3577	3473	3230	2813	2466	2188	1945	4471	4341	4038	3516	3083	2735	2431
	2,3		398	390	621	609	3472	3371	3135	2731	2393	2124	1888	4340	4214	3919	3414	2991	2655	2360
	4,5		381	374	597	585	3160	3068	2853	2485	2178	1933	1718	3950	3835	3566	3106	2723	2416	2148
	6-9		255	250	398	390	1875	1820	1693	1474	1292	1147	1019	2344	2275	2116	1843	1615	1434	1274
Charge per \$1000 over \$90,000	1	12	0.84	0.83	1.32	1.29	17.16	16.66	15.49	13.49	11.83	10.49	9.33	21.45	20.82	19.36	16.87	14.78	13.12	11.66
	2,3		0.84	0.83	1.32	1.29	17.16	16.66	15.49	13.49	11.83	10.49	9.33	21.45	20.82	19.36	16.87	14.78	13.12	11.66
	4,5		0.84	0.83	1.32	1.29	17.16	16.66	15.49	13.49	11.83	10.49	9.33	21.45	20.82	19.36	16.87	14.78	13.12	11.66
	6-9		0.84	0.83	1.32	1.29	17.16	16.66	15.49	13.49	11.83	10.49	9.33	21.45	20.82	19.36	16.87	14.78	13.12	11.66

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	\$ 25
\$ 500 Deductible	\$ 34
\$1000 Deductible	\$ 63
\$2000 Deductible	\$107
\$3000 Deductible	\$141
\$4000 Deductible	\$168
\$5000 Deductible	\$190

**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:	79%

**LIMITED COLLISION**

Any Deductible - Charge 10.0%  
of Comparable Collision Rate  
(after primary and secondary rating factors),  
subject to a \$4 minimum.

No Deductible - Add \$25  
to the \$300 Ded Limited Collision Rate.