(RULE 26) DRIVE OTHER CAR COVERAGE

Premium Per Coverage	Limits	Named Individual
Bodily Injury Liability	$20/40	$67
Property Damage Liability	5,000	18
Medical Payments	500	15
	1,000	16
	2,000	18
	3,000	19
	4,000	20
	5,000	21
Comprehensive	$500 Ded.	12
Collision	$500 Ded.	42

For protection against Uninsured or Underinsured Motorists Coverage, charge the Private Passenger Type rates.

(RULE 27) NON-OWNERSHIP LIABILITY

Premium Development

1. All risks other than social service agency risks as defined in the Public Transportation Section.

   a. Determine the total number of employees of the insured at all locations and select the advance premium from the following table:

Class Code	Total Number of Employees	Bodily Injury Limits $20/40	Property Damage Limit $5,000
66010	0-25	39	10
66020	26-100	96	37
66030	101-500	321	118
66040	501-1,000	606	230
66050	over 1,000	942	337

   b. To extend Non-Ownership Liability Coverage to cover the individual liability of employees, compute the additional premium by multiplying the premium determined in paragraph 1.a. above by .25.

2. Social Service Agency Risks

   a. Determine the advance premium based on the number of employees in accordance with paragraph 1.a. above.

   b. Charge an additional premium determined as follows:

      Determine the total number of volunteers at all locations and charge $1 per volunteer for Bodily Injury Liability and $1 per volunteer for Property Damage Liability at basic limits. The minimum premium shall be $39 for Bodily Injury and $10 for Property Damage Liability at basic limits.

   c. To extend Non-Ownership Coverage to cover the individual liability of agency employees, charge the additional premium determined in accordance with 1.b. above.

(RULE 27) NON-OWNERSHIP LIABILITY (Continued)

d. To extend coverage to cover the blanket individual liability of volunteers, charge an additional premium of $.52 per volunteer for Bodily Injury Liability and $.52 per volunteer for Property Damage Liability at basic limits. The minimum premium shall be $10 for Bodily Injury Liability and $2 for Property Damage Liability at basic limits.

3. For policies providing Non-Ownership Liability Coverage only, Hired Automobile Coverage only, or Non-Ownership Liability and Hired Automobile Coverage only, a minimum premium of $103 for Bodily Injury Liability and $48 for Property Damage Liability at basic limits applies.

(RULE 28) HIRED AUTOMOBILES

A. Excess Coverage

Premium Development

1. Estimate the total cost for the hire of automobiles for each state where the insured does business. Do not include charges for services performed by common or contract carriers subject to the insurance requirement of any public authority regulating motor carriers.
2. To compute the advance premium, multiply the cost of hire rate times each $100 cost of hire.
3. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.
4. The minimum premium shall be $39 Bodily Injury Liability basic limits and $10 Property Damage Liability basic limit.
5. For policies providing Hired Automobile Coverage only, Non-Ownership Liability Coverage only, or Hired Automobile and Non-Ownership Coverages only, a minimum premium of $103 for Bodily Injury Liability and $48 for Property Damage Liability at basic limits applies.

Hired Automobile	
Bodily Injury—20,000/40,000	Property Damage—5,000
$0.75	$0.59

B. Primary Coverage

1. If the insured is providing the primary insurance covering the auto and the term of the lease is:
   a. 6 months or more -
      (1) Rate as though owned by the insured; and
      (2) If the policy is extended to cover the owner of the auto as an additional insured, multiply the otherwise applicable Bodily Injury Liability and Property Damage Liability rates by 1.04. Use the appropriate endorsement for including the owner or lessor as an additional insured.

(RULE 33) RENTAL REIMBURSEMENT—COVERAGE CODE 083

Premium Development

The rate per $100 of liability amount is $14.20.

Compute the premium as follows:

1. the number of automobiles, multiplied by
2. the agreed maximum amount of Rental Reimbursement for each day, multiplied by
3. the maximum number of days, multiplied by
4. the rate per $100 of the liability amount.

Example:

5 automobiles
$15 per day reimbursement limit
30 days coverage

Rental Reimbursement limit
$14.20 rate per $100 of the liability amount
5 x $15 x 30 = $2,250 (liability amount)
$2,250 x $14.20 per $100 = $319.50

(RULE 45) AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT

The charge for this coverage is $10.00 per $100 of valuation.

TRUCKS, TRACTORS, TRAILERS
Rating Procedures

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the following formula:

(B, incr) = ([(A-1) + (B, basic)] x ILF - [(A-1)])

where

B, incr	denotes the Optional Bodily Injury Liability rate,
A-1	denotes the Compulsory Bodily Injury rate,
B, basic	denotes the basic limits (20/40) Optional Bodily Injury Liability rate,
ILF	denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED AND UNDERINSURED MOTORISTS (Coverages U1 & U2)

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

TRUCKS, TRACTORS, TRAILERS
Rating Procedures
(Continued)

COLLISION

Collision Deductibles: $300, $500, $1000, $2000, $3000, $4000, $5000
Refer to rate pages.

Collision Waiver of Deductible Charges
Refer to rate pages.

LIMITED COLLISION

Limited Collision Deductible: $300 Deductible or higher
Refer to rate pages.

Limited Collision Deductible: $0 Deductible
Refer to rate pages.

OTHER THAN COLLISION

Comprehensive Fire, Theft and CAC Deductibles: $300, $500
Refer to rate pages.

Comprehensive Deductibles: $1000, $2000, $3000, $4000, $5000
Refer to rate pages.

Specific Perils
Refer to rate pages.

Other Than Collision Stated Amount Rating
Refer to Rule 42.

Other Than Collision $100 Glass Deductible Premiums
Charge 92% of the otherwise determined premium that would apply in the absence of a glass deductible.

FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS		RADIUS CLASS					
			Local Up to 50 Miles		Intermediate 51-200 Miles		Long Distance Over 200 Miles	
			BI & PD	OTC & Coll	BI & PD	OTC & Coll	BI & PD	OTC & Coll
Light Trucks (0-10,000 lbs. GVW)	Service	Factor Code	1.00 014--	1.00 014--	1.10 015--	1.15 015--	1.30 016--	1.20 016--
	Retail	Factor Code	1.40 024--	1.15 024--	1.55 025--	1.40 025--	1.80 026--	1.45 026--
	Commercial	Factor Code	1.60 034--	1.15 034--	1.45 035--	1.25 035--	2.10 036--	1.50 036--
							ZONE RATED	
Medium Trucks (10,001-20,000 lbs. GVW)	Service	Factor Code	1.10 214--	.75 214--	1.10 215--	1.05 215--	.95 216--	.95 216--
	Retail	Factor Code	1.55 224--	.90 224--	2.60 225--	1.05 225--	.95 226--	.95 226--
	Commercial	Factor Code	1.60 234--	.95 234--	2.20 235--	1.00 235--	.95 236--	.95 236--
Heavy Trucks (20,001-45,000 lbs. GVW)	Service	Factor Code	.90 314--	.60 314--	1.35 315--	.70 315--	1.00 316--	1.00 316--
	Retail	Factor Code	1.50 324--	.90 324--	2.20 325--	1.20 325--	1.00 326--	1.00 326--
	Commercial	Factor Code	1.60 334--	.80 334--	2.20 335--	1.30 335--	1.00 336--	1.00 336--
Extra-Heavy Trucks (Over 45,000 lbs. GVW)		Factor Code	1.75 404--	.90 404--	2.60 405--	1.45 405--	1.10 406--	1.10 406--
Heavy Truck-Tractors (0-45,000 lbs. GCW)	Service	Factor Code	1.00 344--	.85 344--	1.50 345--	.95 345--	1.00 346--	1.00 346--
	Retail	Factor Code	1.80 354--	1.15 354--	2.80 355--	1.40 355--	1.00 356--	1.00 356--
	Commercial	Factor Code	1.80 364--	1.00 364--	2.30 365--	1.15 365--	1.00 366--	1.00 366--
Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW)		Factor Code	2.20 504--	1.55 504--	2.95 505--	1.35 505--	1.10 506--	1.10 506--
TRAILER TYPES								
Semitrailers		Factor Code	.10 674--	.65 674--	.15 675--	.80 675--	.15 676--	1.00 676--
Trailers		Factor Code	.10 684--	.50 684--	.15 685--	.65 685--	.15 686--	1.00 686--
Service or Utility Trailers (0-2,000 lbs. Load Capacity)		Factor Code	0 694--	.30 694--	0 695--	.50 695--	0 696--	1.00 696--

NON-FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS		RADIUS CLASS					
			Local Up to 50 Miles		Intermediate 51-200 Miles		Long Distance Over 200 Miles	
			BI & PD	OTC & Coll	BI & PD	OTC & Coll	BI & PD	OTC & Coll
Light Trucks (0-10,000 lbs. GVW)	Service	Factor	1.00	1.00	1.10	1.15	1.30	1.20
		Code	011--	011--	012--	012--	013--	013--
	Retail	Factor	1.40	1.15	1.55	1.40	1.80	1.45
		Code	021--	021--	022--	022--	023--	023--
	Commercial	Factor	1.60	1.15	1.45	1.25	2.10	1.50
		Code	031--	031--	032--	032--	033--	033--
							ZONE RATED	
Medium Trucks (10,001-20,000 lbs. GVW)	Service	Factor	1.10	.75	1.10	1.05	.95	.95
		Code	211--	211--	212--	212--	213--	213--
	Retail	Factor	1.55	.90	2.60	1.05	.95	.95
		Code	221--	221--	222--	222--	223--	223--
	Commercial	Factor	1.60	.95	2.20	1.00	.95	.95
		Code	231--	231--	232--	232--	233--	233--
Heavy Trucks (20,001-45,000 lbs. GVW)	Service	Factor	.90	.60	1.35	.70	1.00	1.00
		Code	311--	311--	312--	312--	313--	313--
	Retail	Factor	1.50	.90	2.20	1.20	1.00	1.00
		Code	321--	321--	322--	322--	323--	323--
	Commercial	Factor	1.60	.80	2.20	1.30	1.00	1.00
		Code	331--	331--	332--	332--	333--	333--
Extra-Heavy Trucks (Over 45,000 lbs. GVW)		Factor Code	1.75 401--	.90 401--	2.60 402--	1.45 402--	1.10 403--	1.10 403--
Heavy Truck-Tractors (0-45,000 lbs. GCW)	Service	Factor	1.00	.85	1.50	.95	1.00	1.00
		Code	341--	341--	342--	342--	343--	343--
	Retail	Factor	1.80	1.15	2.80	1.40	1.00	1.00
		Code	351--	351--	352--	352--	353--	353--
	Commercial	Factor	1.80	1.00	2.30	1.15	1.00	1.00
		Code	361--	361--	362--	362--	363--	363--
Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW)		Factor Code	2.20 501--	1.55 501--	2.95 502--	1.35 502--	1.10 503--	1.10 503--
TRAILER TYPES								
Semitrailers		Factor	.10	.65	.15	.80	.15	1.00
		Code	671--	671--	672--	672--	673--	673--
Trailers		Factor	.10	.50	.15	.65	.15	1.00
		Code	681--	681--	682--	682--	683--	683--
Service or Utility Trailers (0-2,000 lbs. Load Capacity)		Factor	0	.30	0	.50	0	1.00
		Code	691--	691--	692--	692--	693--	693--

Secondary Classification - Special Industry Class.

1. These classification and codes, but not the rating factors, apply to zone rated automobiles.
2. Where more than one secondary rating factor applies, classify the risk using the secondary classification with the largest secondary adjustment unless 80% or more of the use is in a single secondary classification with a lower secondary adjustment. In that case, classify the risk using the secondary classification associated with the smaller adjustment.

CLASSIFICATION	Secondary Factor to be combined with Primary Factor: Trailer Types, Light Trucks and Zone Rated Automobiles	Secondary Factor to be combined with Primary Factor: All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Manufacturers—Automobiles used to transport raw materials and finished or unfinished goods manufactured, processed or constructed by the insured, except food manufacturers.			
a. Chemical Manufacturers - Those insureds manufacturing flammable, explosive, corrosive or poisonous chemicals.	0.00	-0.10	11
b. Furniture Manufacturers - Those insureds manufacturing household or office furniture and heavy appliances such as refrigerators, stoves and televisions.	0.00	-0.10	12
c. Garment Manufacturers - Those insureds in the wholesale manufacturing of outer garments, such as dresses, coats and suits.	0.00	-0.10	13
d. Machinery Manufacturers - Those insureds manufacturing machinery used for industrial purposes.	0.00	-0.10	14
e. Metal Manufacturers - Those insureds manufacturing metal products for industrial or construction utilization, other than structural iron or steel.	0.00	-0.10	15
f. Structural Iron or Steel Manufacturers.	0.00	-0.10	16
g. All Other Manufacturers Not Otherwise Classified.	0.00	-0.10	19

CLASSIFICATION		Secondary Factor to be combined with Primary Factor: Trailer Types, Light Trucks and Zone Rated Automobiles	Secondary Factor to be combined with Primary Factor: All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Truckers—Automobiles used to haul or transport goods, materials or commodities for another, other than automobiles used in moving operations.				
a. Common Carriers	Local	0.00	+0.65	21
	Intermediate	0.00	+0.65	21
	Long Distance	0.00	+0.00	21
b. Contract Carriers (Other than Chemical, Iron and Steel or Petroleum Haulers)	Local	0.00	+0.65	22
	Intermediate	0.00	+0.65	22
	Long Distance	0.00	+0.00	22
c. Contract Carriers Hauling Chemicals	Local	0.00	+0.65	23
	Intermediate	0.00	+0.65	23
	Long Distance	0.00	+0.00	23
d. Contract Carriers Hauling Iron and Steel	Local	0.00	+0.65	24
	Intermediate	0.00	+0.65	24
	Long Distance	0.00	+0.00	24
e. Contract Carriers Hauling Petroleum or Petroleum Products	Local	0.00	+0.65	27
	Intermediate	0.00	+0.65	27
	Long Distance	0.00	+0.00	27
f. Exempt Carriers (Other Than Livestock Haulers)	Local	0.00	+0.65	25
	Intermediate	0.00	+0.65	25
	Long Distance	0.00	+0.00	25
g. Exempt Carriers Hauling Livestock	Local	0.00	+0.65	26
	Intermediate	0.00	+0.65	26
	Long Distance	0.00	+0.00	26
h. All Other	Local	0.00	+0.65	29
	Intermediate	0.00	+0.65	29
	Long Distance	0.00	+0.00	29
Food Delivery—Automobiles used by food manufacturers to transport raw and finished products or used in wholesale distribution of food.				
a. Canneries and Packing Plants		0.00	+0.50	31
b. Fish and Seafood		0.00	+0.50	32
c. Frozen Food		0.00	+0.50	33
d. Fruit and Vegetable		0.00	+0.50	34
e. Meat or Poultry		0.00	+0.50	35
f. All Other		0.00	+0.50	39

CLASSIFICATION	Secondary Factor to be combined with Primary Factor: Trailer Types, Light Service Trucks and Zone Rated Automobiles	Secondary Factor to be combined with Primary Factor: All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Specialized Delivery—Automobiles used in deliveries subject to time and similar constraints.			
a. Armored Cars	0.00	+0.40	41
b. Film Delivery	0.00	+0.40	42
c. Magazines or Newspapers	0.00	+0.40	43
d. Mail and Parcel Post	0.00	+0.40	44
e. All Other	0.00	+0.40	49
Waste Disposal—Automobiles transporting salvage and waste material for disposal or resale.			
a. Automobile Dismantlers	0.00	0.00	51
b. Building Wrecking Operators	0.00	0.00	52
c. Garbage	0.00	0.00	53
d. Junk Dealers	0.00	0.00	54
e. All Other	0.00	0.00	59

	Trailer Types and Zone Rated Automobiles	All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Farmers—Automobiles owned by a farmer, used in connection with the operation of his own farm occasionally used to haul commodities for other farmers.			
a. Individually Owned or Family Corp. (Other Than Livestock Hauling)	0.00	-0.50	61
b. Livestock Hauling	0.00	-0.50	62
c. All Other	0.00	-0.50	69

CLASSIFICATION	Secondary Factor to be combined with Primary Factor: Trailer Types, Light Service Trucks and Zone Rated Automobiles	Secondary Factor to be combined with Primary Factor: All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Dump and Transit Mix Trucks and Trailers (Use these factors and codes only when no other secondary classification applies.)			
a. Excavating	0.00	-0.20	71
b. Sand and Gravel (Other Than Quarrying)	0.00	-0.20	72
c. Mining	0.00	-0.20	73
d. Quarrying	0.00	-0.20	74
e. All Other	0.00	-0.20	79

	All Automobiles	
Contractors (Other Than Dump Trucks)		
a. Building - Commercial	0.00	81
b. Building - Private Dwellings	0.00	82
c. Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	0.00	83
d. Excavating	0.00	84
e. Street and Road	0.00	85
f. All Other	0.00	89
Not Otherwise Specified		
a. Logging and Lumbering	0.00	91
b. Petroleum Business - automobiles used to transport petroleum and petroleum products such as gasoline and fuel oil.	0.00	92
c. All Other	0.00	99

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
TRUCKS, TRACTORS, & TRAILERS
Liability Rates - Light and Medium Trucks

FLEET

	COVERAGE																	
	A-1	A-2	B									PDL						
Territory			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
2	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
3	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
4	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
5	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
6	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
7	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
8	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
9	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
10	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
11	218	12	33	38	81	146	211	359	583	758	766	909	304	425	494	511	516	523
12	285	15	43	50	105	191	276	469	761	991	1001	1188	397	555	645	667	674	683
13	278	15	41	47	102	185	267	456	740	963	972	1154	386	540	627	648	655	664
14	356	19	53	61	131	237	343	585	949	1235	1247	1480	495	693	804	832	840	852
15	325	17	49	56	120	217	315	535	868	1130	1141	1354	453	634	736	761	769	780
16	362	19	54	62	133	241	349	595	965	1256	1269	1506	504	705	818	847	855	867
17	401	21	60	69	148	267	387	659	1070	1392	1406	1669	558	781	906	937	947	960
18	477	25	71	82	175	318	460	783	1271	1655	1671	1984	665	930	1080	1117	1129	1144
19	531	28	79	91	195	354	512	872	1415	1842	1860	2208	740	1035	1202	1243	1256	1274
20	626	33	94	108	231	418	605	1030	1671	2175	2196	2607	872	1220	1416	1465	1480	1501

NON - FLEET

	COVERAGE																	
	A-1	A-2	B									PDL						
Territory			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
2	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
3	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
4	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
5	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
6	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
7	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
8	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
9	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
10	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1203	1397	1445	1459	1480
11	219	12	33	38	81	146	212	361	585	761	769	912	305	427	495	512	518	525
12	285	15	43	50	105	191	276	469	761	991	1001	1188	397	555	645	667	674	683
13	278	15	41	47	102	185	267	456	740	963	972	1154	386	540	627	648	655	664
14	356	19	53	61	131	237	343	585	949	1235	1247	1480	495	693	804	832	840	852
15	325	17	49	56	120	217	315	535	868	1130	1141	1354	453	634	736	761	769	780
16	362	19	54	62	133	241	349	595	965	1256	1269	1506	504	705	818	847	855	867
17	410	22	61	70	150	273	395	673	1092	1422	1436	1705	570	797	926	958	967	981
18	477	25	71	82	175	318	460	783	1271	1655	1671	1984	665	930	1080	1117	1129	1144
19	532	28	79	91	195	354	513	873	1417	1845	1863	2211	741	1037	1203	1245	1257	1275
20	626	33	94	108	231	418	605	1030	1671	2175	2196	2607	872	1220	1416	1465	1480	1501

All Territories

Medical Payments		U-1	U-2
		Limit Uninsured	Underinsured
5000	$14		
10000	$16	20/40 3	0
		20/50 4	0
		25/50 5	1
		35/80 6	5
		50/100 7	8
		100/300 8	24
		250/500 9	97
		500/500 10	254

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

FLEET

	COVERAGE																	
	A-1	A-2	B									PDL						
Territory			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
2	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
3	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
4	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
5	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
6	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
7	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
8	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
9	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
10	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
11	218	12	33	38	81	146	211	359	583	758	766	909	304	433	516	546	563	584
12	285	15	43	50	105	191	276	469	761	991	1001	1188	397	566	674	713	735	763
13	278	15	41	47	102	185	267	456	740	963	972	1154	386	550	655	693	715	742
14	356	19	53	61	131	237	343	585	949	1235	1247	1480	495	705	840	889	917	951
15	325	17	49	56	120	217	315	535	868	1130	1141	1354	453	646	769	813	839	871
16	362	19	54	62	133	241	349	595	965	1256	1269	1506	504	718	855	905	933	969
17	401	21	60	69	148	267	387	659	1070	1392	1406	1669	558	795	947	1002	1033	1072
18	477	25	71	82	175	318	460	783	1271	1655	1671	1984	665	948	1129	1194	1232	1278
19	531	28	79	91	195	354	512	872	1415	1842	1860	2208	740	1055	1256	1328	1370	1422
20	626	33	94	108	231	418	605	1030	1671	2175	2196	2607	872	1243	1480	1565	1615	1676

NON - FLEET

	COVERAGE																	
	A-1	A-2	B									PDL						
Territory			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
2	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
3	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
4	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
5	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
6	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
7	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
8	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
9	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
10	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1226	1459	1544	1593	1653
11	219	12	33	38	81	146	212	361	585	761	769	912	305	435	518	547	565	586
12	285	15	43	50	105	191	276	469	761	991	1001	1188	397	566	674	713	735	763
13	278	15	41	47	102	185	267	456	740	963	972	1154	386	550	655	693	715	742
14	356	19	53	61	131	237	343	585	949	1235	1247	1480	495	705	840	889	917	951
15	325	17	49	56	120	217	315	535	868	1130	1141	1354	453	646	769	813	839	871
16	362	19	54	62	133	241	349	595	965	1256	1269	1506	504	718	855	905	933	969
17	410	22	61	70	150	273	395	673	1092	1422	1436	1705	570	812	967	1023	1056	1096
18	477	25	71	82	175	318	460	783	1271	1655	1671	1984	665	948	1129	1194	1232	1278
19	532	28	79	91	195	354	513	873	1417	1845	1863	2211	741	1056	1257	1330	1372	1424
20	626	33	94	108	231	418	605	1030	1671	2175	2196	2607	872	1243	1480	1565	1615	1676

All Territories

Medical Payments		U-1	U-2
Limit		Uninsured	Underinsured
5000	$14		
10000	$16		
		20/40	3	0
		20/50	4	0
		25/50	5	1
		35/80	6	5
		50/100	7	8
		100/300	8	24
		250/500	9	97
		500/500	10	254

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

FLEET

	COVERAGE																	
	A-1	A-2	B										PDL					
Territory			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
2	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
3	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
4	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
5	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
6	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
7	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
8	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
9	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
10	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
11	218	12	33	38	81	146	211	359	583	758	766	909	304	457	581	644	693	774
12	285	15	43	50	105	191	276	469	761	991	1001	1188	397	596	759	842	906	1010
13	278	15	41	47	102	185	267	456	740	963	972	1154	386	580	738	818	880	982
14	356	19	53	61	131	237	343	585	949	1235	1247	1480	495	743	946	1049	1129	1260
15	325	17	49	56	120	217	315	535	868	1130	1141	1354	453	680	866	960	1033	1153
16	362	19	54	62	133	241	349	595	965	1256	1269	1506	504	757	964	1068	1150	1283
17	401	21	60	69	148	267	387	659	1070	1392	1406	1669	558	838	1067	1183	1273	1420
18	477	25	71	82	175	318	460	783	1271	1655	1671	1984	665	999	1271	1410	1517	1692
19	531	28	79	91	195	354	512	872	1415	1842	1860	2208	740	1111	1415	1569	1688	1883
20	626	33	94	108	231	418	605	1030	1671	2175	2196	2607	872	1310	1667	1849	1989	2219

NON - FLEET

	COVERAGE																	
	A-1	A-2	B										PDL					
Territory			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
2	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
3	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
4	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
5	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
6	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
7	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
8	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
9	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
10	618	33	92	106	227	412	596	1015	1647	2144	2165	2570	860	1292	1644	1823	1962	2189
11	219	12	33	38	81	146	212	361	585	761	769	912	305	458	583	647	696	776
12	285	15	43	50	105	191	276	469	761	991	1001	1188	397	596	759	842	906	1010
13	278	15	41	47	102	185	267	456	740	963	972	1154	386	580	738	818	880	982
14	356	19	53	61	131	237	343	585	949	1235	1247	1480	495	743	946	1049	1129	1260
15	325	17	49	56	120	217	315	535	868	1130	1141	1354	453	680	866	960	1033	1153
16	362	19	54	62	133	241	349	595	965	1256	1269	1506	504	757	964	1068	1150	1283
17	410	22	61	70	150	273	395	673	1092	1422	1436	1705	570	856	1090	1208	1300	1451
18	477	25	71	82	175	318	460	783	1271	1655	1671	1984	665	999	1271	1410	1517	1692
19	532	28	79	91	195	354	513	873	1417	1845	1863	2211	741	1113	1417	1571	1690	1886
20	626	33	94	108	231	418	605	1030	1671	2175	2196	2607	872	1310	1667	1849	1989	2219

All Territories

Medical Payments	
5000	$14
10000	$16

Limit	U-1 Uninsured	U-2 Underinsured
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	24
250/500	9	97
500/500	10	254

R-15
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 1 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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	33	29	50	46	153	149	139	121	106	94	83	191	186	174	151	133	118	104
	2,3		33	29	50	46	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	4,5		32	28	48	44	136	132	123	107	94	83	74	170	165	154	134	118	104	93
	6-9		23	19	33	29	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	38	34	57	53	169	164	153	133	116	103	92	211	205	191	166	145	129	115
	2,3		38	34	57	53	164	159	148	129	113	100	89	205	199	185	161	141	125	111
	4,5		37	33	55	51	148	144	134	117	102	91	81	185	180	168	146	128	114	101
	6-9		26	22	38	34	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	39	35	59	55	219	213	198	173	151	134	119	274	266	248	216	189	168	149
	2,3		39	35	59	55	213	207	193	168	147	130	116	266	259	241	210	184	163	145
	4,5		37	33	56	52	194	188	175	152	133	118	105	243	235	219	190	166	148	131
	6-9		26	22	39	35	115	112	104	91	80	71	63	144	140	130	114	100	89	79
8,001 - 10,000	1	4	60	56	91	87	446	433	403	351	307	273	242	558	541	504	439	384	341	303
	2,3		60	56	91	87	434	421	392	341	299	265	236	543	526	490	426	374	331	295
	4,5		58	54	88	84	394	383	356	310	272	241	214	493	479	445	388	340	301	268
	6-9		40	36	60	56	234	227	211	184	161	143	127	293	284	264	230	201	179	159
10,001 - 15,000	1	5	113	109	174	170	732	711	661	576	505	448	398	915	889	826	720	631	560	498
	2,3		113	109	174	170	711	690	642	559	490	435	386	889	863	803	699	613	544	483
	4,5		109	105	168	164	647	628	584	509	446	396	352	809	785	730	636	558	495	440
	6-9		74	70	113	109	384	373	347	302	265	235	209	480	466	434	378	331	294	261
15,001 - 20,000	1	6	165	161	256	251	1392	1351	1256	1094	959	851	757	1740	1689	1570	1368	1199	1064	946
	2,3		165	161	256	251	1350	1311	1219	1062	931	826	734	1688	1639	1524	1328	1164	1033	918
	4,5		158	154	246	241	1229	1193	1109	966	847	752	668	1536	1491	1386	1208	1059	940	835
	6-9		106	102	164	160	729	708	658	573	503	446	396	911	885	823	716	629	558	495
20,001 - 25,000	1	7	249	244	390	382	2190	2126	1977	1722	1509	1339	1191	2738	2658	2471	2153	1886	1674	1489
	2,3		249	244	390	382	2126	2064	1920	1672	1465	1300	1156	2658	2580	2400	2090	1831	1625	1445
	4,5		239	234	373	366	1934	1878	1747	1521	1333	1183	1052	2418	2348	2184	1901	1666	1479	1315
	6-9		160	156	249	244	1148	1115	1037	903	792	702	624	1435	1394	1296	1129	990	878	780
25,001 - 40,000	1	8	283	277	442	433	2570	2495	2320	2021	1771	1572	1397	3213	3119	2900	2526	2214	1965	1746
	2,3		283	277	442	433	2496	2423	2253	1963	1720	1526	1357	3120	3029	2816	2454	2150	1908	1696
	4,5		271	266	424	416	2271	2205	2051	1786	1566	1389	1235	2839	2756	2564	2233	1958	1736	1544
	6-9		181	177	283	277	1347	1308	1216	1059	929	824	732	1684	1635	1520	1324	1161	1030	915
40,001 - 65,000	1	10	340	333	530	520	3384	3285	3055	2661	2332	2070	1840	4230	4106	3819	3326	2915	2588	2300
	2,3		340	333	530	520	3285	3189	2966	2583	2264	2009	1786	4106	3986	3708	3229	2830	2511	2233
	4,5		325	319	509	499	2989	2902	2699	2351	2060	1828	1625	3736	3628	3374	2939	2575	2285	2031
	6-9		217	213	340	333	1774	1722	1601	1395	1223	1085	964	2218	2153	2001	1744	1529	1356	1205
65,001 - 90,000	1	11	367	360	573	562	3706	3598	3346	2914	2555	2267	2015	4633	4498	4183	3643	3194	2834	2519
	2,3		367	360	573	562	3598	3493	3248	2829	2480	2201	1956	4498	4366	4060	3536	3100	2751	2445
	4,5		353	346	551	540	3274	3179	2956	2575	2257	2003	1780	4093	3974	3695	3219	2821	2504	2225
	6-9		235	230	367	360	1943	1886	1754	1528	1339	1188	1056	2429	2358	2193	1910	1674	1485	1320
Charge per $1000 over $90,000	1	12	0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	2,3		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	4,5		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	6-9		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08

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	$110
$3000 Deductible	$146
$4000 Deductible	$174
$5000 Deductible	$196

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-16
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 2 - 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	33	29	50	46	153	149	139	121	106	94	83	191	186	174	151	133	118	104
	2,3		33	29	50	46	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	4,5		32	28	48	44	136	132	123	107	94	83	74	170	165	154	134	118	104	93
	6-9		23	19	33	29	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	38	34	57	53	169	164	153	133	116	103	92	211	205	191	166	145	129	115
	2,3		38	34	57	53	164	159	148	129	113	100	89	205	199	185	161	141	125	111
	4,5		37	33	55	51	148	144	134	117	102	91	81	185	180	168	146	128	114	101
	6-9		26	22	38	34	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	39	35	59	55	219	213	198	173	151	134	119	274	266	248	216	189	168	149
	2,3		39	35	59	55	213	207	193	168	147	130	116	266	259	241	210	184	163	145
	4,5		37	33	56	52	194	188	175	152	133	118	105	243	235	219	190	166	148	131
	6-9		26	22	39	35	115	112	104	91	80	71	63	144	140	130	114	100	89	79
8,001 - 10,000	1	4	60	56	91	87	446	433	403	351	307	273	242	558	541	504	439	384	341	303
	2,3		60	56	91	87	434	421	392	341	299	265	236	543	526	490	426	374	331	295
	4,5		58	54	88	84	394	383	356	310	272	241	214	493	479	445	388	340	301	268
	6-9		40	36	60	56	234	227	211	184	161	143	127	293	284	264	230	201	179	159
10,001 - 15,000	1	5	113	109	174	170	732	711	661	576	505	448	398	915	889	826	720	631	560	498
	2,3		113	109	174	170	711	690	642	559	490	435	386	889	863	803	699	613	544	483
	4,5		109	105	168	164	647	628	584	509	446	396	352	809	785	730	636	558	495	440
	6-9		74	70	113	109	384	373	347	302	265	235	209	480	466	434	378	331	294	261
15,001 - 20,000	1	6	165	161	256	251	1392	1351	1256	1094	959	851	757	1740	1689	1570	1368	1199	1064	946
	2,3		165	161	256	251	1350	1311	1219	1062	931	826	734	1688	1639	1524	1328	1164	1033	918
	4,5		158	154	246	241	1229	1193	1109	966	847	752	668	1536	1491	1386	1208	1059	940	835
	6-9		106	102	164	160	729	708	658	573	503	446	396	911	885	823	716	629	558	495
20,001 - 25,000	1	7	249	244	390	382	2190	2126	1977	1722	1509	1339	1191	2738	2658	2471	2153	1886	1674	1489
	2,3		249	244	390	382	2126	2064	1920	1672	1465	1300	1156	2658	2580	2400	2090	1831	1625	1445
	4,5		239	234	373	366	1934	1878	1747	1521	1333	1183	1052	2418	2348	2184	1901	1666	1479	1315
	6-9		160	156	249	244	1148	1115	1037	903	792	702	624	1435	1394	1296	1129	990	878	780
25,001 - 40,000	1	8	283	277	442	433	2570	2495	2320	2021	1771	1572	1397	3213	3119	2900	2526	2214	1965	1746
	2,3		283	277	442	433	2496	2423	2253	1963	1720	1526	1357	3120	3029	2816	2454	2150	1908	1696
	4,5		271	266	424	416	2271	2205	2051	1786	1566	1389	1235	2839	2756	2564	2233	1958	1736	1544
	6-9		181	177	283	277	1347	1308	1216	1059	929	824	732	1684	1635	1520	1324	1161	1030	915
40,001 - 65,000	1	10	340	333	530	520	3384	3285	3055	2661	2332	2070	1840	4230	4106	3819	3326	2915	2588	2300
	2,3		340	333	530	520	3285	3189	2966	2583	2264	2009	1786	4106	3986	3708	3229	2830	2511	2233
	4,5		325	319	509	499	2989	2902	2699	2351	2060	1828	1625	3736	3628	3374	2939	2575	2285	2031
	6-9		217	213	340	333	1774	1722	1601	1395	1223	1085	964	2218	2153	2001	1744	1529	1356	1205
65,001 - 90,000	1	11	367	360	573	562	3706	3598	3346	2914	2555	2267	2015	4633	4498	4183	3643	3194	2834	2519
	2,3		367	360	573	562	3598	3493	3248	2829	2480	2201	1956	4498	4366	4060	3536	3100	2751	2445
	4,5		353	346	551	540	3274	3179	2956	2575	2257	2003	1780	4093	3974	3695	3219	2821	2504	2225
	6-9		235	230	367	360	1943	1886	1754	1528	1339	1188	1056	2429	2358	2193	1910	1674	1485	1320
Charge per $1000 over $90,000	1	12	0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	2,3		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	4,5		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	6-9		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08

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	$110
$3000 Deductible	$146
$4000 Deductible	$174
$5000 Deductible	$196

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-17
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 3 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS							TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS						
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES							DEDUCTIBLES						
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
$ 0 - 4,500	1	1	33	29	50	46	153	149	139	121	106	94	83	191	186	174	151	133	118	104
	2,3		33	29	50	46	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	4,5		32	28	48	44	136	132	123	107	94	83	74	170	165	154	134	118	104	93
	6-9		23	19	33	29	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	38	34	57	53	169	164	153	133	116	103	92	211	205	191	166	145	129	115
	2,3		38	34	57	53	164	159	148	129	113	100	89	205	199	185	161	141	125	111
	4,5		37	33	55	51	148	144	134	117	102	91	81	185	180	168	146	128	114	101
	6-9		26	22	38	34	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	39	35	59	55	219	213	198	173	151	134	119	274	266	248	216	189	168	149
	2,3		39	35	59	55	213	207	193	168	147	130	116	266	259	241	210	184	163	145
	4,5		37	33	56	52	194	188	175	152	133	118	105	243	235	219	190	166	148	131
	6-9		26	22	39	35	115	112	104	91	80	71	63	144	140	130	114	100	89	79
8,001 - 10,000	1	4	60	56	91	87	446	433	403	351	307	273	242	558	541	504	439	384	341	303
	2,3		60	56	91	87	434	421	392	341	299	265	236	543	526	490	426	374	331	295
	4,5		58	54	88	84	394	383	356	310	272	241	214	493	479	445	388	340	301	268
	6-9		40	36	60	56	234	227	211	184	161	143	127	293	284	264	230	201	179	159
10,001 - 15,000	1	5	113	109	174	170	732	711	661	576	505	448	398	915	889	826	720	631	560	498
	2,3		113	109	174	170	711	690	642	559	490	435	386	889	863	803	699	613	544	483
	4,5		109	105	168	164	647	628	584	509	446	396	352	809	785	730	636	558	495	440
	6-9		74	70	113	109	384	373	347	302	265	235	209	480	466	434	378	331	294	261
15,001 - 20,000	1	6	165	161	256	251	1392	1351	1256	1094	959	851	757	1740	1689	1570	1368	1199	1064	946
	2,3		165	161	256	251	1350	1311	1219	1062	931	826	734	1688	1639	1524	1328	1164	1033	918
	4,5		158	154	246	241	1229	1193	1109	966	847	752	668	1536	1491	1386	1208	1059	940	835
	6-9		106	102	164	160	729	708	658	573	503	446	396	911	885	823	716	629	558	495
20,001 - 25,000	1	7	249	244	390	382	2190	2126	1977	1722	1509	1339	1191	2738	2658	2471	2153	1886	1674	1489
	2,3		249	244	390	382	2126	2064	1920	1672	1465	1300	1156	2658	2580	2400	2090	1831	1625	1445
	4,5		239	234	373	366	1934	1878	1747	1521	1333	1183	1052	2418	2348	2184	1901	1666	1479	1315
	6-9		160	156	249	244	1148	1115	1037	903	792	702	624	1435	1394	1296	1129	990	878	780
25,001 - 40,000	1	8	283	277	442	433	2570	2495	2320	2021	1771	1572	1397	3213	3119	2900	2526	2214	1965	1746
	2,3		283	277	442	433	2496	2423	2253	1963	1720	1526	1357	3120	3029	2816	2454	2150	1908	1696
	4,5		271	266	424	416	2271	2205	2051	1786	1566	1389	1235	2839	2756	2564	2233	1958	1736	1544
	6-9		181	177	283	277	1347	1308	1216	1059	929	824	732	1684	1635	1520	1324	1161	1030	915
40,001 - 65,000	1	10	340	333	530	520	3384	3285	3055	2661	2332	2070	1840	4230	4106	3819	3326	2915	2588	2300
	2,3		340	333	530	520	3285	3189	2966	2583	2264	2009	1786	4106	3986	3708	3229	2830	2511	2233
	4,5		325	319	509	499	2989	2902	2699	2351	2060	1828	1625	3736	3628	3374	2939	2575	2285	2031
	6-9		217	213	340	333	1774	1722	1601	1395	1223	1085	964	2218	2153	2001	1744	1529	1356	1205
65,001 - 90,000	1	11	367	360	573	562	3706	3598	3346	2914	2555	2267	2015	4633	4498	4183	3643	3194	2834	2519
	2,3		367	360	573	562	3598	3493	3248	2829	2480	2201	1956	4498	4366	4060	3536	3100	2751	2445
	4,5		353	346	551	540	3274	3179	2956	2575	2257	2003	1780	4093	3974	3695	3219	2821	2504	2225
	6-9		235	230	367	360	1943	1886	1754	1528	1339	1188	1056	2429	2358	2193	1910	1674	1485	1320
Charge per $1000 over $90,000	1	12	0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	2,3		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	4,5		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	6-9		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08

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	$110
$3000 Deductible	$146
$4000 Deductible	$174
$5000 Deductible	$196

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-18
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 4 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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	33	29	50	46	153	149	139	121	106	94	83	191	186	174	151	133	118	104
	2,3		33	29	50	46	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	4,5		32	28	48	44	136	132	123	107	94	83	74	170	165	154	134	118	104	93
	6-9		23	19	33	29	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	38	34	57	53	169	164	153	133	116	103	92	211	205	191	166	145	129	115
	2,3		38	34	57	53	164	159	148	129	113	100	89	205	199	185	161	141	125	111
	4,5		37	33	55	51	148	144	134	117	102	91	81	185	180	168	146	128	114	101
	6-9		26	22	38	34	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	39	35	59	55	219	213	198	173	151	134	119	274	266	248	216	189	168	149
	2,3		39	35	59	55	213	207	193	168	147	130	116	266	259	241	210	184	163	145
	4,5		37	33	56	52	194	188	175	152	133	118	105	243	235	219	190	166	148	131
	6-9		26	22	39	35	115	112	104	91	80	71	63	144	140	130	114	100	89	79
8,001 - 10,000	1	4	60	56	91	87	446	433	403	351	307	273	242	558	541	504	439	384	341	303
	2,3		60	56	91	87	434	421	392	341	299	265	236	543	526	490	426	374	331	295
	4,5		58	54	88	84	394	383	356	310	272	241	214	493	479	445	388	340	301	268
	6-9		40	36	60	56	234	227	211	184	161	143	127	293	284	264	230	201	179	159
10,001 - 15,000	1	5	113	109	174	170	732	711	661	576	505	448	398	915	889	826	720	631	560	498
	2,3		113	109	174	170	711	690	642	559	490	435	386	889	863	803	699	613	544	483
	4,5		109	105	168	164	647	628	584	509	446	396	352	809	785	730	636	558	495	440
	6-9		74	70	113	109	384	373	347	302	265	235	209	480	466	434	378	331	294	261
15,001 - 20,000	1	6	165	161	256	251	1392	1351	1256	1094	959	851	757	1740	1689	1570	1368	1199	1064	946
	2,3		165	161	256	251	1350	1311	1219	1062	931	826	734	1688	1639	1524	1328	1164	1033	918
	4,5		158	154	246	241	1229	1193	1109	966	847	752	668	1536	1491	1386	1208	1059	940	835
	6-9		106	102	164	160	729	708	658	573	503	446	396	911	885	823	716	629	558	495
20,001 - 25,000	1	7	249	244	390	382	2190	2126	1977	1722	1509	1339	1191	2738	2658	2471	2153	1886	1674	1489
	2,3		249	244	390	382	2126	2064	1920	1672	1465	1300	1156	2658	2580	2400	2090	1831	1625	1445
	4,5		239	234	373	366	1934	1878	1747	1521	1333	1183	1052	2418	2348	2184	1901	1666	1479	1315
	6-9		160	156	249	244	1148	1115	1037	903	792	702	624	1435	1394	1296	1129	990	878	780
25,001 - 40,000	1	8	283	277	442	433	2570	2495	2320	2021	1771	1572	1397	3213	3119	2900	2526	2214	1965	1746
	2,3		283	277	442	433	2496	2423	2253	1963	1720	1526	1357	3120	3029	2816	2454	2150	1908	1696
	4,5		271	266	424	416	2271	2205	2051	1786	1566	1389	1235	2839	2756	2564	2233	1958	1736	1544
	6-9		181	177	283	277	1347	1308	1216	1059	929	824	732	1684	1635	1520	1324	1161	1030	915
40,001 - 65,000	1	10	340	333	530	520	3384	3285	3055	2661	2332	2070	1840	4230	4106	3819	3326	2915	2588	2300
	2,3		340	333	530	520	3285	3189	2966	2583	2264	2009	1786	4106	3986	3708	3229	2830	2511	2233
	4,5		325	319	509	499	2989	2902	2699	2351	2060	1828	1625	3736	3628	3374	2939	2575	2285	2031
	6-9		217	213	340	333	1774	1722	1601	1395	1223	1085	964	2218	2153	2001	1744	1529	1356	1205
65,001 - 90,000	1	11	367	360	573	562	3706	3598	3346	2914	2555	2267	2015	4633	4498	4183	3643	3194	2834	2519
	2,3		367	360	573	562	3598	3493	3248	2829	2480	2201	1956	4498	4366	4060	3536	3100	2751	2445
	4,5		353	346	551	540	3274	3179	2956	2575	2257	2003	1780	4093	3974	3695	3219	2821	2504	2225
	6-9		235	230	367	360	1943	1886	1754	1528	1339	1188	1056	2429	2358	2193	1910	1674	1485	1320
Charge per $1000 over $90,000	1	12	0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	2,3		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	4,5		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	6-9		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08

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	$110
$3000 Deductible	$146
$4000 Deductible	$174
$5000 Deductible	$196

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-19
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 5 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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	33	29	50	46	153	149	139	121	106	94	83	191	186	174	151	133	118	104
	2,3		33	29	50	46	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	4,5		32	28	48	44	136	132	123	107	94	83	74	170	165	154	134	118	104	93
	6-9		23	19	33	29	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	38	34	57	53	169	164	153	133	116	103	92	211	205	191	166	145	129	115
	2,3		38	34	57	53	164	159	148	129	113	100	89	205	199	185	161	141	125	111
	4,5		37	33	55	51	148	144	134	117	102	91	81	185	180	168	146	128	114	101
	6-9		26	22	38	34	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	39	35	59	55	219	213	198	173	151	134	119	274	266	248	216	189	168	149
	2,3		39	35	59	55	213	207	193	168	147	130	116	266	259	241	210	184	163	145
	4,5		37	33	56	52	194	188	175	152	133	118	105	243	235	219	190	166	148	131
	6-9		26	22	39	35	115	112	104	91	80	71	63	144	140	130	114	100	89	79
8,001 - 10,000	1	4	60	56	91	87	446	433	403	351	307	273	242	558	541	504	439	384	341	303
	2,3		60	56	91	87	434	421	392	341	299	265	236	543	526	490	426	374	331	295
	4,5		58	54	88	84	394	383	356	310	272	241	214	493	479	445	388	340	301	268
	6-9		40	36	60	56	234	227	211	184	161	143	127	293	284	264	230	201	179	159
10,001 - 15,000	1	5	113	109	174	170	732	711	661	576	505	448	398	915	889	826	720	631	560	498
	2,3		113	109	174	170	711	690	642	559	490	435	386	889	863	803	699	613	544	483
	4,5		109	105	168	164	647	628	584	509	446	396	352	809	785	730	636	558	495	440
	6-9		74	70	113	109	384	373	347	302	265	235	209	480	466	434	378	331	294	261
15,001 - 20,000	1	6	165	161	256	251	1392	1351	1256	1094	959	851	757	1740	1689	1570	1368	1199	1064	946
	2,3		165	161	256	251	1350	1311	1219	1062	931	826	734	1688	1639	1524	1328	1164	1033	918
	4,5		158	154	246	241	1229	1193	1109	966	847	752	668	1536	1491	1386	1208	1059	940	835
	6-9		106	102	164	160	729	708	658	573	503	446	396	911	885	823	716	629	558	495
20,001 - 25,000	1	7	249	244	390	382	2190	2126	1977	1722	1509	1339	1191	2738	2658	2471	2153	1886	1674	1489
	2,3		249	244	390	382	2126	2064	1920	1672	1465	1300	1156	2658	2580	2400	2090	1831	1625	1445
	4,5		239	234	373	366	1934	1878	1747	1521	1333	1183	1052	2418	2348	2184	1901	1666	1479	1315
	6-9		160	156	249	244	1148	1115	1037	903	792	702	624	1435	1394	1296	1129	990	878	780
25,001 - 40,000	1	8	283	277	442	433	2570	2495	2320	2021	1771	1572	1397	3213	3119	2900	2526	2214	1965	1746
	2,3		283	277	442	433	2496	2423	2253	1963	1720	1526	1357	3120	3029	2816	2454	2150	1908	1696
	4,5		271	266	424	416	2271	2205	2051	1786	1566	1389	1235	2839	2756	2564	2233	1958	1736	1544
	6-9		181	177	283	277	1347	1308	1216	1059	929	824	732	1684	1635	1520	1324	1161	1030	915
40,001 - 65,000	1	10	340	333	530	520	3384	3285	3055	2661	2332	2070	1840	4230	4106	3819	3326	2915	2588	2300
	2,3		340	333	530	520	3285	3189	2966	2583	2264	2009	1786	4106	3986	3708	3229	2830	2511	2233
	4,5		325	319	509	499	2989	2902	2699	2351	2060	1828	1625	3736	3628	3374	2939	2575	2285	2031
	6-9		217	213	340	333	1774	1722	1601	1395	1223	1085	964	2218	2153	2001	1744	1529	1356	1205
65,001 - 90,000	1	11	367	360	573	562	3706	3598	3346	2914	2555	2267	2015	4633	4498	4183	3643	3194	2834	2519
	2,3		367	360	573	562	3598	3493	3248	2829	2480	2201	1956	4498	4366	4060	3536	3100	2751	2445
	4,5		353	346	551	540	3274	3179	2956	2575	2257	2003	1780	4093	3974	3695	3219	2821	2504	2225
	6-9		235	230	367	360	1943	1886	1754	1528	1339	1188	1056	2429	2358	2193	1910	1674	1485	1320
Charge per $1000 over $90,000	1	12	0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	2,3		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	4,5		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	6-9		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08

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	$110
$3000 Deductible	$146
$4000 Deductible	$174
$5000 Deductible	$196

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-20
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 6 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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	33	29	50	46	153	149	139	121	106	94	83	191	186	174	151	133	118	104
	2,3		33	29	50	46	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	4,5		32	28	48	44	136	132	123	107	94	83	74	170	165	154	134	118	104	93
	6-9		23	19	33	29	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	38	34	57	53	169	164	153	133	116	103	92	211	205	191	166	145	129	115
	2,3		38	34	57	53	164	159	148	129	113	100	89	205	199	185	161	141	125	111
	4,5		37	33	55	51	148	144	134	117	102	91	81	185	180	168	146	128	114	101
	6-9		26	22	38	34	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	39	35	59	55	219	213	198	173	151	134	119	274	266	248	216	189	168	149
	2,3		39	35	59	55	213	207	193	168	147	130	116	266	259	241	210	184	163	145
	4,5		37	33	56	52	194	188	175	152	133	118	105	243	235	219	190	166	148	131
	6-9		26	22	39	35	115	112	104	91	80	71	63	144	140	130	114	100	89	79
8,001 - 10,000	1	4	60	56	91	87	446	433	403	351	307	273	242	558	541	504	439	384	341	303
	2,3		60	56	91	87	434	421	392	341	299	265	236	543	526	490	426	374	331	295
	4,5		58	54	88	84	394	383	356	310	272	241	214	493	479	445	388	340	301	268
	6-9		40	36	60	56	234	227	211	184	161	143	127	293	284	264	230	201	179	159
10,001 - 15,000	1	5	113	109	174	170	732	711	661	576	505	448	398	915	889	826	720	631	560	498
	2,3		113	109	174	170	711	690	642	559	490	435	386	889	863	803	699	613	544	483
	4,5		109	105	168	164	647	628	584	509	446	396	352	809	785	730	636	558	495	440
	6-9		74	70	113	109	384	373	347	302	265	235	209	480	466	434	378	331	294	261
15,001 - 20,000	1	6	165	161	256	251	1392	1351	1256	1094	959	851	757	1740	1689	1570	1368	1199	1064	946
	2,3		165	161	256	251	1350	1311	1219	1062	931	826	734	1688	1639	1524	1328	1164	1033	918
	4,5		158	154	246	241	1229	1193	1109	966	847	752	668	1536	1491	1386	1208	1059	940	835
	6-9		106	102	164	160	729	708	658	573	503	446	396	911	885	823	716	629	558	495
20,001 - 25,000	1	7	249	244	390	382	2190	2126	1977	1722	1509	1339	1191	2738	2658	2471	2153	1886	1674	1489
	2,3		249	244	390	382	2126	2064	1920	1672	1465	1300	1156	2658	2580	2400	2090	1831	1625	1445
	4,5		239	234	373	366	1934	1878	1747	1521	1333	1183	1052	2418	2348	2184	1901	1666	1479	1315
	6-9		160	156	249	244	1148	1115	1037	903	792	702	624	1435	1394	1296	1129	990	878	780
25,001 - 40,000	1	8	283	277	442	433	2570	2495	2320	2021	1771	1572	1397	3213	3119	2900	2526	2214	1965	1746
	2,3		283	277	442	433	2496	2423	2253	1963	1720	1526	1357	3120	3029	2816	2454	2150	1908	1696
	4,5		271	266	424	416	2271	2205	2051	1786	1566	1389	1235	2839	2756	2564	2233	1958	1736	1544
	6-9		181	177	283	277	1347	1308	1216	1059	929	824	732	1684	1635	1520	1324	1161	1030	915
40,001 - 65,000	1	10	340	333	530	520	3384	3285	3055	2661	2332	2070	1840	4230	4106	3819	3326	2915	2588	2300
	2,3		340	333	530	520	3285	3189	2966	2583	2264	2009	1786	4106	3986	3708	3229	2830	2511	2233
	4,5		325	319	509	499	2989	2902	2699	2351	2060	1828	1625	3736	3628	3374	2939	2575	2285	2031
	6-9		217	213	340	333	1774	1722	1601	1395	1223	1085	964	2218	2153	2001	1744	1529	1356	1205
65,001 - 90,000	1	11	367	360	573	562	3706	3598	3346	2914	2555	2267	2015	4633	4498	4183	3643	3194	2834	2519
	2,3		367	360	573	562	3598	3493	3248	2829	2480	2201	1956	4498	4366	4060	3536	3100	2751	2445
	4,5		353	346	551	540	3274	3179	2956	2575	2257	2003	1780	4093	3974	3695	3219	2821	2504	2225
	6-9		235	230	367	360	1943	1886	1754	1528	1339	1188	1056	2429	2358	2193	1910	1674	1485	1320
Charge per $1000 over $90,000	1	12	0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	2,3		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	4,5		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	6-9		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08

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	$110
$3000 Deductible	$146
$4000 Deductible	$174
$5000 Deductible	$196

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-21
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 7 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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	33	29	50	46	153	149	139	121	106	94	83	191	186	174	151	133	118	104
	2,3		33	29	50	46	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	4,5		32	28	48	44	136	132	123	107	94	83	74	170	165	154	134	118	104	93
	6-9		23	19	33	29	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	38	34	57	53	169	164	153	133	116	103	92	211	205	191	166	145	129	115
	2,3		38	34	57	53	164	159	148	129	113	100	89	205	199	185	161	141	125	111
	4,5		37	33	55	51	148	144	134	117	102	91	81	185	180	168	146	128	114	101
	6-9		26	22	38	34	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	39	35	59	55	219	213	198	173	151	134	119	274	266	248	216	189	168	149
	2,3		39	35	59	55	213	207	193	168	147	130	116	266	259	241	210	184	163	145
	4,5		37	33	56	52	194	188	175	152	133	118	105	243	235	219	190	166	148	131
	6-9		26	22	39	35	115	112	104	91	80	71	63	144	140	130	114	100	89	79
8,001 - 10,000	1	4	60	56	91	87	446	433	403	351	307	273	242	558	541	504	439	384	341	303
	2,3		60	56	91	87	434	421	392	341	299	265	236	543	526	490	426	374	331	295
	4,5		58	54	88	84	394	383	356	310	272	241	214	493	479	445	388	340	301	268
	6-9		40	36	60	56	234	227	211	184	161	143	127	293	284	264	230	201	179	159
10,001 - 15,000	1	5	113	109	174	170	732	711	661	576	505	448	398	915	889	826	720	631	560	498
	2,3		113	109	174	170	711	690	642	559	490	435	386	889	863	803	699	613	544	483
	4,5		109	105	168	164	647	628	584	509	446	396	352	809	785	730	636	558	495	440
	6-9		74	70	113	109	384	373	347	302	265	235	209	480	466	434	378	331	294	261
15,001 - 20,000	1	6	165	161	256	251	1392	1351	1256	1094	959	851	757	1740	1689	1570	1368	1199	1064	946
	2,3		165	161	256	251	1350	1311	1219	1062	931	826	734	1688	1639	1524	1328	1164	1033	918
	4,5		158	154	246	241	1229	1193	1109	966	847	752	668	1536	1491	1386	1208	1059	940	835
	6-9		106	102	164	160	729	708	658	573	503	446	396	911	885	823	716	629	558	495
20,001 - 25,000	1	7	249	244	390	382	2190	2126	1977	1722	1509	1339	1191	2738	2658	2471	2153	1886	1674	1489
	2,3		249	244	390	382	2126	2064	1920	1672	1465	1300	1156	2658	2580	2400	2090	1831	1625	1445
	4,5		239	234	373	366	1934	1878	1747	1521	1333	1183	1052	2418	2348	2184	1901	1666	1479	1315
	6-9		160	156	249	244	1148	1115	1037	903	792	702	624	1435	1394	1296	1129	990	878	780
25,001 - 40,000	1	8	283	277	442	433	2570	2495	2320	2021	1771	1572	1397	3213	3119	2900	2526	2214	1965	1746
	2,3		283	277	442	433	2496	2423	2253	1963	1720	1526	1357	3120	3029	2816	2454	2150	1908	1696
	4,5		271	266	424	416	2271	2205	2051	1786	1566	1389	1235	2839	2756	2564	2233	1958	1736	1544
	6-9		181	177	283	277	1347	1308	1216	1059	929	824	732	1684	1635	1520	1324	1161	1030	915
40,001 - 65,000	1	10	340	333	530	520	3384	3285	3055	2661	2332	2070	1840	4230	4106	3819	3326	2915	2588	2300
	2,3		340	333	530	520	3285	3189	2966	2583	2264	2009	1786	4106	3986	3708	3229	2830	2511	2233
	4,5		325	319	509	499	2989	2902	2699	2351	2060	1828	1625	3736	3628	3374	2939	2575	2285	2031
	6-9		217	213	340	333	1774	1722	1601	1395	1223	1085	964	2218	2153	2001	1744	1529	1356	1205
65,001 - 90,000	1	11	367	360	573	562	3706	3598	3346	2914	2555	2267	2015	4633	4498	4183	3643	3194	2834	2519
	2,3		367	360	573	562	3598	3493	3248	2829	2480	2201	1956	4498	4366	4060	3536	3100	2751	2445
	4,5		353	346	551	540	3274	3179	2956	2575	2257	2003	1780	4093	3974	3695	3219	2821	2504	2225
	6-9		235	230	367	360	1943	1886	1754	1528	1339	1188	1056	2429	2358	2193	1910	1674	1485	1320
Charge per $1000 over $90,000	1	12	0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	2,3		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	4,5		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	6-9		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08

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	$110
$3000 Deductible	$146
$4000 Deductible	$174
$5000 Deductible	$196

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-22
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 8 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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	33	29	50	46	153	149	139	121	106	94	83	191	186	174	151	133	118	104
	2,3		33	29	50	46	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	4,5		32	28	48	44	136	132	123	107	94	83	74	170	165	154	134	118	104	93
	6-9		23	19	33	29	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	38	34	57	53	169	164	153	133	116	103	92	211	205	191	166	145	129	115
	2,3		38	34	57	53	164	159	148	129	113	100	89	205	199	185	161	141	125	111
	4,5		37	33	55	51	148	144	134	117	102	91	81	185	180	168	146	128	114	101
	6-9		26	22	38	34	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	39	35	59	55	219	213	198	173	151	134	119	274	266	248	216	189	168	149
	2,3		39	35	59	55	213	207	193	168	147	130	116	266	259	241	210	184	163	145
	4,5		37	33	56	52	194	188	175	152	133	118	105	243	235	219	190	166	148	131
	6-9		26	22	39	35	115	112	104	91	80	71	63	144	140	130	114	100	89	79
8,001 - 10,000	1	4	60	56	91	87	446	433	403	351	307	273	242	558	541	504	439	384	341	303
	2,3		60	56	91	87	434	421	392	341	299	265	236	543	526	490	426	374	331	295
	4,5		58	54	88	84	394	383	356	310	272	241	214	493	479	445	388	340	301	268
	6-9		40	36	60	56	234	227	211	184	161	143	127	293	284	264	230	201	179	159
10,001 - 15,000	1	5	113	109	174	170	732	711	661	576	505	448	398	915	889	826	720	631	560	498
	2,3		113	109	174	170	711	690	642	559	490	435	386	889	863	803	699	613	544	483
	4,5		109	105	168	164	647	628	584	509	446	396	352	809	785	730	636	558	495	440
	6-9		74	70	113	109	384	373	347	302	265	235	209	480	466	434	378	331	294	261
15,001 - 20,000	1	6	165	161	256	251	1392	1351	1256	1094	959	851	757	1740	1689	1570	1368	1199	1064	946
	2,3		165	161	256	251	1350	1311	1219	1062	931	826	734	1688	1639	1524	1328	1164	1033	918
	4,5		158	154	246	241	1229	1193	1109	966	847	752	668	1536	1491	1386	1208	1059	940	835
	6-9		106	102	164	160	729	708	658	573	503	446	396	911	885	823	716	629	558	495
20,001 - 25,000	1	7	249	244	390	382	2190	2126	1977	1722	1509	1339	1191	2738	2658	2471	2153	1886	1674	1489
	2,3		249	244	390	382	2126	2064	1920	1672	1465	1300	1156	2658	2580	2400	2090	1831	1625	1445
	4,5		239	234	373	366	1934	1878	1747	1521	1333	1183	1052	2418	2348	2184	1901	1666	1479	1315
	6-9		160	156	249	244	1148	1115	1037	903	792	702	624	1435	1394	1296	1129	990	878	780
25,001 - 40,000	1	8	283	277	442	433	2570	2495	2320	2021	1771	1572	1397	3213	3119	2900	2526	2214	1965	1746
	2,3		283	277	442	433	2496	2423	2253	1963	1720	1526	1357	3120	3029	2816	2454	2150	1908	1696
	4,5		271	266	424	416	2271	2205	2051	1786	1566	1389	1235	2839	2756	2564	2233	1958	1736	1544
	6-9		181	177	283	277	1347	1308	1216	1059	929	824	732	1684	1635	1520	1324	1161	1030	915
40,001 - 65,000	1	10	340	333	530	520	3384	3285	3055	2661	2332	2070	1840	4230	4106	3819	3326	2915	2588	2300
	2,3		340	333	530	520	3285	3189	2966	2583	2264	2009	1786	4106	3986	3708	3229	2830	2511	2233
	4,5		325	319	509	499	2989	2902	2699	2351	2060	1828	1625	3736	3628	3374	2939	2575	2285	2031
	6-9		217	213	340	333	1774	1722	1601	1395	1223	1085	964	2218	2153	2001	1744	1529	1356	1205
65,001 - 90,000	1	11	367	360	573	562	3706	3598	3346	2914	2555	2267	2015	4633	4498	4183	3643	3194	2834	2519
	2,3		367	360	573	562	3598	3493	3248	2829	2480	2201	1956	4498	4366	4060	3536	3100	2751	2445
	4,5		353	346	551	540	3274	3179	2956	2575	2257	2003	1780	4093	3974	3695	3219	2821	2504	2225
	6-9		235	230	367	360	1943	1886	1754	1528	1339	1188	1056	2429	2358	2193	1910	1674	1485	1320
Charge per $1000 over $90,000	1	12	0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	2,3		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	4,5		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	6-9		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08

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	$110
$3000 Deductible	$146
$4000 Deductible	$174
$5000 Deductible	$196

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-23
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 9 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS							TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS						
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES							DEDUCTIBLES						
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
$ 0 - 4,500	1	1	33	29	50	46	153	149	139	121	106	94	83	191	186	174	151	133	118	104
	2,3		33	29	50	46	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	4,5		32	28	48	44	136	132	123	107	94	83	74	170	165	154	134	118	104	93
	6-9		23	19	33	29	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	38	34	57	53	169	164	153	133	116	103	92	211	205	191	166	145	129	115
	2,3		38	34	57	53	164	159	148	129	113	100	89	205	199	185	161	141	125	111
	4,5		37	33	55	51	148	144	134	117	102	91	81	185	180	168	146	128	114	101
	6-9		26	22	38	34	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	39	35	59	55	219	213	198	173	151	134	119	274	266	248	216	189	168	149
	2,3		39	35	59	55	213	207	193	168	147	130	116	266	259	241	210	184	163	145
	4,5		37	33	56	52	194	188	175	152	133	118	105	243	235	219	190	166	148	131
	6-9		26	22	39	35	115	112	104	91	80	71	63	144	140	130	114	100	89	79
8,001 - 10,000	1	4	60	56	91	87	446	433	403	351	307	273	242	558	541	504	439	384	341	303
	2,3		60	56	91	87	434	421	392	341	299	265	236	543	526	490	426	374	331	295
	4,5		58	54	88	84	394	383	356	310	272	241	214	493	479	445	388	340	301	268
	6-9		40	36	60	56	234	227	211	184	161	143	127	293	284	264	230	201	179	159
10,001 - 15,000	1	5	113	109	174	170	732	711	661	576	505	448	398	915	889	826	720	631	560	498
	2,3		113	109	174	170	711	690	642	559	490	435	386	889	863	803	699	613	544	483
	4,5		109	105	168	164	647	628	584	509	446	396	352	809	785	730	636	558	495	440
	6-9		74	70	113	109	384	373	347	302	265	235	209	480	466	434	378	331	294	261
15,001 - 20,000	1	6	165	161	256	251	1392	1351	1256	1094	959	851	757	1740	1689	1570	1368	1199	1064	946
	2,3		165	161	256	251	1350	1311	1219	1062	931	826	734	1688	1639	1524	1328	1164	1033	918
	4,5		158	154	246	241	1229	1193	1109	966	847	752	668	1536	1491	1386	1208	1059	940	835
	6-9		106	102	164	160	729	708	658	573	503	446	396	911	885	823	716	629	558	495
20,001 - 25,000	1	7	249	244	390	382	2190	2126	1977	1722	1509	1339	1191	2738	2658	2471	2153	1886	1674	1489
	2,3		249	244	390	382	2126	2064	1920	1672	1465	1300	1156	2658	2580	2400	2090	1831	1625	1445
	4,5		239	234	373	366	1934	1878	1747	1521	1333	1183	1052	2418	2348	2184	1901	1666	1479	1315
	6-9		160	156	249	244	1148	1115	1037	903	792	702	624	1435	1394	1296	1129	990	878	780
25,001 - 40,000	1	8	283	277	442	433	2570	2495	2320	2021	1771	1572	1397	3213	3119	2900	2526	2214	1965	1746
	2,3		283	277	442	433	2496	2423	2253	1963	1720	1526	1357	3120	3029	2816	2454	2150	1908	1696
	4,5		271	266	424	416	2271	2205	2051	1786	1566	1389	1235	2839	2756	2564	2233	1958	1736	1544
	6-9		181	177	283	277	1347	1308	1216	1059	929	824	732	1684	1635	1520	1324	1161	1030	915
40,001 - 65,000	1	10	340	333	530	520	3384	3285	3055	2661	2332	2070	1840	4230	4106	3819	3326	2915	2588	2300
	2,3		340	333	530	520	3285	3189	2966	2583	2264	2009	1786	4106	3986	3708	3229	2830	2511	2233
	4,5		325	319	509	499	2989	2902	2699	2351	2060	1828	1625	3736	3628	3374	2939	2575	2285	2031
	6-9		217	213	340	333	1774	1722	1601	1395	1223	1085	964	2218	2153	2001	1744	1529	1356	1205
65,001 - 90,000	1	11	367	360	573	562	3706	3598	3346	2914	2555	2267	2015	4633	4498	4183	3643	3194	2834	2519
	2,3		367	360	573	562	3598	3493	3248	2829	2480	2201	1956	4498	4366	4060	3536	3100	2751	2445
	4,5		353	346	551	540	3274	3179	2956	2575	2257	2003	1780	4093	3974	3695	3219	2821	2504	2225
	6-9		235	230	367	360	1943	1886	1754	1528	1339	1188	1056	2429	2358	2193	1910	1674	1485	1320
Charge per $1000 over $90,000	1	12	0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	2,3		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	4,5		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	6-9		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08

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	$110
$3000 Deductible	$146
$4000 Deductible	$174
$5000 Deductible	$196

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-24
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 10 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS							TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS						
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES							DEDUCTIBLES						
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
$ 0 - 4,500	1	1	33	29	50	46	153	149	139	121	106	94	83	191	186	174	151	133	118	104
	2,3		33	29	50	46	149	145	135	117	103	91	81	186	181	169	146	129	114	101
	4,5		32	28	48	44	136	132	123	107	94	83	74	170	165	154	134	118	104	93
	6-9		23	19	33	29	80	78	73	63	55	49	44	100	98	91	79	69	61	55
4,501 - 6,000	1	2	38	34	57	53	169	164	153	133	116	103	92	211	205	191	166	145	129	115
	2,3		38	34	57	53	164	159	148	129	113	100	89	205	199	185	161	141	125	111
	4,5		37	33	55	51	148	144	134	117	102	91	81	185	180	168	146	128	114	101
	6-9		26	22	38	34	89	86	80	70	61	54	48	111	108	100	88	76	68	60
6,001 - 8,000	1	3	39	35	59	55	219	213	198	173	151	134	119	274	266	248	216	189	168	149
	2,3		39	35	59	55	213	207	193	168	147	130	116	266	259	241	210	184	163	145
	4,5		37	33	56	52	194	188	175	152	133	118	105	243	235	219	190	166	148	131
	6-9		26	22	39	35	115	112	104	91	80	71	63	144	140	130	114	100	89	79
8,001 - 10,000	1	4	60	56	91	87	446	433	403	351	307	273	242	558	541	504	439	384	341	303
	2,3		60	56	91	87	434	421	392	341	299	265	236	543	526	490	426	374	331	295
	4,5		58	54	88	84	394	383	356	310	272	241	214	493	479	445	388	340	301	268
	6-9		40	36	60	56	234	227	211	184	161	143	127	293	284	264	230	201	179	159
10,001 - 15,000	1	5	113	109	174	170	732	711	661	576	505	448	398	915	889	826	720	631	560	498
	2,3		113	109	174	170	711	690	642	559	490	435	386	889	863	803	699	613	544	483
	4,5		109	105	168	164	647	628	584	509	446	396	352	809	785	730	636	558	495	440
	6-9		74	70	113	109	384	373	347	302	265	235	209	480	466	434	378	331	294	261
15,001 - 20,000	1	6	165	161	256	251	1392	1351	1256	1094	959	851	757	1740	1689	1570	1368	1199	1064	946
	2,3		165	161	256	251	1350	1311	1219	1062	931	826	734	1688	1639	1524	1328	1164	1033	918
	4,5		158	154	246	241	1229	1193	1109	966	847	752	668	1536	1491	1386	1208	1059	940	835
	6-9		106	102	164	160	729	708	658	573	503	446	396	911	885	823	716	629	558	495
20,001 - 25,000	1	7	249	244	390	382	2190	2126	1977	1722	1509	1339	1191	2738	2658	2471	2153	1886	1674	1489
	2,3		249	244	390	382	2126	2064	1920	1672	1465	1300	1156	2658	2580	2400	2090	1831	1625	1445
	4,5		239	234	373	366	1934	1878	1747	1521	1333	1183	1052	2418	2348	2184	1901	1666	1479	1315
	6-9		160	156	249	244	1148	1115	1037	903	792	702	624	1435	1394	1296	1129	990	878	780
25,001 - 40,000	1	8	283	277	442	433	2570	2495	2320	2021	1771	1572	1397	3213	3119	2900	2526	2214	1965	1746
	2,3		283	277	442	433	2496	2423	2253	1963	1720	1526	1357	3120	3029	2816	2454	2150	1908	1696
	4,5		271	266	424	416	2271	2205	2051	1786	1566	1389	1235	2839	2756	2564	2233	1958	1736	1544
	6-9		181	177	283	277	1347	1308	1216	1059	929	824	732	1684	1635	1520	1324	1161	1030	915
40,001 - 65,000	1	10	340	333	530	520	3384	3285	3055	2661	2332	2070	1840	4230	4106	3819	3326	2915	2588	2300
	2,3		340	333	530	520	3285	3189	2966	2583	2264	2009	1786	4106	3986	3708	3229	2830	2511	2233
	4,5		325	319	509	499	2989	2902	2699	2351	2060	1828	1625	3736	3628	3374	2939	2575	2285	2031
	6-9		217	213	340	333	1774	1722	1601	1395	1223	1085	964	2218	2153	2001	1744	1529	1356	1205
65,001 - 90,000	1	11	367	360	573	562	3706	3598	3346	2914	2555	2267	2015	4633	4498	4183	3643	3194	2834	2519
	2,3		367	360	573	562	3598	3493	3248	2829	2480	2201	1956	4498	4366	4060	3536	3100	2751	2445
	4,5		353	346	551	540	3274	3179	2956	2575	2257	2003	1780	4093	3974	3695	3219	2821	2504	2225
	6-9		235	230	367	360	1943	1886	1754	1528	1339	1188	1056	2429	2358	2193	1910	1674	1485	1320
Charge per $1000 over $90,000	1	12	0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	2,3		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	4,5		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08
	6-9		0.78	0.76	1.22	1.19	17.77	17.26	16.05	13.98	12.25	10.87	9.66	22.22	21.57	20.06	17.47	15.31	13.59	12.08

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	$110
$3000 Deductible	$146
$4000 Deductible	$174
$5000 Deductible	$196

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-25
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 11 - 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.

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	$ 13
$ 500 Deductible	$ 18
$1000 Deductible	$ 32
$2000 Deductible	$ 54
$3000 Deductible	$ 72
$4000 Deductible	$ 85
$5000 Deductible	$ 96

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.

R-26
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 12 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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.

R-27
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 13 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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	28	24	41	37	88	85	79	69	60	54	48	110	106	99	86	75	68	60
	2,3		28	24	41	37	85	83	77	67	59	52	46	106	104	96	84	74	65	58
	4,5		26	22	39	35	77	75	70	61	53	47	42	96	94	88	76	66	59	53
	6-9		19	15	28	24	46	45	42	36	32	28	25	58	56	53	45	40	35	31
4,501 - 6,000	1	2	31	27	46	42	96	93	86	75	66	59	52	120	116	108	94	83	74	65
	2,3		31	27	46	42	94	91	85	74	65	57	51	118	114	106	93	81	71	64
	4,5		30	26	45	41	84	82	76	66	58	52	46	105	103	95	83	73	65	58
	6-9		21	17	31	27	50	49	46	40	35	31	27	63	61	58	50	44	39	34
6,001 - 8,000	1	3	32	28	48	44	126	122	113	99	87	77	68	158	153	141	124	109	96	85
	2,3		32	28	48	44	122	118	110	96	84	74	66	153	148	138	120	105	93	83
	4,5		31	27	46	42	111	108	100	87	77	68	60	139	135	125	109	96	85	75
	6-9		22	18	32	28	66	64	60	52	45	40	36	83	80	75	65	56	50	45
8,001 - 10,000	1	4	49	45	74	70	255	248	231	201	176	156	139	319	310	289	251	220	195	174
	2,3		49	45	74	70	248	241	224	195	171	152	135	310	301	280	244	214	190	169
	4,5		47	43	71	67	226	219	204	177	155	138	123	283	274	255	221	194	173	154
	6-9		33	29	49	45	134	130	121	105	92	82	73	168	163	151	131	115	103	91
10,001 - 15,000	1	5	92	88	141	137	418	406	378	329	288	256	227	523	508	473	411	360	320	284
	2,3		92	88	141	137	406	394	366	319	280	248	221	508	493	458	399	350	310	276
	4,5		88	84	135	131	370	359	334	291	255	226	201	463	449	418	364	319	283	251
	6-9		60	56	91	87	219	213	198	173	151	134	119	274	266	248	216	189	168	149
15,001 - 20,000	1	6	133	129	205	201	795	772	718	625	548	486	432	994	965	898	781	685	608	540
	2,3		133	129	205	201	771	749	697	607	532	472	419	964	936	871	759	665	590	524
	4,5		128	124	197	193	702	682	634	552	484	430	382	878	853	793	690	605	538	478
	6-9		87	83	133	129	417	405	377	328	288	255	227	521	506	471	410	360	319	284
20,001 - 25,000	1	7	200	196	312	306	1251	1215	1130	984	863	765	680	1564	1519	1413	1230	1079	956	850
	2,3		200	196	312	306	1214	1179	1096	955	837	743	660	1518	1474	1370	1194	1046	929	825
	4,5		192	188	300	294	1105	1073	998	869	762	676	601	1381	1341	1248	1086	953	845	751
	6-9		129	125	200	196	656	637	592	516	452	401	357	820	796	740	645	565	501	446
25,001 - 40,000	1	8	226	222	354	347	1469	1426	1326	1155	1012	898	799	1836	1783	1658	1444	1265	1123	999
	2,3		226	222	354	347	1426	1384	1287	1121	983	872	775	1783	1730	1609	1401	1229	1090	969
	4,5		217	213	340	333	1298	1260	1172	1021	895	794	706	1623	1575	1465	1276	1119	993	883
	6-9		146	142	226	222	769	747	695	605	530	471	418	961	934	869	756	663	589	523
40,001 - 65,000	1	10	272	267	425	417	1933	1877	1746	1520	1333	1183	1051	2416	2346	2183	1900	1666	1479	1314
	2,3		272	267	425	417	1877	1822	1694	1476	1294	1148	1020	2346	2278	2118	1845	1618	1435	1275
	4,5		261	256	408	400	1708	1658	1542	1343	1177	1045	928	2135	2073	1928	1679	1471	1306	1160
	6-9		175	171	272	267	1014	984	915	797	699	620	551	1268	1230	1144	996	874	775	689
65,001 - 90,000	1	11	295	289	460	451	2118	2056	1912	1665	1460	1295	1151	2648	2570	2390	2081	1825	1619	1439
	2,3		295	289	460	451	2056	1996	1856	1617	1417	1257	1118	2570	2495	2320	2021	1771	1571	1398
	4,5		283	277	442	433	1870	1816	1689	1471	1289	1144	1017	2338	2270	2111	1839	1611	1430	1271
	6-9		189	185	295	289	1110	1078	1003	873	765	679	604	1388	1348	1254	1091	956	849	755
Charge per $1000 over $90,000	1	12	0.62	0.61	0.98	0.96	10.16	9.86	9.17	7.99	7.00	6.21	5.52	12.70	12.33	11.46	9.98	8.75	7.77	6.90
	2,3		0.62	0.61	0.98	0.96	10.16	9.86	9.17	7.99	7.00	6.21	5.52	12.70	12.33	11.46	9.98	8.75	7.77	6.90
	4,5		0.62	0.61	0.98	0.96	10.16	9.86	9.17	7.99	7.00	6.21	5.52	12.70	12.33	11.46	9.98	8.75	7.77	6.90
	6-9		0.62	0.61	0.98	0.96	10.16	9.86	9.17	7.99	7.00	6.21	5.52	12.70	12.33	11.46	9.98	8.75	7.77	6.90

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.

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	$ 20
$1000 Deductible	$ 37
$2000 Deductible	$ 63
$3000 Deductible	$ 84
$4000 Deductible	$ 99
$5000 Deductible	$112

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.

R-28
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 14 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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	87	84	78	68	60	53	47	109	105	98	85	75	66	59
	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	95	92	86	75	65	58	52	119	115	108	94	81	73	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	141	137	127	111	97	86	77	176	171	159	139	121	108	96
	2,3		36	32	54	50	137	133	124	108	94	84	74	171	166	155	135	118	105	93
	4,5		35	31	52	48	125	121	113	98	86	76	68	156	151	141	123	108	95	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	286	278	259	225	197	175	156	358	348	324	281	246	219	195
	2,3		55	51	84	80	278	270	251	219	192	170	151	348	338	314	274	240	213	189
	4,5		53	49	81	77	252	245	228	198	174	154	137	315	306	285	248	218	193	171
	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	470	456	424	369	324	287	255	588	570	530	461	405	359	319
	2,3		105	101	162	158	455	442	411	358	314	278	248	569	553	514	448	393	348	310
	4,5		101	97	155	151	415	403	375	326	286	254	226	519	504	469	408	358	318	283
	6-9		69	65	105	101	246	239	222	194	170	151	134	308	299	278	243	213	189	168
15,001 - 20,000	1	6	152	148	237	232	892	866	805	701	615	546	485	1115	1083	1006	876	769	683	606
	2,3		152	148	237	232	865	840	781	680	596	529	470	1081	1050	976	850	745	661	588
	4,5		147	143	227	223	788	765	711	620	543	482	428	985	956	889	775	679	603	535
	6-9		99	95	152	148	468	454	422	368	322	286	254	585	568	528	460	403	358	318
20,001 - 25,000	1	7	231	226	360	353	1403	1362	1267	1103	967	858	763	1754	1703	1584	1379	1209	1073	954
	2,3		231	226	360	353	1363	1323	1230	1072	939	833	741	1704	1654	1538	1340	1174	1041	926
	4,5		221	217	346	339	1240	1204	1120	975	855	759	674	1550	1505	1400	1219	1069	949	843
	6-9		149	145	231	226	735	714	664	578	507	450	400	919	893	830	723	634	563	500
25,001 - 40,000	1	8	262	257	409	401	1647	1599	1487	1295	1135	1007	895	2059	1999	1859	1619	1419	1259	1119
	2,3		262	257	409	401	1600	1553	1444	1258	1103	978	870	2000	1941	1805	1573	1379	1223	1088
	4,5		251	246	393	385	1455	1413	1314	1145	1003	890	791	1819	1766	1643	1431	1254	1113	989
	6-9		168	164	262	257	863	838	779	679	595	528	469	1079	1048	974	849	744	660	586
40,001 - 65,000	1	10	314	308	491	481	2168	2105	1958	1705	1495	1326	1179	2710	2631	2448	2131	1869	1658	1474
	2,3		314	308	491	481	2104	2043	1900	1655	1451	1287	1144	2630	2554	2375	2069	1814	1609	1430
	4,5		302	296	471	462	1915	1859	1729	1506	1320	1171	1041	2394	2324	2161	1883	1650	1464	1301
	6-9		201	197	314	308	1137	1104	1027	894	784	696	618	1421	1380	1284	1118	980	870	773
65,001 - 90,000	1	11	340	333	531	521	2374	2305	2144	1867	1637	1452	1291	2968	2881	2680	2334	2046	1815	1614
	2,3		340	333	531	521	2305	2238	2081	1813	1589	1410	1253	2881	2798	2601	2266	1986	1763	1566
	4,5		326	320	510	500	2098	2037	1894	1650	1446	1283	1141	2623	2546	2368	2063	1808	1604	1426
	6-9		217	213	340	333	1244	1208	1123	978	858	761	676	1555	1510	1404	1223	1073	951	845
Charge per $1000 over $90,000	1	12	0.72	0.71	1.13	1.10	11.39	11.06	10.28	8.96	7.85	6.97	6.19	14.24	13.82	12.85	11.20	9.81	8.71	7.74
	2,3		0.72	0.71	1.13	1.10	11.39	11.06	10.28	8.96	7.85	6.97	6.19	14.24	13.82	12.85	11.20	9.81	8.71	7.74
	4,5		0.72	0.71	1.13	1.10	11.39	11.06	10.28	8.96	7.85	6.97	6.19	14.24	13.82	12.85	11.20	9.81	8.71	7.74
	6-9		0.72	0.71	1.13	1.10	11.39	11.06	10.28	8.96	7.85	6.97	6.19	14.24	13.82	12.85	11.20	9.81	8.71	7.74

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	$111
$5000 Deductible	$126

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.

R-29
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 15 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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.

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	$ 16
$ 500 Deductible	$ 22
$1000 Deductible	$ 40
$2000 Deductible	$ 68
$3000 Deductible	$ 89
$4000 Deductible	$106
$5000 Deductible	$120

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.

R-30
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 16 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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	108	105	98	85	75	66	59	135	131	123	106	94	83	74
	2,3		32	28	47	43	105	102	95	83	72	64	57	131	128	119	104	90	80	71
	4,5		30	26	45	41	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	35	31	53	49	118	115	107	93	82	72	64	148	144	134	116	103	90	80
	2,3		35	31	53	49	115	112	104	91	80	71	63	144	140	130	114	100	89	79
	4,5		34	30	51	47	105	102	95	83	72	64	57	131	128	119	104	90	80	71
	6-9		24	20	36	32	62	60	56	49	43	38	34	78	75	70	61	54	48	43
6,001 - 8,000	1	3	37	33	55	51	155	150	140	122	107	95	84	194	188	175	153	134	119	105
	2,3		37	33	55	51	150	146	136	118	104	92	82	188	183	170	148	130	115	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	85	81	314	305	284	247	217	192	171	393	381	355	309	271	240	214
	2,3		56	52	85	81	305	296	275	240	210	186	166	381	370	344	300	263	233	208
	4,5		54	50	82	78	278	270	251	219	192	170	151	348	338	314	274	240	213	189
	6-9		37	33	56	52	165	160	149	130	114	101	90	206	200	186	163	143	126	113
10,001 - 15,000	1	5	106	102	163	159	516	501	466	406	356	316	281	645	626	583	508	445	395	351
	2,3		106	102	163	159	501	486	452	394	345	306	272	626	608	565	493	431	383	340
	4,5		102	98	157	153	455	442	411	358	314	278	248	569	553	514	448	393	348	310
	6-9		69	65	106	102	270	262	244	212	186	165	147	338	328	305	265	233	206	184
15,001 - 20,000	1	6	154	150	239	234	980	951	884	770	675	599	533	1225	1189	1105	963	844	749	666
	2,3		154	150	239	234	951	923	858	748	655	581	517	1189	1154	1073	935	819	726	646
	4,5		148	144	230	225	865	840	781	680	596	529	470	1081	1050	976	850	745	661	588
	6-9		100	96	154	150	514	499	464	404	354	314	279	643	624	580	505	443	393	349
20,001 - 25,000	1	7	233	228	364	357	1542	1497	1392	1213	1063	943	838	1928	1871	1740	1516	1329	1179	1048
	2,3		233	228	364	357	1497	1453	1351	1177	1032	915	814	1871	1816	1689	1471	1290	1144	1018
	4,5		223	219	349	342	1362	1322	1229	1071	939	833	740	1703	1653	1536	1339	1174	1041	925
	6-9		150	146	233	228	809	785	730	636	557	495	440	1011	981	913	795	696	619	550
25,001 - 40,000	1	8	264	259	412	404	1810	1757	1634	1423	1247	1107	984	2263	2196	2043	1779	1559	1384	1230
	2,3		264	259	412	404	1757	1706	1587	1382	1211	1075	955	2196	2133	1984	1728	1514	1344	1194
	4,5		253	248	396	388	1599	1552	1443	1257	1102	978	869	1999	1940	1804	1571	1378	1223	1086
	6-9		170	166	264	259	949	921	857	746	654	580	516	1186	1151	1071	933	818	725	645
40,001 - 65,000	1	10	316	310	495	485	2382	2313	2151	1874	1642	1457	1295	2978	2891	2689	2343	2053	1821	1619
	2,3		316	310	495	485	2312	2245	2088	1818	1594	1414	1257	2890	2806	2610	2273	1993	1768	1571
	4,5		304	298	475	466	2104	2043	1900	1655	1451	1287	1144	2630	2554	2375	2069	1814	1609	1430
	6-9		203	199	317	311	1249	1213	1128	983	861	764	679	1561	1516	1410	1229	1076	955	849
65,001 - 90,000	1	11	343	336	536	525	2609	2533	2356	2052	1798	1596	1418	3261	3166	2945	2565	2248	1995	1773
	2,3		343	336	536	525	2533	2459	2287	1992	1746	1549	1377	3166	3074	2859	2490	2183	1936	1721
	4,5		329	323	514	504	2305	2238	2081	1813	1589	1410	1253	2881	2798	2601	2266	1986	1763	1566
	6-9		219	215	343	336	1368	1328	1235	1076	943	837	744	1710	1660	1544	1345	1179	1046	930
Charge per $1000 over $90,000	1	12	0.73	0.71	1.14	1.11	12.51	12.15	11.30	9.84	8.63	7.65	6.80	15.64	15.19	14.12	12.30	10.78	9.57	8.50
	2,3		0.73	0.71	1.14	1.11	12.51	12.15	11.30	9.84	8.63	7.65	6.80	15.64	15.19	14.12	12.30	10.78	9.57	8.50
	4,5		0.73	0.71	1.14	1.11	12.51	12.15	11.30	9.84	8.63	7.65	6.80	15.64	15.19	14.12	12.30	10.78	9.57	8.50
	6-9		0.73	0.71	1.14	1.11	12.51	12.15	11.30	9.84	8.63	7.65	6.80	15.64	15.19	14.12	12.30	10.78	9.57	8.50

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	$ 18
$ 500 Deductible	$ 25
$1000 Deductible	$ 46
$2000 Deductible	$ 78
$3000 Deductible	$103
$4000 Deductible	$122
$5000 Deductible	$138

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.

R-31
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territories 17 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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		30	26	45	41	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	35	31	53	49	119	116	108	94	82	73	65	149	145	135	118	103	91	81
	2,3		35	31	53	49	115	112	104	91	80	71	63	144	140	130	114	100	89	79
	4,5		34	30	51	47	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	85	81	316	307	286	249	218	193	172	395	384	358	311	273	241	215
	2,3		56	52	85	81	307	298	277	241	212	188	167	384	373	346	301	265	235	209
	4,5		54	50	82	78	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	106	102	163	159	518	503	468	407	357	317	282	648	629	585	509	446	396	353
	2,3		106	102	163	159	504	489	455	396	347	308	274	630	611	569	495	434	385	343
	4,5		102	98	157	153	458	445	414	360	316	280	249	573	556	518	450	395	350	311
	6-9		69	65	106	102	272	264	246	214	187	166	148	340	330	308	268	234	208	185
15,001 - 20,000	1	6	154	150	239	234	986	957	890	775	679	603	536	1233	1196	1113	969	849	754	670
	2,3		154	150	239	234	957	929	864	752	660	585	520	1196	1161	1080	940	825	731	650
	4,5		148	144	230	225	870	845	786	684	600	532	473	1088	1056	983	855	750	665	591
	6-9		100	96	154	150	517	502	467	407	356	316	281	646	628	584	509	445	395	351
20,001 - 25,000	1	7	233	228	364	357	1551	1506	1401	1220	1069	949	843	1939	1883	1751	1525	1336	1186	1054
	2,3		233	228	364	357	1506	1462	1360	1184	1038	921	819	1883	1828	1700	1480	1298	1151	1024
	4,5		223	219	349	342	1370	1330	1237	1077	944	838	745	1713	1663	1546	1346	1180	1048	931
	6-9		150	146	233	228	813	789	734	639	560	497	442	1016	986	918	799	700	621	553
25,001 - 40,000	1	8	264	259	412	404	1820	1767	1643	1431	1255	1113	990	2275	2209	2054	1789	1569	1391	1238
	2,3		264	259	412	404	1767	1716	1596	1390	1218	1081	961	2209	2145	1995	1738	1523	1351	1201
	4,5		253	248	396	388	1608	1561	1452	1264	1108	983	874	2010	1951	1815	1580	1385	1229	1093
	6-9		170	166	264	259	954	926	861	750	657	583	519	1193	1158	1076	938	821	729	649
40,001 - 65,000	1	10	316	310	495	485	2396	2326	2163	1884	1651	1465	1303	2995	2908	2704	2355	2064	1831	1629
	2,3		316	310	495	485	2326	2258	2100	1829	1603	1423	1264	2908	2823	2625	2286	2004	1779	1580
	4,5		304	298	475	466	2117	2055	1911	1665	1459	1295	1151	2646	2569	2389	2081	1824	1619	1439
	6-9		203	199	317	311	1257	1220	1135	988	866	769	683	1571	1525	1419	1235	1083	961	854
65,001 - 90,000	1	11	343	336	536	525	2624	2548	2370	2064	1809	1605	1427	3280	3185	2963	2580	2261	2006	1784
	2,3		343	336	536	525	2547	2473	2300	2003	1756	1558	1385	3184	3091	2875	2504	2195	1948	1731
	4,5		329	323	514	504	2319	2251	2093	1823	1598	1418	1261	2899	2814	2616	2279	1998	1773	1576
	6-9		219	215	343	336	1375	1335	1242	1081	948	841	748	1719	1669	1553	1351	1185	1051	935
Charge per $1000 over $90,000	1	12	0.73	0.71	1.14	1.11	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	0.71	1.14	1.11	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	0.71	1.14	1.11	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	0.71	1.14	1.11	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.

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	$ 18
$ 500 Deductible	$ 25
$1000 Deductible	$ 46
$2000 Deductible	$ 78
$3000 Deductible	$104
$4000 Deductible	$123
$5000 Deductible	$139

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.

R-32
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 18 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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	112	109	101	88	77	69	61	140	136	126	110	96	86	76
	2,3		32	28	47	43	109	106	99	86	75	67	59	136	133	124	108	94	84	74
	4,5		31	27	46	42	99	96	89	78	68	60	54	124	120	111	98	85	75	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	36	32	54	50	123	119	111	96	84	75	67	154	149	139	120	105	94	84
	2,3		36	32	54	50	119	116	108	94	82	73	65	149	145	135	118	103	91	81
	4,5		35	31	52	48	108	105	98	85	75	66	59	135	131	123	106	94	83	74
	6-9		24	20	36	32	64	62	58	50	44	39	35	80	78	73	63	55	49	44
6,001 - 8,000	1	3	37	33	55	51	160	155	144	126	110	98	87	200	194	180	158	138	123	109
	2,3		37	33	55	51	156	151	140	122	107	95	85	195	189	175	153	134	119	106
	4,5		35	31	53	49	141	137	127	111	97	86	77	176	171	159	139	121	108	96
	6-9		25	21	37	33	83	81	75	66	58	51	45	104	101	94	83	73	64	56
8,001 - 10,000	1	4	56	52	86	82	325	316	294	256	224	199	177	406	395	368	320	280	249	221
	2,3		56	52	86	82	316	307	286	249	218	193	172	395	384	358	311	273	241	215
	4,5		55	51	83	79	287	279	259	226	198	176	156	359	349	324	283	248	220	195
	6-9		37	33	56	52	170	165	153	134	117	104	92	213	206	191	168	146	130	115
10,001 - 15,000	1	5	107	103	165	161	534	518	482	420	368	326	290	668	648	603	525	460	408	363
	2,3		107	103	165	161	518	503	468	407	357	317	282	648	629	585	509	446	396	353
	4,5		103	99	158	154	472	458	426	371	325	289	256	590	573	533	464	406	361	320
	6-9		70	66	107	103	280	272	253	220	193	171	152	350	340	316	275	241	214	190
15,001 - 20,000	1	6	155	151	241	236	1014	984	915	797	699	620	551	1268	1230	1144	996	874	775	689
	2,3		155	151	241	236	984	955	888	774	678	602	535	1230	1194	1110	968	848	753	669
	4,5		149	145	232	227	895	869	808	704	617	547	487	1119	1086	1010	880	771	684	609
	6-9		101	97	155	151	531	516	480	418	366	325	289	664	645	600	523	458	406	361
20,001 - 25,000	1	7	235	230	367	360	1595	1549	1441	1255	1100	976	867	1994	1936	1801	1569	1375	1220	1084
	2,3		235	230	367	360	1549	1504	1399	1218	1068	948	842	1936	1880	1749	1523	1335	1185	1053
	4,5		225	221	352	345	1409	1368	1272	1108	971	862	766	1761	1710	1590	1385	1214	1078	958
	6-9		151	147	235	230	836	812	755	658	577	512	455	1045	1015	944	823	721	640	569
25,001 - 40,000	1	8	266	261	416	408	1873	1818	1691	1473	1291	1145	1018	2341	2273	2114	1841	1614	1431	1273
	2,3		266	261	416	408	1818	1765	1641	1430	1253	1112	988	2273	2206	2051	1788	1566	1390	1235
	4,5		256	251	400	392	1654	1606	1494	1301	1140	1012	899	2068	2008	1868	1626	1425	1265	1124
	6-9		171	167	266	261	982	953	886	772	677	600	534	1228	1191	1108	965	846	750	668
40,001 - 65,000	1	10	320	314	500	490	2465	2393	2225	1938	1699	1508	1340	3081	2991	2781	2423	2124	1885	1675
	2,3		320	314	500	490	2393	2323	2160	1882	1649	1463	1301	2991	2904	2700	2353	2061	1829	1626
	4,5		307	301	479	470	2177	2114	1966	1712	1501	1332	1184	2721	2643	2458	2140	1876	1665	1480
	6-9		204	200	319	313	1293	1255	1167	1017	891	791	703	1616	1569	1459	1271	1114	989	879
65,001 - 90,000	1	11	346	339	541	530	2700	2621	2438	2123	1861	1651	1468	3375	3276	3048	2654	2326	2064	1835
	2,3		346	339	541	530	2621	2545	2367	2061	1807	1603	1425	3276	3181	2959	2576	2259	2004	1781
	4,5		333	326	519	509	2385	2316	2154	1876	1644	1459	1297	2981	2895	2693	2345	2055	1824	1621
	6-9		221	217	346	339	1415	1374	1278	1113	976	866	769	1769	1718	1598	1391	1220	1083	961
Charge per $1000 over $90,000	1	12	0.73	0.72	1.15	1.12	12.95	12.57	11.69	10.18	8.93	7.92	7.04	16.19	15.72	14.62	12.73	11.16	9.90	8.80
	2,3		0.73	0.72	1.15	1.12	12.95	12.57	11.69	10.18	8.93	7.92	7.04	16.19	15.72	14.62	12.73	11.16	9.90	8.80
	4,5		0.73	0.72	1.15	1.12	12.95	12.57	11.69	10.18	8.93	7.92	7.04	16.19	15.72	14.62	12.73	11.16	9.90	8.80
	6-9		0.73	0.72	1.15	1.12	12.95	12.57	11.69	10.18	8.93	7.92	7.04	16.19	15.72	14.62	12.73	11.16	9.90	8.80

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	$ 19
$ 500 Deductible	$ 26
$1000 Deductible	$ 47
$2000 Deductible	$ 80
$3000 Deductible	$106
$4000 Deductible	$126
$5000 Deductible	$143

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.

R-33
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 19 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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	132	128	119	104	91	81	72	165	160	149	130	114	101	90
	2,3		35	31	53	49	129	125	116	101	89	79	70	161	156	145	126	111	99	88
	4,5		34	30	51	47	116	113	105	92	80	71	63	145	141	131	115	100	89	79
	6-9		24	20	35	31	69	67	62	54	48	42	38	86	84	78	68	60	53	48
4,501 - 6,000	1	2	40	36	60	56	145	141	131	114	100	89	79	181	176	164	143	125	111	99
	2,3		40	36	60	56	140	136	126	110	97	86	76	175	170	158	138	121	108	95
	4,5		39	35	58	54	128	124	115	100	88	78	69	160	155	144	125	110	98	86
	6-9		27	23	40	36	76	74	69	60	53	47	41	95	93	86	75	66	59	51
6,001 - 8,000	1	3	41	37	62	58	188	183	170	148	130	115	102	235	229	213	185	163	144	128
	2,3		41	37	62	58	183	178	166	144	126	112	100	229	223	208	180	158	140	125
	4,5		40	36	60	56	167	162	151	131	115	102	91	209	203	189	164	144	128	114
	6-9		28	24	41	37	99	96	89	78	68	60	54	124	120	111	98	85	75	68
8,001 - 10,000	1	4	64	60	97	93	383	372	346	301	264	234	208	479	465	433	376	330	293	260
	2,3		64	60	97	93	373	362	337	293	257	228	203	466	453	421	366	321	285	254
	4,5		61	57	93	89	339	329	306	266	234	207	184	424	411	383	333	293	259	230
	6-9		42	38	63	59	201	195	181	158	138	123	109	251	244	226	198	173	154	136
10,001 - 15,000	1	5	120	116	186	182	629	611	568	495	434	385	342	786	764	710	619	543	481	428
	2,3		120	116	186	182	611	593	551	480	421	374	332	764	741	689	600	526	468	415
	4,5		115	111	178	174	556	540	502	437	383	340	302	695	675	628	546	479	425	378
	6-9		78	74	120	116	330	320	298	259	227	202	179	413	400	373	324	284	253	224
15,001 - 20,000	1	6	175	171	272	267	1196	1161	1080	940	824	731	650	1495	1451	1350	1175	1030	914	813
	2,3		175	171	272	267	1161	1127	1048	913	800	710	631	1451	1409	1310	1141	1000	888	789
	4,5		168	164	261	256	1056	1025	953	830	728	646	574	1320	1281	1191	1038	910	808	718
	6-9		113	109	175	171	626	608	565	492	432	383	340	783	760	706	615	540	479	425
20,001 - 25,000	1	7	265	260	415	407	1882	1827	1699	1480	1297	1151	1023	2353	2284	2124	1850	1621	1439	1279
	2,3		265	260	415	407	1826	1773	1649	1436	1259	1117	993	2283	2216	2061	1795	1574	1396	1241
	4,5		255	250	399	391	1662	1614	1501	1307	1146	1017	904	2078	2018	1876	1634	1433	1271	1130
	6-9		171	167	266	261	987	958	891	776	680	604	536	1234	1198	1114	970	850	755	670
25,001 - 40,000	1	8	302	296	471	462	2208	2144	1994	1737	1522	1351	1201	2760	2680	2493	2171	1903	1689	1501
	2,3		302	296	471	462	2144	2082	1936	1686	1478	1312	1166	2680	2603	2420	2108	1848	1640	1458
	4,5		290	284	452	443	1951	1894	1761	1534	1345	1193	1061	2439	2368	2201	1918	1681	1491	1326
	6-9		193	189	301	295	1158	1124	1045	910	798	708	629	1448	1405	1306	1138	998	885	786
40,001 - 65,000	1	10	362	355	565	554	2907	2822	2624	2286	2004	1778	1580	3634	3528	3280	2858	2505	2223	1975
	2,3		362	355	565	554	2822	2740	2548	2219	1945	1726	1534	3528	3425	3185	2774	2431	2158	1918
	4,5		347	340	543	532	2568	2493	2318	2019	1770	1571	1396	3210	3116	2898	2524	2213	1964	1745
	6-9		232	227	362	355	1524	1480	1376	1199	1051	932	829	1905	1850	1720	1499	1314	1165	1036
65,001 - 90,000	1	11	392	384	612	600	3184	3091	2875	2504	2195	1947	1731	3980	3864	3594	3130	2744	2434	2164
	2,3		392	384	612	600	3091	3001	2791	2431	2131	1891	1681	3864	3751	3489	3039	2664	2364	2101
	4,5		376	369	588	576	2813	2731	2540	2212	1939	1721	1529	3516	3414	3175	2765	2424	2151	1911
	6-9		251	246	392	384	1669	1620	1507	1312	1150	1021	907	2086	2025	1884	1640	1438	1276	1134
Charge per $1000 over $90,000	1	12	0.83	0.81	1.30	1.27	15.27	14.83	13.79	12.01	10.53	9.34	8.30	19.09	18.53	17.24	15.01	13.16	11.68	10.38
	2,3		0.83	0.81	1.30	1.27	15.27	14.83	13.79	12.01	10.53	9.34	8.30	19.09	18.53	17.24	15.01	13.16	11.68	10.38
	4,5		0.83	0.81	1.30	1.27	15.27	14.83	13.79	12.01	10.53	9.34	8.30	19.09	18.53	17.24	15.01	13.16	11.68	10.38
	6-9		0.83	0.81	1.30	1.27	15.27	14.83	13.79	12.01	10.53	9.34	8.30	19.09	18.53	17.24	15.01	13.16	11.68	10.38

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	$ 22
$ 500 Deductible	$ 31
$1000 Deductible	$ 56
$2000 Deductible	$ 95
$3000 Deductible	$126
$4000 Deductible	$149
$5000 Deductible	$169

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 $22
to the $300 Ded Limited Collision Rate.

R-34
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 20 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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	147	143	133	116	102	90	80	184	179	166	145	128	113	100
	2,3		36	32	54	50	143	139	129	113	99	88	78	179	174	161	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	162	157	146	127	111	99	88	203	196	183	159	139	124	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	84	82	76	66	58	52	46	105	103	95	83	73	65	58
6,001 - 8,000	1	3	42	38	63	59	211	205	191	166	146	129	115	264	256	239	208	183	161	144
	2,3		42	38	63	59	205	199	185	161	141	125	111	256	249	231	201	176	156	139
	4,5		40	36	61	57	186	181	168	147	129	114	101	233	226	210	184	161	143	126
	6-9		28	24	42	38	110	107	100	87	76	67	60	138	134	125	109	95	84	75
8,001 - 10,000	1	4	64	60	98	94	430	417	388	338	296	263	234	538	521	485	423	370	329	293
	2,3		64	60	98	94	417	405	377	328	288	255	227	521	506	471	410	360	319	284
	4,5		62	58	94	90	379	368	342	298	261	232	206	474	460	428	373	326	290	258
	6-9		42	38	64	60	225	218	203	177	155	137	122	281	273	254	221	194	171	153
10,001 - 15,000	1	5	122	118	189	185	703	683	635	553	485	430	382	879	854	794	691	606	538	478
	2,3		122	118	189	185	683	663	617	537	471	418	371	854	829	771	671	589	523	464
	4,5		117	113	181	177	622	604	562	489	429	381	338	778	755	703	611	536	476	423
	6-9		80	76	122	118	369	358	333	290	254	226	200	461	448	416	363	318	283	250
15,001 - 20,000	1	6	177	173	276	271	1337	1298	1207	1051	922	818	727	1671	1623	1509	1314	1153	1023	909
	2,3		177	173	276	271	1299	1261	1173	1021	895	794	706	1624	1576	1466	1276	1119	993	883
	4,5		170	166	265	260	1181	1147	1067	929	814	723	642	1476	1434	1334	1161	1018	904	803
	6-9		115	111	178	174	701	681	633	552	484	429	381	876	851	791	690	605	536	476
20,001 - 25,000	1	7	269	264	421	413	2104	2043	1900	1655	1451	1287	1144	2630	2554	2375	2069	1814	1609	1430
	2,3		269	264	421	413	2044	1984	1845	1607	1409	1250	1111	2555	2480	2306	2009	1761	1563	1389
	4,5		259	254	405	397	1859	1805	1679	1462	1282	1137	1011	2324	2256	2099	1828	1603	1421	1264
	6-9		174	170	270	265	1104	1072	997	868	761	675	600	1380	1340	1246	1085	951	844	750
25,001 - 40,000	1	8	306	300	478	469	2470	2398	2230	1942	1703	1511	1343	3088	2998	2788	2428	2129	1889	1679
	2,3		306	300	478	469	2399	2329	2166	1886	1654	1467	1304	2999	2911	2708	2358	2068	1834	1630
	4,5		294	288	459	450	2183	2119	1971	1716	1504	1335	1187	2729	2649	2464	2145	1880	1669	1484
	6-9		196	192	306	300	1295	1257	1169	1018	892	792	704	1619	1571	1461	1273	1115	990	880
40,001 - 65,000	1	10	367	360	574	563	3252	3157	2936	2557	2241	1989	1768	4065	3946	3670	3196	2801	2486	2210
	2,3		367	360	574	563	3157	3065	2850	2483	2176	1931	1716	3946	3831	3563	3104	2720	2414	2145
	4,5		353	346	551	540	2873	2789	2594	2259	1980	1757	1562	3591	3486	3243	2824	2475	2196	1953
	6-9		235	230	367	360	1705	1655	1539	1341	1175	1043	927	2131	2069	1924	1676	1469	1304	1159
65,001 - 90,000	1	11	398	390	621	609	3562	3458	3216	2801	2455	2179	1936	4453	4323	4020	3501	3069	2724	2420
	2,3		398	390	621	609	3458	3357	3122	2719	2383	2115	1880	4323	4196	3903	3399	2979	2644	2350
	4,5		381	374	597	585	3147	3055	2841	2475	2169	1925	1711	3934	3819	3551	3094	2711	2406	2139
	6-9		255	250	398	390	1867	1813	1686	1469	1287	1142	1015	2334	2266	2108	1836	1609	1428	1269
Charge per $1000 over $90,000	1	12	0.84	0.83	1.32	1.29	17.08	16.59	15.43	13.44	11.78	10.45	9.29	21.36	20.73	19.28	16.79	14.72	13.06	11.61
	2,3		0.84	0.83	1.32	1.29	17.08	16.59	15.43	13.44	11.78	10.45	9.29	21.36	20.73	19.28	16.79	14.72	13.06	11.61
	4,5		0.84	0.83	1.32	1.29	17.08	16.59	15.43	13.44	11.78	10.45	9.29	21.36	20.73	19.28	16.79	14.72	13.06	11.61
	6-9		0.84	0.83	1.32	1.29	17.08	16.59	15.43	13.44	11.78	10.45	9.29	21.36	20.73	19.28	16.79	14.72	13.06	11.61

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	$ 25
$ 500 Deductible	$ 34
$1000 Deductible	$ 62
$2000 Deductible	$106
$3000 Deductible	$141
$4000 Deductible	$167
$5000 Deductible	$189

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.

R-35
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 1 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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.

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.

R-36
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 2 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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.

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.

R-37
C.A.R.
10/1/2024

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.

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.

R-38
C.A.R.
10/1/2024

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	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.

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.

R-39
C.A.R.
10/1/2024

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.

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.

R-40
C.A.R.
10/1/2024

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.

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.

R-41
C.A.R.
10/1/2024

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.
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.

R-42
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 8 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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.

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.

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C.A.R.
10/1/2024

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.

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.

R-44
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 10 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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.

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.

R-45
C.A.R.
10/1/2024

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.

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	$ 13
$ 500 Deductible	$ 18
$1000 Deductible	$ 32
$2000 Deductible	$ 54
$3000 Deductible	$ 72
$4000 Deductible	$ 85
$5000 Deductible	$ 96

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.

R-46
C.A.R.
10/1/2024

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.

R-47
C.A.R.
10/1/2024

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.

R-48
C.A.R.
10/1/2024

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.

R-49
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 15 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			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.

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	$ 16
$ 500 Deductible	$ 22
$1000 Deductible	$ 40
$2000 Deductible	$ 68
$3000 Deductible	$ 89
$4000 Deductible	$106
$5000 Deductible	$120

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.

R-50
C.A.R.
10/1/2024

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.

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	$ 18
$ 500 Deductible	$ 25
$1000 Deductible	$ 46
$2000 Deductible	$ 79
$3000 Deductible	$104
$4000 Deductible	$124
$5000 Deductible	$140

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.

R-51
C.A.R.
10/1/2024

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.

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	$ 18
$ 500 Deductible	$ 25
$1000 Deductible	$ 46
$2000 Deductible	$ 78
$3000 Deductible	$104
$4000 Deductible	$123
$5000 Deductible	$139

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.

R-52
C.A.R.
10/1/2024

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.

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	$ 19
$ 500 Deductible	$ 26
$1000 Deductible	$ 48
$2000 Deductible	$ 81
$3000 Deductible	$108
$4000 Deductible	$128
$5000 Deductible	$145

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.

R-53
C.A.R.
10/1/2024

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.

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

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.

R-54
C.A.R.
10/1/2024

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 20 - 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	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.

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

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.

ZONE RATING TABLES

For liability and physical damage, the Zone Rating Tables identify the base premiums for each zone and zone combination. The Zone Rating Tables also identify applicable zone combination codes to be used for statistical reporting purposes.

KEY TO ZONE RATING TABLES			
The liability premiums are displayed as follows:			The physical damage premiums are displayed as follows:
Bodily Injury ($20,000/40,000)	$2,206	$224	Comprehensive ($500 Deductible)
Property Damage ($5,000)	902	210	Fire, Theft and CAC (incl. MM&V)
		619	Collision ($500 Deductible)
2XX or 9XX			
Zone Combination Code			

To separate the Bodily Injury premiums for zone rated risks, the following percentages shall be applied to the $20,000/40,000 Bodily Injury premium determined from the Zone Rating Tables for the appropriate zone combination.

Compulsory Bodily Injury	86% of the 20/40 B.I. Premium
Personal Injury Protection	4% of the 20/40 B.I. Premium
Optional Bodily Injury (20/40)	10% of the 20/40 B.I. Premium

Medical Payments –

Use the Medical Payments rates for trucks, tractors and trailers.

State Rating Factor – TTT (Rule 54) and Publics (Rule 74)

Based on the state of principal garaging, apply the appropriate state rating factor from the table below:

State of Principal Garaging	State Rating Factor
Massachusetts	1.00
New Hampshire	1.00
Maine	1.00
Vermont	1.00
All Other States	1.20

ZONE RATING TABLES – PHYSICAL DAMAGE

Relativities by Age and Cost New –

COLLISION

Cost New	Age of Vehicle 1	2,3	4,5	6-9
$ 0,000 - 4,500	0.216	0.210	0.191	0.113
4,501 - 6,000	0.237	0.230	0.209	0.124
6,001 - 8,000	0.309	0.300	0.273	0.162
8,001 - 10,000	0.628	0.610	0.555	0.329
10,001 - 15,000	1.030	1.000	0.910	0.540
15,001 - 20,000	1.957	1.900	1.729	1.026
20,001 - 25,000	3.080	2.990	2.721	1.615
25,000 - 40,000	3.615	3.510	3.194	1.895
40,001 - 65,000	4.759	4.620	4.204	2.495
65,001 - 90,000	5.212	5.060	4.605	2.732
90,001 & Over	(See Below)			

COMPREHENSIVE

Cost New	Age of Vehicle 1	2,3	4,5	6-9
$ 0,000 - 4,500	0.270	0.270	0.259	0.173
4,501 - 6,000	0.310	0.310	0.298	0.198
6,001 - 8,000	0.320	0.320	0.307	0.205
8,001 - 10,000	0.510	0.510	0.490	0.326
10,001 - 15,000	1.000	1.000	0.960	0.640
15,001 - 20,000	1.470	1.470	1.411	0.941
20,001 - 25,000	2.240	2.240	2.150	1.434
25,000 - 40,000	2.540	2.540	2.438	1.626
40,001 - 65,000	3.050	3.050	2.928	1.952
65,001 - 90,000	3.300	3.300	3.168	2.112
90,001 & Over	(See Below)			

Factors to determine charges are based on the original cost new for vehicles with costs in excess of $90,000.

For each $1000 in excess of $90,000 add the following factors to the $65,000-$90,000 age/symbol factor:

Collision	OTC
0.025	0.007

Deductible Relativities without Waiver –

Deductible	Collision	Comprehensive
300	1.030	1.020
500	1.000	1.000
1000	0.930	0.950
2000	0.810	0.890
3000	0.710	0.850
4000	0.630	0.820
5000	0.560	0.790

Premium Development –

a. Determine $500 deductible physical damage premium from the Zone Rating Table for the appropriate zone combination.
b. Determine the Combined Rating Factor in accordance with Rule 54B.2.c and Rule 74B.2.c.
c. Determine the original cost new (OCN)/age group relativity.
d. Determine the deductible relativity, if applicable.
e. Multiply the physical damage premium by the original cost new (OCN)/age group relativity, deductible relativity, and the Combined Rating Factor.
f. Collision rates for truck-tractors and vehicles used in dumping operations multiply by 1.50.
g. Add the premium for the collision waiver of deductible, if applicable. Use the collision waiver of deductible for trucks, tractors, and trailers with the applicable deductible level. For vehicles principally garage outside of Massachusetts, use the highest rated territory as shown on the trucks, tractors, and trailers physical damage rate pages.
h. The premium for limited collision coverage is determined by multiplying the percentage displayed in the tracks, tractors, and trailers physical damage rate pages by the final collision premium.
i. For Fire only, charge 40% of Fire, Theft, and CAC.
j. For Fire and Theft only, charge 85% of Fire, Theft, and CAC.

LONG DISTANCE ZONE DEFINITIONS

METROPOLITAN ZONES

01	ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.
02	BALTIMORE—WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories, the entire District of Columbia, and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia territories.
03	BOSTON Zone includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.
04	BUFFALO Zone includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara Falls and Niagara Falls Suburban, New York territories.
05	CHARLOTTE Zone includes Charlotte and all of Mecklenburg County, North Carolina territories.
06	CHICAGO Zone includes all of Cook and DuPage County territories. Lake County (Balance). Waukegan-North Chicago and all Chicago, Illinois territories; and East Chicago, Indiana territory.
07	CINCINNATI Zone includes Cincinnati, Dayton and Hamilton-Middletown, Ohio; and Covington-Newport, Kentucky territories.
08	CLEVELAND Zone includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore), all Cleveland and Painesville, Ohio territories.
09	DALLAS—FORT WORTH Zone includes all of Dallas and Tarrant, Texas Counties.
10	DENVER Zone includes Denver and North Central, Colorado territories.
11	DETROIT Zone includes all Detroit, Dearborn and Pontiac, Michigan territories.
12	HARTFORD Zone includes all of Hartford and New Haven Counties, and Bridgeport and Fairfield-Stratford, Connecticut territories.
13	HOUSTON Zone includes all of Chambers, Galveston and Harris, Texas Counties.
14	INDIANAPOLIS Zone includes all of Marion County, Indiana territory.
15	JACKSONVILLE Zone includes all of Jacksonville, Florida territory.
16	KANSAS CITY Zone includes all of Kansas City, Kansas; and Independence and all Kansas City, Missouri territories.
17	LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.
18	LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riverside and San Bernardino, California territories.
19	LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.
20	MEMPHIS Zone includes all of Shelby County, Tennessee territory.
21	MIAMI Zone includes Miami and Miami Beach, Florida territories.
22	MILWAUKEE Zone includes Kenosha, Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.
23	MINNEAPOLIS—ST. PAUL Zone includes Minneapolis Metropolitan and Suburban, St. Paul Metropolitan and Suburban, Minnesota territories.
24	NASHVILLE Zone includes all of Davidson County, Tennessee territory.
25	NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.
26	NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties, all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories; and Darien-Greenwich and Stamford, Connecticut territories.
27	OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.
28	OMAHA Zone includes all of Douglas and Sarpy, Nebraska Counties and Council Bluffs, Iowa territory.
29	PHOENIX Zone includes Mesa-Tempe and Phoenix, Arizona territories.

LONG DISTANCE ZONE DEFINITIONS

METROPOLITAN ZONES
(Continued)

30	PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware 24 (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories, Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.
31	PITTSBURGH Zone includes all of Allegheny and Beaver Counties, Pennsylvania territories.
32	PORTLAND Zone includes all of Portland, Portland Semi-Suburban, Portland Suburban, Oregon and Vancouver, Washington territories.
33	RICHMOND Zone includes all of Richmond, Virginia territory.
34	ST. LOUIS Zone includes all of St. Louis County, Missouri, and East St. Louis, Illinois territories.
35	SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.
36	SAN FRANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.
37	TULSA Zone includes all of Tulsa, Oklahoma territory.

REGIONAL ZONES

40	PACIFIC COAST Zone includes the States of California (excluding Los Angeles and San Francisco Zones), Oregon (excluding Portland Zone), and Washington (excluding Portland Zone).
41	MOUNTAIN Zone includes the States of Arizona (excluding Phoenix Zone), Colorado (excluding Denver Zone), Idaho, Montana, Nevada, New Mexico, Utah (excluding Salt Lake City Zone) and Wyoming.
42	MIDWEST Zone includes the States of Iowa (excluding Omaha Zone), Kansas (excluding Kansas City Zone), Missouri (excluding Kansas City and St. Louis Zones), Minnesota (excluding Minneapolis-St. Paul Zone), Nebraska (excluding Omaha Zone), North Dakota, South Dakota and Wisconsin (excluding Milwaukee Zone).
43	SOUTHWEST Zone includes the States of Arkansas (excluding Little Rock Zone), Oklahoma (excluding Oklahoma City and Tulsa Zones) and Texas (excluding Dallas-Fort Worth and Houston Zones).
44	NORTH CENTRAL Zone includes the States of Illinois (excluding Chicago and St. Louis Zones), Indiana (excluding Chicago, Indianapolis and Louisville Zones), Ohio (excluding Cincinnati and Cleveland Zones) and Michigan (excluding Detroit Zone).
45	MIDEAST Zone includes the States of Kentucky (excluding Cincinnati and Louisville Zones), Tennessee (excluding Memphis and Nashville Zones) and West Virginia.
46	GULF Zone includes the States of Alabama, Louisiana (excluding New Orleans Zone) and Mississippi.
47	SOUTHEAST Zone includes the States of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone), North Carolina (excluding Charlotte Zone), South Carolina and Virginia (excluding Baltimore/Washington and Richmond Zones).
48	EASTERN Zone includes the States of Delaware (excluding Philadelphia Zone), Maryland (excluding Baltimore/Washington Zone), New York (excluding Buffalo and New York City Zones), New Jersey (excluding New York City and Philadelphia Zones) and Pennsylvania (excluding Philadelphia and Pittsburgh Zones).
49	NEW ENGLAND Zone includes the States of Connecticut (excluding Hartford and New York City Zones), Maine, Massachusetts (excluding Boston Zone), New Hampshire, Rhode Island and Vermont.
50	ALASKA Zone includes all of the State of Alaska (refer to company).

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COMMONWEALTH AUTOMOBILE REINSURERS

Massachusetts Commercial Automobile

ZONE RATING TABLE

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

Zone Combination Codes 2XX

Zone	Liability	Phys Dam.
01 Atlanta	2,206 / 902 / 201	224 / 210 / 619
02 Balt.-Wash	1,953 / 799 / 202	196 / 184 / 552
03 Boston	1,868 / 764 / 203	182 / 170 / 649
04 Buffalo	1,953 / 799 / 204	196 / 184 / 552
05 Charlotte	2,206 / 902 / 205	224 / 210 / 619
06 Chicago	2,004 / 819 / 206	191 / 179 / 495
07 Cincinnati	2,004 / 819 / 207	191 / 179 / 495
08 Cleveland	2,004 / 819 / 208	191 / 179 / 495
09 Dallas Fort Worth	1,582 / 647 / 209	208 / 195 / 499
10 Denver	1,821 / 745 / 210	277 / 260 / 524
11 Detroit	2,004 / 819 / 211	191 / 179 / 495
12 Hartford	1,868 / 764 / 212	182 / 170 / 649
13 Houston	1,582 / 647 / 213	208 / 195 / 499
14 Indian-apolis	2,004 / 819 / 214	191 / 179 / 495
15 Jackson-ville	2,206 / 902 / 215	224 / 210 / 619
16 Kansas City	2,295 / 939 / 216	234 / 219 / 685
17 Little Rock	1,582 / 647 / 217	208 / 195 / 499
18 Los Angeles	1,868 / 764 / 218	254 / 238 / 452
19 Louisville	1,791 / 732 / 219	233 / 218 / 518
20 Memphis	1,791 / 732 / 220	233 / 218 / 518
21 Miami	2,206 / 902 / 221	224 / 210 / 619
22 Milwau-kee	2,295 / 939 / 222	234 / 219 / 685
23 Minn-St. Paul	2,295 / 939 / 223	234 / 219 / 685
24 Nashville	1,791 / 732 / 224	233 / 218 / 518
25 New Orleans	2,153 / 881 / 225	213 / 200 / 566
26 N.Y. City	1,953 / 799 / 226	196 / 184 / 552
27 Okla. City	1,582 / 647 / 227	208 / 195 / 499
28 Omaha	2,295 / 939 / 228	234 / 219 / 685
29 Phoenix	1,821 / 745 / 229	277 / 260 / 524
30 Phila-delphia	1,953 / 799 / 230	196 / 184 / 552
31 Pitts-burgh	1,953 / 799 / 231	196 / 184 / 552
32 Portland	1,868 / 764 / 232	254 / 238 / 452
33 Richmond	2,206 / 902 / 233	224 / 210 / 619
34 St. Louis	2,295 / 939 / 234	234 / 219 / 685
35 Salt Lake City	1,821 / 745 / 235	277 / 260 / 524
36 San. Fran	1,868 / 764 / 236	254 / 238 / 452
37 Tulsa	1,582 / 647 / 237	208 / 195 / 499
40 Pacific	1,868 / 764 / 240	254 / 238 / 452
41 Mountain	1,821 / 745 / 241	277 / 260 / 524
42 Midwest	2,295 / 939 / 242	234 / 219 / 685
43 Southwest	1,582 / 647 / 243	208 / 195 / 499
44 North Central	2,004 / 819 / 244	191 / 179 / 495
45 Mideast	1,791 / 732 / 245	233 / 218 / 518
46 Gulf	2,153 / 881 / 246	213 / 200 / 566
47 South East	2,206 / 902 / 247	224 / 210 / 619
48 Eastern	1,953 / 799 / 248	196 / 184 / 552
49 New England	1,868 / 764 / 249	182 / 170 / 649

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COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

ZONE RATING TABLE
Zone of Principal Garaging is Zone 49 (New England) or Other Regional Zones
Zone Combination Codes 9XX

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01	2,206	224	13	1,582	208	25	2,153	213	37	1,582	208
	902	210		647	195		881	200		647	195
Atlanta		619	Houston		499	New		566	Tulsa		499
901			913			Orleans	925			937	
02	1,953	196	14	2,004	191	26	1,953	196	40	1,779	242
	799	184		819	179		799	184		727	227
Balt.-		552	Indian-		495	N.Y.		552	Pacific		432
Wash 902			apolis 914			City	926			940	
03	1,868	182	15	2,206	224	27	1,582	208	41	1,734	265
	764	170		902	210		647	195		709	248
Boston		649	Jackson-		619	Okla.		499	Mountain		499
903			ville 915			City	927			941	
04	1,953	196	16	2,295	234	28	2,295	234	42	2,186	222
	799	184		939	219		939	219		894	208
Buffalo		552	Kansas		685	Omaha		685	Midwest		652
904			City 916				928			942	
05	2,206	224	17	1,582	208	29	1,821	277	43	1,506	198
	902	210		647	195		745	260		616	186
Charlotte		619	Little		499	Phoenix		524	Southwest		476
905			Rock 917				929			943	
06	2,004	191	18	1,868	254	30	1,953	196	44	1,908	183
	819	179		764	238		799	184		780	171
Chicago		495	Los		452	Phila-		552	North		471
906			Angeles 918			delphia	930		Central	944	
07	2,004	191	19	1,791	233	31	1,953	196	45	1,706	221
	819	179		732	218		799	184		698	207
Cincinnati		495	Louisville		518	Pitts-		552	Mideast		493
907			919			burgh	931			945	
08	2,004	191	20	1,791	233	32	1,868	254	46	2,051	203
	819	179		732	218		764	238		839	190
Cleveland		495	Memphis		518	Portland		452	Gulf		540
908			920				932			946	
09	1,582	208	21	2,206	224	33	2,206	224	47	2,101	214
Dallas	647	195		902	210		902	210		859	201
Fort		499	Miami		619	Richmond		619	South		590
Worth 909			921				933		East	947	
10	1,821	277	22	2,295	234	34	2,295	234	48	1,860	187
	745	260		939	219		939	219		761	175
Denver		524	Milwau-		685	St.		685	Eastern		526
910			kee 922			Louis	934			948	
11	2,004	191	23	2,295	234	35	1,821	277	49	1,779	172
	819	179		939	219	Salt	745	260		727	162
Detroit		495	Minn-		685	Lake		524	New		619
911			St. Paul 923			City	935		England	949	
12	1,868	182	24	1,791	233	36	1,868	254			
	764	170		732	218		764	238			
Hartford		649	Nashville		518	San.		452			
912			924			Fran	936				

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

	Local						Intermediate						Long Distance					
	Comp or Specified Perils Deductibles		Collision Deductibles				Comp or Specified Perils Deductibles		Collision Deductibles				Comp or Specified Perils Deductibles		Collision Deductibles			
Limit of Liability	$300 (035)	$500 (037)	$300 (076)	$500 (077)	$1000 (078)	$2000 (072)	$300 (035)	$500 (037)	$300 (076)	$500 (077)	$1000 (078)	$2000 (072)	$300 (035)	$500 (037)	$300 (076)	$500 (077)	$1000 (078)	$2000 (072)
$1000	0.003	0.003	0.030	0.027	0.018	0.014	0.005	0.005	0.049	0.046	0.027	0.020	0.011	0.011	0.074	0.068	0.040	0.030
$2000	0.005	0.005	0.034	0.032	0.019	0.017	0.011	0.011	0.059	0.055	0.032	0.026	0.019	0.019	0.090	0.082	0.053	0.040
$3000	0.009	0.009	0.045	0.040	0.024	0.019	0.017	0.017	0.067	0.060	0.040	0.030	0.023	0.021	0.104	0.098	0.060	0.048
$4000	0.011	0.011	0.049	0.046	0.029	0.020	0.019	0.019	0.077	0.073	0.048	0.034	0.030	0.028	0.120	0.111	0.073	0.056
$5000	0.015	0.015	0.056	0.052	0.032	0.026	0.023	0.021	0.090	0.082	0.055	0.042	0.034	0.033	0.136	0.125	0.082	0.063
$6000	0.018	0.018	0.063	0.057	0.037	0.029	0.027	0.025	0.100	0.092	0.060	0.048	0.042	0.039	0.153	0.140	0.094	0.072
$7000	0.019	0.019	0.067	0.060	0.040	0.030	0.031	0.030	0.109	0.100	0.066	0.051	0.048	0.047	0.170	0.154	0.103	0.077
$8000	0.021	0.020	0.073	0.067	0.046	0.033	0.034	0.033	0.118	0.109	0.074	0.057	0.053	0.051	0.181	0.169	0.112	0.088
$9000	0.023	0.021	0.081	0.074	0.049	0.037	0.039	0.036	0.129	0.119	0.080	0.060	0.060	0.058	0.199	0.182	0.122	0.095
$10000	0.027	0.025	0.087	0.077	0.055	0.042	0.043	0.042	0.140	0.129	0.088	0.067	0.063	0.062	0.215	0.198	0.134	0.103
$11000	0.028	0.027	0.094	0.087	0.057	0.046	0.047	0.045	0.151	0.137	0.095	0.073	0.070	0.066	0.231	0.213	0.143	0.110
$12000	0.031	0.030	0.100	0.092	0.060	0.048	0.051	0.050	0.160	0.146	0.100	0.077	0.077	0.072	0.246	0.227	0.153	0.118
$13000	0.033	0.031	0.104	0.098	0.066	0.051	0.055	0.053	0.171	0.158	0.105	0.081	0.082	0.080	0.262	0.241	0.165	0.125
$14000	0.034	0.033	0.111	0.103	0.069	0.055	0.058	0.056	0.178	0.166	0.112	0.088	0.087	0.085	0.278	0.257	0.175	0.134
$15000	0.036	0.035	0.118	0.109	0.074	0.057	0.062	0.059	0.191	0.175	0.120	0.094	0.095	0.092	0.292	0.268	0.185	0.142
$16000	0.042	0.039	0.124	0.113	0.077	0.059	0.063	0.062	0.200	0.185	0.126	0.098	0.102	0.098	0.311	0.285	0.195	0.148
$17000	0.043	0.042	0.130	0.120	0.082	0.063	0.069	0.065	0.213	0.195	0.134	0.103	0.106	0.103	0.324	0.298	0.204	0.158
$18000	0.047	0.045	0.136	0.125	0.087	0.066	0.072	0.070	0.224	0.203	0.140	0.109	0.110	0.107	0.339	0.313	0.215	0.166
$19000	0.048	0.047	0.140	0.129	0.090	0.068	0.077	0.072	0.231	0.213	0.146	0.112	0.118	0.114	0.356	0.329	0.226	0.172
$20000	0.050	0.049	0.147	0.136	0.096	0.073	0.081	0.078	0.243	0.224	0.153	0.118	0.123	0.118	0.371	0.340	0.233	0.178

Additional Charges added to the $20000 rate for every $1000 of liability in excess of $20000

Each Addl $1000	0.001	0.001	0.004	0.004	0.003	0.002	0.002	0.002	0.011	0.010	0.005	0.004	0.004	0.004	0.016	0.015	0.010	0.005

COMMONWEALTH AUTOMOBILE REINSURERS

Massachusetts Commercial Automobile

ZONE RATING FACTORS

For Calculating Trailer Interchange Agreement Physical Damage Premiums

	Zone	Zone Name	Zone 03 (Metropolitan)		Zone 49 (Regional)	
			Collision	Comprehensive	Collision	Comprehensive
Metropolitan Zone	01	Atlanta	3.99	1.95	3.99	1.95
	02	Baltimore/Washington	3.56	1.70	3.56	1.70
	03	Boston	4.19	1.58	4.19	1.58
	04	Buffalo	3.56	1.70	3.56	1.70
	05	Charlotte	3.99	1.95	3.99	1.95
	06	Chicago	3.19	1.66	3.19	1.66
	07	Cincinnati	3.19	1.66	3.19	1.66
	08	Cleveland	3.19	1.66	3.19	1.66
	09	Dallas/Fort Worth	3.22	1.81	3.22	1.81
	10	Denver	3.38	2.42	3.38	2.42
	11	Detroit	3.19	1.66	3.19	1.66
	12	Hartford	4.19	1.58	4.19	1.58
	13	Houston	3.22	1.81	3.22	1.81
	14	Indianapolis	3.19	1.66	3.19	1.66
	15	Jacksonville	3.99	1.95	3.99	1.95
	16	Kansas City	4.41	2.03	4.41	2.03
	17	Little Rock	3.22	1.81	3.22	1.81
	18	Los Angeles	2.92	2.21	2.92	2.21
	19	Louisville	3.34	2.02	3.34	2.02
	20	Memphis	3.34	2.02	3.34	2.02
	21	Miami	3.99	1.95	3.99	1.95
	22	Milwaukee	4.41	2.03	4.41	2.03
	23	Mineapolis/St Paul	4.41	2.03	4.41	2.03
	24	Nashville	3.34	2.02	3.34	2.02
	25	New Orleans	3.65	1.85	3.65	1.85
	26	New York City	3.56	1.70	3.56	1.70
	27	Oklahoma City	3.22	1.81	3.22	1.81
	28	Omaha	4.41	2.03	4.41	2.03
	29	Phoenix	3.38	2.42	3.38	2.42
	30	Philadelphia	3.56	1.70	3.56	1.70
	31	Pittsburgh	3.56	1.70	3.56	1.70
	32	Portland	2.92	2.21	2.92	2.21
	33	Richmond	3.99	1.95	3.99	1.95
	34	St. Louis	4.41	2.03	4.41	2.03
	35	Salt Lake City	3.38	2.42	3.38	2.42
	36	San Francisco	2.92	2.21	2.92	2.21
	37	Tulsa	3.22	1.81	3.22	1.81
Reginal Zone	40	Pacific	2.92	2.21	2.78	2.10
	41	Mountain	3.38	2.42	3.21	2.30
	42	Midwest	4.41	2.03	4.20	1.93
	43	Southwest	3.22	1.81	3.06	1.72
	44	North Central	3.19	1.66	3.04	1.58
	45	Mideast	3.34	2.02	3.18	1.92
	46	Gulf	3.65	1.85	3.48	1.77
	47	Southeast	3.99	1.95	3.80	1.86
	48	Eastern	3.56	1.70	3.39	1.62
	49	New England	4.19	1.58	3.99	1.50

For Special Perils (Fire, Theft and CAC incl. MM&V), use the OTC factors.

PRIVATE PASSENGER TYPES
Rating Procedures

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the following formula:

(B, incr) = ([(A-1) + (B, basic)] x ILF - [(A-1)])

Where

B, incr	denotes the Optional Bodily Injury Liability rate,
A-1	denotes the Compulsory Bodily Injury rate,
B, basic	denotes the basic limits (20/40) Optional Bodily Injury Liability rate,
ILF	denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED AND UNDERINSURED MOTORISTS (Coverages U1 & U2)

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

PRIVATE PASSENGER TYPES
Rating Procedures
(Continued)

COLLISION

Collision Deductible: $500

Refer to rate pages.

Collision Deductible: $300

Add the following buyback charges to the $500 deductible rate:

	Territory 1	Territory 2	Territory 3	Territory 4
Buyback Charge				
$300 Ded. - Fleet	$ 57	$ 57	$ 57	$ 57
$300 Ded. - Non-Fleet	75	75	75	75

	Territory 5	Territory 6	Territory 7	Territory 8
Buyback Charge				
$300 Ded. - Fleet	$ 57	$ 57	$ 57	$ 57
$300 Ded. - Non-Fleet	75	75	75	75

	Territory 9	Territory 10	Territory 11	Territory 12
Buyback Charge				
$300 Ded. - Fleet	$ 57	$ 57	$ 24	$29
$300 Ded. - Non-Fleet	75	75	31	39

	Territory 13	Territory 14	Territory 15	Territory 16
Buyback Charge				
$300 Ded. - Fleet	$29	$34	$31	$38
$300 Ded. - Non-Fleet	39	45	42	50

	Territory 17	Territory 18	Territory 19	Territory 20
Buyback Charge				
$300 Ded. - Fleet	$43	$49	$64	$ 70
$300 Ded. - Non-Fleet	57	65	85	92

Collision Deductibles:

$1,000 Ded. - Charge 92% of $500 Ded. Premium.
$2,000 Ded. - Charge 77% of $500 Ded. Premium.
$3,000 Ded. - Charge 66% of $500 Ded. Premium.
$4,000 Ded. - Charge 56% of $500 Ded. Premium.
$5,000 Ded. - Charge 49% of $500 Ded. Premium.

Collision Waiver of Deductible Charges—

	Fleet	Non-Fleet
$ 300 Ded. -	$ 20	$ 26
$ 500 Ded. -	30	39
$1,000 Ded. -	54	72
$2,000 Ded. -	94	125
$3,000 Ded. -	126	167
$4,000 Ded. -	150	200
$5,000 Ded. -	170	226

Collision Stated Amount Rating—Refer to Rule 42.

PRIVATE PASSENGER TYPES
Rating Procedures
(Continued)

LIMITED COLLISION

Limited Collision Deductible: $500

Refer to rate pages.

Limited Collision Deductible: $0

Add $20 for fleet, or $26 for non-fleet, to the $300 deductible rate.

Limited Collision Deductible: $300

Add the following buyback charges to the $500 deductible rate:

	Territory 1	Territory 2	Territory 3	Territory 4
Buyback Charge				
$300 Ded. - Fleet	$ 4	$ 4	$ 4	$ 4
$300 Ded. - Non-Fleet	5	5	5	5

	Territory 5	Territory 6	Territory 7	Territory 8
Buyback Charge				
$300 Ded. - Fleet	$ 4	$ 4	$ 4	$ 4
$300 Ded. - Non-Fleet	5	5	5	5

	Territory 9	Territory 10	Territory 11	Territory 12
Buyback Charge				
$300 Ded. – Fleet	$ 4	$ 4	$ 2	$ 2
$300 Ded. - Non-Fleet	5	5	2	3

	Territory 13	Territory 14	Territory 15	Territory 16
Buyback Charge				
$300 Ded. – Fleet	$ 2	$ 2	$ 2	$ 3
$300 Ded. – Non-Fleet	3	3	3	4

	Territory 17	Territory 18	Territory 19	Territory 20
Buyback Charge				
$300 Ded. – Fleet	$ 3	$ 3	$ 4	$ 5
$300 Ded. - Non-Fleet	4	5	6	6

Limited Collision Deductibles:

$1,000 Ded. - Charge 92% of $500 Ded. Premium.
$2,000 Ded. - Charge 77% of $500 Ded. Premium.
$3,000 Ded. - Charge 66% of $500 Ded. Premium.
$4,000 Ded. - Charge 56% of $500 Ded. Premium.
$5,000 Ded. - Charge 49% of $500 Ded. Premium.

For Limited Collision Stated Amount Rating—Refer to Rule 42.

PRIVATE PASSENGER TYPES
Rating Procedures
(Continued)

COMPREHENSIVE

Comprehensive Deductible: $500

Refer to rate pages.

Comprehensive Deductibles: $300

Add the following buyback charges to the $500 deductible rate:

	Territory 1	Territory 2	Territory 3	Territory 4
Buyback Charge				
$300 Ded. – Fleet	$ 7	$ 7	$ 7	$ 7
$300 Ded. – Non-Fleet	8	8	8	8

	Territory 5	Territory 6	Territory 7	Territory 8
Buyback Charge				
$300 Ded. – Fleet	$ 7	$ 7	$ 7	$ 7
$300 Ded. – Non-Fleet	8	8	8	8

	Territory 9	Territory 10	Territory 11	Territory 12
Buyback Charge				
$300 Ded. - Fleet	$ 7	$ 7	$ 4	$ 5
$300 Ded. - Non-Fleet	8	8	5	6

	Territory 13	Territory 14	Territory 15	Territory 16
Buyback Charge				
$300 Ded. – Fleet	$ 4	$ 5	$ 5	$ 6
$300 Ded. – Non-Fleet	5	6	6	6

	Territory 17	Territory 18	Territory 19	Territory 20
Buyback Charge				
$300 Ded. - Fleet	$ 5	$ 5	$ 7	$ 7
$300 Ded. – Non-Fleet	6	6	7	7

Comprehensive Deductibles:

$1,000 Ded. - Charge 95% of $500 Ded. Premium.
$2,000 Ded. - Charge 87% of $500 Ded. Premium.
$3,000 Ded. - Charge 81% of $500 Ded. Premium.
$4,000 Ded. - Charge 76% of $500 Ded. Premium.
$5,000 Ded. - Charge 72% of $500 Ded. Premium.

For Comprehensive Stated Amount Rating—Refer to Rule 42.

Fire, Theft, C.A.C.:

Fire – Charge 10% of the Comprehensive premium.
Fire and Theft – Charge 70% of the Comprehensive premium.
Fire, Theft and C.A.C. – Charge 85% of the Comprehensive premium.

$100 Glass Deductible:

Charge 93% of the otherwise determined premium that would apply in the absence of a glass deductible.

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 1

A-1	A-2
685	108

B, Increased Limits				Property Damage Liability	
20/40	130	100/300	1190	5000	641
20/50	146	250/500	1915	10000	840
25/50	285	500/500	2485	25000	975
35/80	497	500/1000	2510	50000	1008
50/100	709	1000/1000	2974	100000	1019
				500000	1033

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	939	870	870	870	870	861	861	845	531
4,501 - 6,000	02	939	870	870	870	870	861	861	845	531
6,001 - 8,000	03	952	881	881	881	881	872	872	855	538
8,001 - 10,000	04	952	881	881	881	881	872	872	855	538
10,001 - 15,000	05	1205	1116	1116	1116	1116	1104	1104	1082	681
15,001 - 20,000	06	1579	1462	1462	1462	1462	1447	1447	1418	891
20,001 - 25,000	07	1579	1462	1462	1462	1462	1447	1447	1418	891
25,001 - 40,000	08	1579	1462	1462	1462	1462	1447	1447	1418	891
40,001 - 65,000	10	1579	1462	1462	1462	1462	1447	1447	1418	891
65,001 - 90,000	11	2265	2097	2097	2097	2097	2076	2076	2035	1280
Charge Per $1K > $90K	12	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	65	60	60	60	60	60	60	59	37
4,501 - 6,000	02	65	60	60	60	60	60	60	59	37
6,001 - 8,000	03	66	61	61	61	61	61	61	59	37
8,001 - 10,000	04	66	61	61	61	61	61	61	59	37
10,001 - 15,000	05	84	77	77	77	77	77	77	75	47
15,001 - 20,000	06	110	101	101	101	101	100	100	98	62
20,001 - 25,000	07	110	101	101	101	101	100	100	98	62
25,001 - 40,000	08	110	101	101	101	101	100	100	98	62
40,001 - 65,000	10	110	101	101	101	101	100	100	98	62
65,001 - 90,000	11	157	146	146	146	146	144	144	141	89
Charge Per $1K > $90K	12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	178	164	164	164	164	164	152	152	101
4,501 - 6,000	02	178	164	164	164	164	164	152	152	101
6,001 - 8,000	03	192	176	176	176	176	176	164	164	109
8,001 - 10,000	04	192	176	176	176	176	176	164	164	109
10,001 - 15,000	05	198	182	182	182	182	182	169	169	113
15,001 - 20,000	06	291	267	267	267	267	267	248	248	166
20,001 - 25,000	07	319	293	293	293	293	293	272	272	181
25,001 - 40,000	08	341	313	313	313	313	313	291	291	194
40,001 - 65,000	10	422	387	387	387	387	387	360	360	240
65,001 - 90,000	11	656	601	601	601	601	601	559	559	373
Charge Per $1K > $90K	12	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 2

A-1	A-2
685	108

B, Increased Limits				Property Damage Liability	
20/40	130	100/300	1190	5000	641
20/50	146	250/500	1915	10000	840
25/50	285	500/500	2485	25000	975
35/80	497	500/1000	2510	50000	1008
50/100	709	1000/1000	2974	100000	1019
				500000	1033

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	939	870	870	870	870	861	861	845	531
4,501 - 6,000	02	939	870	870	870	870	861	861	845	531
6,001 - 8,000	03	952	881	881	881	881	872	872	855	538
8,001 - 10,000	04	952	881	881	881	881	872	872	855	538
10,001 - 15,000	05	1205	1116	1116	1116	1116	1104	1104	1082	681
15,001 - 20,000	06	1579	1462	1462	1462	1462	1447	1447	1418	891
20,001 - 25,000	07	1579	1462	1462	1462	1462	1447	1447	1418	891
25,001 - 40,000	08	1579	1462	1462	1462	1462	1447	1447	1418	891
40,001 - 65,000	10	1579	1462	1462	1462	1462	1447	1447	1418	891
65,001 - 90,000	11	2265	2097	2097	2097	2097	2076	2076	2035	1280
Charge Per $1K > $90K	12	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	65	60	60	60	60	60	60	59	37
4,501 - 6,000	02	65	60	60	60	60	60	60	59	37
6,001 - 8,000	03	66	61	61	61	61	61	61	59	37
8,001 - 10,000	04	66	61	61	61	61	61	61	59	37
10,001 - 15,000	05	84	77	77	77	77	77	77	75	47
15,001 - 20,000	06	110	101	101	101	101	100	100	98	62
20,001 - 25,000	07	110	101	101	101	101	100	100	98	62
25,001 - 40,000	08	110	101	101	101	101	100	100	98	62
40,001 - 65,000	10	110	101	101	101	101	100	100	98	62
65,001 - 90,000	11	157	146	146	146	146	144	144	141	89
Charge Per $1K > $90K	12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	178	164	164	164	164	164	152	152	101
4,501 - 6,000	02	178	164	164	164	164	164	152	152	101
6,001 - 8,000	03	192	176	176	176	176	176	164	164	109
8,001 - 10,000	04	192	176	176	176	176	176	164	164	109
10,001 - 15,000	05	198	182	182	182	182	182	169	169	113
15,001 - 20,000	06	291	267	267	267	267	267	248	248	166
20,001 - 25,000	07	319	293	293	293	293	293	272	272	181
25,001 - 40,000	08	341	313	313	313	313	313	291	291	194
40,001 - 65,000	10	422	387	387	387	387	387	360	360	240
65,001 - 90,000	11	656	601	601	601	601	601	559	559	373
Charge Per $1K > $90K	12	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 3

A-1	A-2
685	108

B, Increased Limits				Property Damage Liability	
20/40	130	100/300	1190	5000	641
20/50	146	250/500	1915	10000	840
25/50	285	500/500	2485	25000	975
35/80	497	500/1000	2510	50000	1008
50/100	709	1000/1000	2974	100000	1019
				500000	1033

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	939	870	870	870	870	861	861	845	531
4,501 - 6,000	02	939	870	870	870	870	861	861	845	531
6,001 - 8,000	03	952	881	881	881	881	872	872	855	538
8,001 - 10,000	04	952	881	881	881	881	872	872	855	538
10,001 - 15,000	05	1205	1116	1116	1116	1116	1104	1104	1082	681
15,001 - 20,000	06	1579	1462	1462	1462	1462	1447	1447	1418	891
20,001 - 25,000	07	1579	1462	1462	1462	1462	1447	1447	1418	891
25,001 - 40,000	08	1579	1462	1462	1462	1462	1447	1447	1418	891
40,001 - 65,000	10	1579	1462	1462	1462	1462	1447	1447	1418	891
65,001 - 90,000	11	2265	2097	2097	2097	2097	2076	2076	2035	1280
Charge Per $1K > $90K	12	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	65	60	60	60	60	60	60	59	37
4,501 - 6,000	02	65	60	60	60	60	60	60	59	37
6,001 - 8,000	03	66	61	61	61	61	61	61	59	37
8,001 - 10,000	04	66	61	61	61	61	61	61	59	37
10,001 - 15,000	05	84	77	77	77	77	77	77	75	47
15,001 - 20,000	06	110	101	101	101	101	100	100	98	62
20,001 - 25,000	07	110	101	101	101	101	100	100	98	62
25,001 - 40,000	08	110	101	101	101	101	100	100	98	62
40,001 - 65,000	10	110	101	101	101	101	100	100	98	62
65,001 - 90,000	11	157	146	146	146	146	144	144	141	89
Charge Per $1K > $90K	12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	178	164	164	164	164	164	152	152	101
4,501 - 6,000	02	178	164	164	164	164	164	152	152	101
6,001 - 8,000	03	192	176	176	176	176	176	164	164	109
8,001 - 10,000	04	192	176	176	176	176	176	164	164	109
10,001 - 15,000	05	198	182	182	182	182	182	169	169	113
15,001 - 20,000	06	291	267	267	267	267	267	248	248	166
20,001 - 25,000	07	319	293	293	293	293	293	272	272	181
25,001 - 40,000	08	341	313	313	313	313	313	291	291	194
40,001 - 65,000	10	422	387	387	387	387	387	360	360	240
65,001 - 90,000	11	656	601	601	601	601	601	559	559	373
Charge Per $1K > $90K	12	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

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

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 4

A-1	A-2
685	108

B, Increased Limits				Property Damage Liability	
20/40	130	100/300	1190	5000	641
20/50	146	250/500	1915	10000	840
25/50	285	500/500	2485	25000	975
35/80	497	500/1000	2510	50000	1008
50/100	709	1000/1000	2974	100000	1019
				500000	1033

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	939	870	870	870	870	861	861	845	531
4,501 - 6,000	02	939	870	870	870	870	861	861	845	531
6,001 - 8,000	03	952	881	881	881	881	872	872	855	538
8,001 - 10,000	04	952	881	881	881	881	872	872	855	538
10,001 - 15,000	05	1205	1116	1116	1116	1116	1104	1104	1082	681
15,001 - 20,000	06	1579	1462	1462	1462	1462	1447	1447	1418	891
20,001 - 25,000	07	1579	1462	1462	1462	1462	1447	1447	1418	891
25,001 - 40,000	08	1579	1462	1462	1462	1462	1447	1447	1418	891
40,001 - 65,000	10	1579	1462	1462	1462	1462	1447	1447	1418	891
65,001 - 90,000	11	2265	2097	2097	2097	2097	2076	2076	2035	1280
Charge Per $1K > $90K	12	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	65	60	60	60	60	60	60	59	37
4,501 - 6,000	02	65	60	60	60	60	60	60	59	37
6,001 - 8,000	03	66	61	61	61	61	61	61	59	37
8,001 - 10,000	04	66	61	61	61	61	61	61	59	37
10,001 - 15,000	05	84	77	77	77	77	77	77	75	47
15,001 - 20,000	06	110	101	101	101	101	100	100	98	62
20,001 - 25,000	07	110	101	101	101	101	100	100	98	62
25,001 - 40,000	08	110	101	101	101	101	100	100	98	62
40,001 - 65,000	10	110	101	101	101	101	100	100	98	62
65,001 - 90,000	11	157	146	146	146	146	144	144	141	89
Charge Per $1K > $90K	12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	178	164	164	164	164	164	152	152	101
4,501 - 6,000	02	178	164	164	164	164	164	152	152	101
6,001 - 8,000	03	192	176	176	176	176	176	164	164	109
8,001 - 10,000	04	192	176	176	176	176	176	164	164	109
10,001 - 15,000	05	198	182	182	182	182	182	169	169	113
15,001 - 20,000	06	291	267	267	267	267	267	248	248	166
20,001 - 25,000	07	319	293	293	293	293	293	272	272	181
25,001 - 40,000	08	341	313	313	313	313	313	291	291	194
40,001 - 65,000	10	422	387	387	387	387	387	360	360	240
65,001 - 90,000	11	656	601	601	601	601	601	559	559	373
Charge Per $1K > $90K	12	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 5

A-1	A-2
685	108

B, Increased Limits				Property Damage Liability	
20/40	130	100/300	1190	5000	641
20/50	146	250/500	1915	10000	840
25/50	285	500/500	2485	25000	975
35/80	497	500/1000	2510	50000	1008
50/100	709	1000/1000	2974	100000	1019
				500000	1033

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	939	870	870	870	870	861	861	845	531
4,501 - 6,000	02	939	870	870	870	870	861	861	845	531
6,001 - 8,000	03	952	881	881	881	881	872	872	855	538
8,001 - 10,000	04	952	881	881	881	881	872	872	855	538
10,001 - 15,000	05	1205	1116	1116	1116	1116	1104	1104	1082	681
15,001 - 20,000	06	1579	1462	1462	1462	1462	1447	1447	1418	891
20,001 - 25,000	07	1579	1462	1462	1462	1462	1447	1447	1418	891
25,001 - 40,000	08	1579	1462	1462	1462	1462	1447	1447	1418	891
40,001 - 65,000	10	1579	1462	1462	1462	1462	1447	1447	1418	891
65,001 - 90,000	11	2265	2097	2097	2097	2097	2076	2076	2035	1280
Charge Per $1K > $90K	12	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	65	60	60	60	60	60	60	59	37
4,501 - 6,000	02	65	60	60	60	60	60	60	59	37
6,001 - 8,000	03	66	61	61	61	61	61	61	59	37
8,001 - 10,000	04	66	61	61	61	61	61	61	59	37
10,001 - 15,000	05	84	77	77	77	77	77	77	75	47
15,001 - 20,000	06	110	101	101	101	101	100	100	98	62
20,001 - 25,000	07	110	101	101	101	101	100	100	98	62
25,001 - 40,000	08	110	101	101	101	101	100	100	98	62
40,001 - 65,000	10	110	101	101	101	101	100	100	98	62
65,001 - 90,000	11	157	146	146	146	146	144	144	141	89
Charge Per $1K > $90K	12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	178	164	164	164	164	164	152	152	101
4,501 - 6,000	02	178	164	164	164	164	164	152	152	101
6,001 - 8,000	03	192	176	176	176	176	176	164	164	109
8,001 - 10,000	04	192	176	176	176	176	176	164	164	109
10,001 - 15,000	05	198	182	182	182	182	182	169	169	113
15,001 - 20,000	06	291	267	267	267	267	267	248	248	166
20,001 - 25,000	07	319	293	293	293	293	293	272	272	181
25,001 - 40,000	08	341	313	313	313	313	313	291	291	194
40,001 - 65,000	10	422	387	387	387	387	387	360	360	240
65,001 - 90,000	11	656	601	601	601	601	601	559	559	373
Charge Per $1K > $90K	12	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 6

A-1	A-2
685	108

B, Increased Limits				Property Damage Liability	
20/40	130	100/300	1190	5000	641
20/50	146	250/500	1915	10000	840
25/50	285	500/500	2485	25000	975
35/80	497	500/1000	2510	50000	1008
50/100	709	1000/1000	2974	100000	1019
				500000	1033

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	939	870	870	870	870	861	861	845	531
4,501 - 6,000	02	939	870	870	870	870	861	861	845	531
6,001 - 8,000	03	952	881	881	881	881	872	872	855	538
8,001 - 10,000	04	952	881	881	881	881	872	872	855	538
10,001 - 15,000	05	1205	1116	1116	1116	1116	1104	1104	1082	681
15,001 - 20,000	06	1579	1462	1462	1462	1462	1447	1447	1418	891
20,001 - 25,000	07	1579	1462	1462	1462	1462	1447	1447	1418	891
25,001 - 40,000	08	1579	1462	1462	1462	1462	1447	1447	1418	891
40,001 - 65,000	10	1579	1462	1462	1462	1462	1447	1447	1418	891
65,001 - 90,000	11	2265	2097	2097	2097	2097	2076	2076	2035	1280
Charge Per $1K > $90K	12	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	65	60	60	60	60	60	60	59	37
4,501 - 6,000	02	65	60	60	60	60	60	60	59	37
6,001 - 8,000	03	66	61	61	61	61	61	61	59	37
8,001 - 10,000	04	66	61	61	61	61	61	61	59	37
10,001 - 15,000	05	84	77	77	77	77	77	77	75	47
15,001 - 20,000	06	110	101	101	101	101	100	100	98	62
20,001 - 25,000	07	110	101	101	101	101	100	100	98	62
25,001 - 40,000	08	110	101	101	101	101	100	100	98	62
40,001 - 65,000	10	110	101	101	101	101	100	100	98	62
65,001 - 90,000	11	157	146	146	146	146	144	144	141	89
Charge Per $1K > $90K	12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	178	164	164	164	164	164	152	152	101
4,501 - 6,000	02	178	164	164	164	164	164	152	152	101
6,001 - 8,000	03	192	176	176	176	176	176	164	164	109
8,001 - 10,000	04	192	176	176	176	176	176	164	164	109
10,001 - 15,000	05	198	182	182	182	182	182	169	169	113
15,001 - 20,000	06	291	267	267	267	267	267	248	248	166
20,001 - 25,000	07	319	293	293	293	293	293	272	272	181
25,001 - 40,000	08	341	313	313	313	313	313	291	291	194
40,001 - 65,000	10	422	387	387	387	387	387	360	360	240
65,001 - 90,000	11	656	601	601	601	601	601	559	559	373
Charge Per $1K > $90K	12	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 7

A-1	A-2
685	108

B, Increased Limits				Property Damage Liability	
20/40	130	100/300	1190	5000	641
20/50	146	250/500	1915	10000	840
25/50	285	500/500	2485	25000	975
35/80	497	500/1000	2510	50000	1008
50/100	709	1000/1000	2974	100000	1019
				500000	1033

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	939	870	870	870	870	861	861	845	531
4,501 - 6,000	02	939	870	870	870	870	861	861	845	531
6,001 - 8,000	03	952	881	881	881	881	872	872	855	538
8,001 - 10,000	04	952	881	881	881	881	872	872	855	538
10,001 - 15,000	05	1205	1116	1116	1116	1116	1104	1104	1082	681
15,001 - 20,000	06	1579	1462	1462	1462	1462	1447	1447	1418	891
20,001 - 25,000	07	1579	1462	1462	1462	1462	1447	1447	1418	891
25,001 - 40,000	08	1579	1462	1462	1462	1462	1447	1447	1418	891
40,001 - 65,000	10	1579	1462	1462	1462	1462	1447	1447	1418	891
65,001 - 90,000	11	2265	2097	2097	2097	2097	2076	2076	2035	1280
Charge Per $1K > $90K	12	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	65	60	60	60	60	60	60	59	37
4,501 - 6,000	02	65	60	60	60	60	60	60	59	37
6,001 - 8,000	03	66	61	61	61	61	61	61	59	37
8,001 - 10,000	04	66	61	61	61	61	61	61	59	37
10,001 - 15,000	05	84	77	77	77	77	77	77	75	47
15,001 - 20,000	06	110	101	101	101	101	100	100	98	62
20,001 - 25,000	07	110	101	101	101	101	100	100	98	62
25,001 - 40,000	08	110	101	101	101	101	100	100	98	62
40,001 - 65,000	10	110	101	101	101	101	100	100	98	62
65,001 - 90,000	11	157	146	146	146	146	144	144	141	89
Charge Per $1K > $90K	12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	178	164	164	164	164	164	152	152	101
4,501 - 6,000	02	178	164	164	164	164	164	152	152	101
6,001 - 8,000	03	192	176	176	176	176	176	164	164	109
8,001 - 10,000	04	192	176	176	176	176	176	164	164	109
10,001 - 15,000	05	198	182	182	182	182	182	169	169	113
15,001 - 20,000	06	291	267	267	267	267	267	248	248	166
20,001 - 25,000	07	319	293	293	293	293	293	272	272	181
25,001 - 40,000	08	341	313	313	313	313	313	291	291	194
40,001 - 65,000	10	422	387	387	387	387	387	360	360	240
65,001 - 90,000	11	656	601	601	601	601	601	559	559	373
Charge Per $1K > $90K	12	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 8

A-1	A-2
685	108

B, Increased Limits				Property Damage Liability	
20/40	130	100/300	1190	5000	641
20/50	146	250/500	1915	10000	840
25/50	285	500/500	2485	25000	975
35/80	497	500/1000	2510	50000	1008
50/100	709	1000/1000	2974	100000	1019
				500000	1033

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	939	870	870	870	870	861	861	845	531
4,501 - 6,000	02	939	870	870	870	870	861	861	845	531
6,001 - 8,000	03	952	881	881	881	881	872	872	855	538
8,001 - 10,000	04	952	881	881	881	881	872	872	855	538
10,001 - 15,000	05	1205	1116	1116	1116	1116	1104	1104	1082	681
15,001 - 20,000	06	1579	1462	1462	1462	1462	1447	1447	1418	891
20,001 - 25,000	07	1579	1462	1462	1462	1462	1447	1447	1418	891
25,001 - 40,000	08	1579	1462	1462	1462	1462	1447	1447	1418	891
40,001 - 65,000	10	1579	1462	1462	1462	1462	1447	1447	1418	891
65,001 - 90,000	11	2265	2097	2097	2097	2097	2076	2076	2035	1280
Charge Per $1K > $90K	12	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	65	60	60	60	60	60	60	59	37
4,501 - 6,000	02	65	60	60	60	60	60	60	59	37
6,001 - 8,000	03	66	61	61	61	61	61	61	59	37
8,001 - 10,000	04	66	61	61	61	61	61	61	59	37
10,001 - 15,000	05	84	77	77	77	77	77	77	75	47
15,001 - 20,000	06	110	101	101	101	101	100	100	98	62
20,001 - 25,000	07	110	101	101	101	101	100	100	98	62
25,001 - 40,000	08	110	101	101	101	101	100	100	98	62
40,001 - 65,000	10	110	101	101	101	101	100	100	98	62
65,001 - 90,000	11	157	146	146	146	146	144	144	141	89
Charge Per $1K > $90K	12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	178	164	164	164	164	164	152	152	101
4,501 - 6,000	02	178	164	164	164	164	164	152	152	101
6,001 - 8,000	03	192	176	176	176	176	176	164	164	109
8,001 - 10,000	04	192	176	176	176	176	176	164	164	109
10,001 - 15,000	05	198	182	182	182	182	182	169	169	113
15,001 - 20,000	06	291	267	267	267	267	267	248	248	166
20,001 - 25,000	07	319	293	293	293	293	293	272	272	181
25,001 - 40,000	08	341	313	313	313	313	313	291	291	194
40,001 - 65,000	10	422	387	387	387	387	387	360	360	240
65,001 - 90,000	11	656	601	601	601	601	601	559	559	373
Charge Per $1K > $90K	12	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 9

A-1	A-2
685	108

B, Increased Limits				Property Damage Liability	
20/40	130	100/300	1190	5000	641
20/50	146	250/500	1915	10000	840
25/50	285	500/500	2485	25000	975
35/80	497	500/1000	2510	50000	1008
50/100	709	1000/1000	2974	100000	1019
				500000	1033

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	939	870	870	870	870	861	861	845	531
4,501 - 6,000	02	939	870	870	870	870	861	861	845	531
6,001 - 8,000	03	952	881	881	881	881	872	872	855	538
8,001 - 10,000	04	952	881	881	881	881	872	872	855	538
10,001 - 15,000	05	1205	1116	1116	1116	1116	1104	1104	1082	681
15,001 - 20,000	06	1579	1462	1462	1462	1462	1447	1447	1418	891
20,001 - 25,000	07	1579	1462	1462	1462	1462	1447	1447	1418	891
25,001 - 40,000	08	1579	1462	1462	1462	1462	1447	1447	1418	891
40,001 - 65,000	10	1579	1462	1462	1462	1462	1447	1447	1418	891
65,001 - 90,000	11	2265	2097	2097	2097	2097	2076	2076	2035	1280
Charge Per $1K > $90K	12	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	65	60	60	60	60	60	60	59	37
4,501 - 6,000	02	65	60	60	60	60	60	60	59	37
6,001 - 8,000	03	66	61	61	61	61	61	61	59	37
8,001 - 10,000	04	66	61	61	61	61	61	61	59	37
10,001 - 15,000	05	84	77	77	77	77	77	77	75	47
15,001 - 20,000	06	110	101	101	101	101	100	100	98	62
20,001 - 25,000	07	110	101	101	101	101	100	100	98	62
25,001 - 40,000	08	110	101	101	101	101	100	100	98	62
40,001 - 65,000	10	110	101	101	101	101	100	100	98	62
65,001 - 90,000	11	157	146	146	146	146	144	144	141	89
Charge Per $1K > $90K	12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	178	164	164	164	164	164	152	152	101
4,501 - 6,000	02	178	164	164	164	164	164	152	152	101
6,001 - 8,000	03	192	176	176	176	176	176	164	164	109
8,001 - 10,000	04	192	176	176	176	176	176	164	164	109
10,001 - 15,000	05	198	182	182	182	182	182	169	169	113
15,001 - 20,000	06	291	267	267	267	267	267	248	248	166
20,001 - 25,000	07	319	293	293	293	293	293	272	272	181
25,001 - 40,000	08	341	313	313	313	313	313	291	291	194
40,001 - 65,000	10	422	387	387	387	387	387	360	360	240
65,001 - 90,000	11	656	601	601	601	601	601	559	559	373
Charge Per $1K > $90K	12	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 10

A-1	A-2
685	108

B, Increased Limits				Property Damage Liability	
20/40	130	100/300	1190	5000	641
20/50	146	250/500	1915	10000	840
25/50	285	500/500	2485	25000	975
35/80	497	500/1000	2510	50000	1008
50/100	709	1000/1000	2974	100000	1019
				500000	1033

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	939	870	870	870	870	861	861	845	531
4,501 - 6,000	02	939	870	870	870	870	861	861	845	531
6,001 - 8,000	03	952	881	881	881	881	872	872	855	538
8,001 - 10,000	04	952	881	881	881	881	872	872	855	538
10,001 - 15,000	05	1205	1116	1116	1116	1116	1104	1104	1082	681
15,001 - 20,000	06	1579	1462	1462	1462	1462	1447	1447	1418	891
20,001 - 25,000	07	1579	1462	1462	1462	1462	1447	1447	1418	891
25,001 - 40,000	08	1579	1462	1462	1462	1462	1447	1447	1418	891
40,001 - 65,000	10	1579	1462	1462	1462	1462	1447	1447	1418	891
65,001 - 90,000	11	2265	2097	2097	2097	2097	2076	2076	2035	1280
Charge Per $1K > $90K	12	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	65	60	60	60	60	60	60	59	37
4,501 - 6,000	02	65	60	60	60	60	60	60	59	37
6,001 - 8,000	03	66	61	61	61	61	61	61	59	37
8,001 - 10,000	04	66	61	61	61	61	61	61	59	37
10,001 - 15,000	05	84	77	77	77	77	77	77	75	47
15,001 - 20,000	06	110	101	101	101	101	100	100	98	62
20,001 - 25,000	07	110	101	101	101	101	100	100	98	62
25,001 - 40,000	08	110	101	101	101	101	100	100	98	62
40,001 - 65,000	10	110	101	101	101	101	100	100	98	62
65,001 - 90,000	11	157	146	146	146	146	144	144	141	89
Charge Per $1K > $90K	12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	178	164	164	164	164	164	152	152	101
4,501 - 6,000	02	178	164	164	164	164	164	152	152	101
6,001 - 8,000	03	192	176	176	176	176	176	164	164	109
8,001 - 10,000	04	192	176	176	176	176	176	164	164	109
10,001 - 15,000	05	198	182	182	182	182	182	169	169	113
15,001 - 20,000	06	291	267	267	267	267	267	248	248	166
20,001 - 25,000	07	319	293	293	293	293	293	272	272	181
25,001 - 40,000	08	341	313	313	313	313	313	291	291	194
40,001 - 65,000	10	422	387	387	387	387	387	360	360	240
65,001 - 90,000	11	656	601	601	601	601	601	559	559	373
Charge Per $1K > $90K	12	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 11

A-1	A-2
250	39

B, Increased Limits				Property Damage Liability	
20/40	47	100/300	433	5000	234
20/50	53	250/500	697	10000	307
25/50	103	500/500	905	25000	356
35/80	181	500/1000	914	50000	368
50/100	258	1000/1000	1084	100000	372
				500000	377

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	393	364	364	364	364	360	360	353	222
4,501 - 6,000	02	393	364	364	364	364	360	360	353	222
6,001 - 8,000	03	398	368	368	368	368	365	365	357	225
8,001 - 10,000	04	398	368	368	368	368	365	365	357	225
10,001 - 15,000	05	504	466	466	466	466	462	462	452	284
15,001 - 20,000	06	660	611	611	611	611	605	605	593	373
20,001 - 25,000	07	660	611	611	611	611	605	605	593	373
25,001 - 40,000	08	660	611	611	611	611	605	605	593	373
40,001 - 65,000	10	660	611	611	611	611	605	605	593	373
65,001 - 90,000	11	947	877	877	877	877	868	868	850	535
Charge Per $1K > $90K	12	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	27	25	25	25	25	25	25	25	15
4,501 - 6,000	02	27	25	25	25	25	25	25	25	15
6,001 - 8,000	03	28	26	26	26	26	25	25	25	16
8,001 - 10,000	04	28	26	26	26	26	25	25	25	16
10,001 - 15,000	05	35	32	32	32	32	32	32	31	20
15,001 - 20,000	06	46	42	42	42	42	42	42	41	26
20,001 - 25,000	07	46	42	42	42	42	42	42	41	26
25,001 - 40,000	08	46	42	42	42	42	42	42	41	26
40,001 - 65,000	10	46	42	42	42	42	42	42	41	26
65,001 - 90,000	11	66	61	61	61	61	60	60	59	37
Charge Per $1K > $90K	12	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	105	96	96	96	96	96	89	89	60
4,501 - 6,000	02	105	96	96	96	96	96	89	89	60
6,001 - 8,000	03	113	104	104	104	104	104	96	96	64
8,001 - 10,000	04	113	104	104	104	104	104	96	96	64
10,001 - 15,000	05	116	107	107	107	107	107	99	99	66
15,001 - 20,000	06	171	157	157	157	157	157	146	146	97
20,001 - 25,000	07	187	172	172	172	172	172	160	160	107
25,001 - 40,000	08	200	184	184	184	184	184	171	171	114
40,001 - 65,000	10	248	227	227	227	227	227	212	212	141
65,001 - 90,000	11	385	353	353	353	353	353	329	329	219
Charge Per $1K > $90K	12	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 12

A-1	A-2
267	42

B, Increased Limits				Property Damage Liability	
20/40	51	100/300	464	5000	250
20/50	57	250/500	747	10000	328
25/50	111	500/500	970	25000	380
35/80	194	500/1000	980	50000	393
50/100	277	1000/1000	1161	100000	397
				500000	403

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	487	452	452	452	452	447	447	438	276
4,501 - 6,000	02	487	452	452	452	452	447	447	438	276
6,001 - 8,000	03	494	457	457	457	457	453	453	443	279
8,001 - 10,000	04	494	457	457	457	457	453	453	443	279
10,001 - 15,000	05	625	579	579	579	579	573	573	562	353
15,001 - 20,000	06	819	758	758	758	758	751	751	736	463
20,001 - 25,000	07	819	758	758	758	758	751	751	736	463
25,001 - 40,000	08	819	758	758	758	758	751	751	736	463
40,001 - 65,000	10	819	758	758	758	758	751	751	736	463
65,001 - 90,000	11	1175	1088	1088	1088	1088	1077	1077	1056	664
Charge Per $1K > $90K	12	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	34	32	32	32	32	32	32	31	19
4,501 - 6,000	02	34	32	32	32	32	32	32	31	19
6,001 - 8,000	03	35	32	32	32	32	32	32	31	20
8,001 - 10,000	04	35	32	32	32	32	32	32	31	20
10,001 - 15,000	05	44	41	41	41	41	40	40	40	25
15,001 - 20,000	06	58	54	54	54	54	53	53	52	33
20,001 - 25,000	07	58	54	54	54	54	53	53	52	33
25,001 - 40,000	08	58	54	54	54	54	53	53	52	33
40,001 - 65,000	10	58	54	54	54	54	53	53	52	33
65,001 - 90,000	11	83	77	77	77	77	76	76	75	47
Charge Per $1K > $90K	12	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	127	116	116	116	116	116	108	108	72
4,501 - 6,000	02	127	116	116	116	116	116	108	108	72
6,001 - 8,000	03	136	125	125	125	125	125	116	116	78
8,001 - 10,000	04	136	125	125	125	125	125	116	116	78
10,001 - 15,000	05	141	129	129	129	129	129	120	120	80
15,001 - 20,000	06	207	190	190	190	190	190	176	176	118
20,001 - 25,000	07	226	208	208	208	208	208	193	193	129
25,001 - 40,000	08	242	222	222	222	222	222	206	206	138
40,001 - 65,000	10	300	275	275	275	275	275	256	256	170
65,001 - 90,000	11	465	427	427	427	427	427	397	397	265
Charge Per $1K > $90K	12	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 13

A-1	A-2
283	45

B, Increased Limits				Property Damage Liability	
20/40	54	100/300	492	5000	265
20/50	61	250/500	792	10000	347
25/50	118	500/500	1028	25000	403
35/80	206	500/1000	1038	50000	417
50/100	293	1000/1000	1230	100000	421
				500000	427

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	486	450	450	450	450	446	446	437	275
4,501 - 6,000	02	486	450	450	450	450	446	446	437	275
6,001 - 8,000	03	493	456	456	456	456	452	452	442	278
8,001 - 10,000	04	493	456	456	456	456	452	452	442	278
10,001 - 15,000	05	624	578	578	578	578	572	572	560	352
15,001 - 20,000	06	817	757	757	757	757	749	749	734	461
20,001 - 25,000	07	817	757	757	757	757	749	749	734	461
25,001 - 40,000	08	817	757	757	757	757	749	749	734	461
40,001 - 65,000	10	817	757	757	757	757	749	749	734	461
65,001 - 90,000	11	1172	1086	1086	1086	1086	1075	1075	1053	662
Charge Per $1K > $90K	12	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	34	32	32	32	32	32	32	31	19
4,501 - 6,000	02	34	32	32	32	32	32	32	31	19
6,001 - 8,000	03	35	32	32	32	32	32	32	31	20
8,001 - 10,000	04	35	32	32	32	32	32	32	31	20
10,001 - 15,000	05	44	41	41	41	41	40	40	40	25
15,001 - 20,000	06	58	54	54	54	54	53	53	52	33
20,001 - 25,000	07	58	54	54	54	54	53	53	52	33
25,001 - 40,000	08	58	54	54	54	54	53	53	52	33
40,001 - 65,000	10	58	54	54	54	54	53	53	52	33
65,001 - 90,000	11	83	77	77	77	77	76	76	75	47
Charge Per $1K > $90K	12	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	112	102	102	102	102	102	95	95	63
4,501 - 6,000	02	112	102	102	102	102	102	95	95	63
6,001 - 8,000	03	120	110	110	110	110	110	103	103	68
8,001 - 10,000	04	120	110	110	110	110	110	103	103	68
10,001 - 15,000	05	124	114	114	114	114	114	106	106	71
15,001 - 20,000	06	182	167	167	167	167	167	155	155	104
20,001 - 25,000	07	200	183	183	183	183	183	170	170	114
25,001 - 40,000	08	213	196	196	196	196	196	182	182	121
40,001 - 65,000	10	264	242	242	242	242	242	225	225	150
65,001 - 90,000	11	410	376	376	376	376	376	350	350	233
Charge Per $1K > $90K	12	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 14

A-1	A-2
316	50

B, Increased Limits				Property Damage Liability	
20/40	60	100/300	549	5000	296
20/50	68	250/500	883	10000	388
25/50	131	500/500	1147	25000	450
35/80	229	500/1000	1158	50000	466
50/100	327	1000/1000	1372	100000	470
				500000	477

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	560	519	519	519	519	513	513	503	316
4,501 - 6,000	02	560	519	519	519	519	513	513	503	316
6,001 - 8,000	03	567	525	525	525	525	520	520	509	320
8,001 - 10,000	04	567	525	525	525	525	520	520	509	320
10,001 - 15,000	05	718	665	665	665	665	658	658	645	406
15,001 - 20,000	06	941	871	871	871	871	862	862	845	531
20,001 - 25,000	07	941	871	871	871	871	862	862	845	531
25,001 - 40,000	08	941	871	871	871	871	862	862	845	531
40,001 - 65,000	10	941	871	871	871	871	862	862	845	531
65,001 - 90,000	11	1350	1250	1250	1250	1250	1237	1237	1213	763
Charge Per $1K > $90K	12	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	39	36	36	36	36	36	36	35	22
4,501 - 6,000	02	39	36	36	36	36	36	36	35	22
6,001 - 8,000	03	40	37	37	37	37	36	36	36	22
8,001 - 10,000	04	40	37	37	37	37	36	36	36	22
10,001 - 15,000	05	50	46	46	46	46	46	46	45	28
15,001 - 20,000	06	66	61	61	61	61	60	60	59	37
20,001 - 25,000	07	66	61	61	61	61	60	60	59	37
25,001 - 40,000	08	66	61	61	61	61	60	60	59	37
40,001 - 65,000	10	66	61	61	61	61	60	60	59	37
65,001 - 90,000	11	94	87	87	87	87	87	87	85	53
Charge Per $1K > $90K	12	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	136	125	125	125	125	125	116	116	77
4,501 - 6,000	02	136	125	125	125	125	125	116	116	77
6,001 - 8,000	03	147	135	135	135	135	135	125	125	83
8,001 - 10,000	04	147	135	135	135	135	135	125	125	83
10,001 - 15,000	05	151	139	139	139	139	139	129	129	86
15,001 - 20,000	06	222	204	204	204	204	204	190	190	126
20,001 - 25,000	07	243	223	223	223	223	223	208	208	138
25,001 - 40,000	08	260	239	239	239	239	239	222	222	148
40,001 - 65,000	10	322	295	295	295	295	295	275	275	183
65,001 - 90,000	11	500	459	459	459	459	459	427	427	285
Charge Per $1K > $90K	12	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 15

A-1	A-2
282	44

B, Increased Limits				Property Damage Liability	
20/40	53	100/300	489	5000	263
20/50	60	250/500	787	10000	345
25/50	117	500/500	1021	25000	400
35/80	204	500/1000	1031	50000	414
50/100	291	1000/1000	1222	100000	418
				500000	424

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	520	481	481	481	481	476	476	467	294
4,501 - 6,000	02	520	481	481	481	481	476	476	467	294
6,001 - 8,000	03	526	487	487	487	487	482	482	473	297
8,001 - 10,000	04	526	487	487	487	487	482	482	473	297
10,001 - 15,000	05	666	617	617	617	617	611	611	598	376
15,001 - 20,000	06	873	808	808	808	808	800	800	784	493
20,001 - 25,000	07	873	808	808	808	808	800	800	784	493
25,001 - 40,000	08	873	808	808	808	808	800	800	784	493
40,001 - 65,000	10	873	808	808	808	808	800	800	784	493
65,001 - 90,000	11	1252	1160	1160	1160	1160	1148	1148	1125	708
Charge Per $1K > $90K	12	6.17	6.17	6.17	6.17	6.17	6.17	6.17	6.17	6.17

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	37	34	34	34	34	34	34	33	21
4,501 - 6,000	02	37	34	34	34	34	34	34	33	21
6,001 - 8,000	03	37	34	34	34	34	34	34	33	21
8,001 - 10,000	04	37	34	34	34	34	34	34	33	21
10,001 - 15,000	05	47	44	44	44	44	43	43	42	27
15,001 - 20,000	06	62	57	57	57	57	57	57	56	35
20,001 - 25,000	07	62	57	57	57	57	57	57	56	35
25,001 - 40,000	08	62	57	57	57	57	57	57	56	35
40,001 - 65,000	10	62	57	57	57	57	57	57	56	35
65,001 - 90,000	11	89	82	82	82	82	81	81	80	50
Charge Per $1K > $90K	12	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	136	125	125	125	125	125	116	116	77
4,501 - 6,000	02	136	125	125	125	125	125	116	116	77
6,001 - 8,000	03	147	135	135	135	135	135	125	125	83
8,001 - 10,000	04	147	135	135	135	135	135	125	125	83
10,001 - 15,000	05	151	139	139	139	139	139	129	129	86
15,001 - 20,000	06	222	204	204	204	204	204	190	190	126
20,001 - 25,000	07	243	223	223	223	223	223	208	208	138
25,001 - 40,000	08	260	239	239	239	239	239	222	222	148
40,001 - 65,000	10	322	295	295	295	295	295	275	275	183
65,001 - 90,000	11	500	459	459	459	459	459	427	427	285
Charge Per $1K > $90K	12	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 16

A-1	A-2
357	56

B, Increased Limits				Property Damage Liability	
20/40	68	100/300	621	5000	334
20/50	77	250/500	999	10000	438
25/50	149	500/500	1296	25000	508
35/80	259	500/1000	1309	50000	525
50/100	370	1000/1000	1551	100000	531
				500000	538

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	631	585	585	585	585	579	579	567	357
4,501 - 6,000	02	631	585	585	585	585	579	579	567	357
6,001 - 8,000	03	639	592	592	592	592	586	586	574	361
8,001 - 10,000	04	639	592	592	592	592	586	586	574	361
10,001 - 15,000	05	809	749	749	749	749	742	742	727	457
15,001 - 20,000	06	1060	982	982	982	982	972	972	952	599
20,001 - 25,000	07	1060	982	982	982	982	972	972	952	599
25,001 - 40,000	08	1060	982	982	982	982	972	972	952	599
40,001 - 65,000	10	1060	982	982	982	982	972	972	952	599
65,001 - 90,000	11	1521	1409	1409	1409	1409	1395	1395	1367	860
Charge Per $1K > $90K	12	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	44	41	41	41	41	40	40	39	25
4,501 - 6,000	02	44	41	41	41	41	40	40	39	25
6,001 - 8,000	03	44	41	41	41	41	41	41	40	25
8,001 - 10,000	04	44	41	41	41	41	41	41	40	25
10,001 - 15,000	05	56	52	52	52	52	52	52	51	32
15,001 - 20,000	06	74	68	68	68	68	68	68	66	42
20,001 - 25,000	07	74	68	68	68	68	68	68	66	42
25,001 - 40,000	08	74	68	68	68	68	68	68	66	42
40,001 - 65,000	10	74	68	68	68	68	68	68	66	42
65,001 - 90,000	11	106	98	98	98	98	97	97	95	60
Charge Per $1K > $90K	12	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	143	131	131	131	131	131	122	122	81
4,501 - 6,000	02	143	131	131	131	131	131	122	122	81
6,001 - 8,000	03	154	141	141	141	141	141	131	131	88
8,001 - 10,000	04	154	141	141	141	141	141	131	131	88
10,001 - 15,000	05	159	146	146	146	146	146	135	135	90
15,001 - 20,000	06	233	214	214	214	214	214	199	199	133
20,001 - 25,000	07	256	234	234	234	234	234	218	218	145
25,001 - 40,000	08	273	250	250	250	250	250	233	233	155
40,001 - 65,000	10	338	310	310	310	310	310	288	288	192
65,001 - 90,000	11	525	482	482	482	482	482	448	448	299
Charge Per $1K > $90K	12	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 17

A-1	A-2
429	67

B, Increased Limits				Property Damage Liability	
20/40	82	100/300	746	5000	402
20/50	92	250/500	1201	10000	527
25/50	179	500/500	1559	25000	611
35/80	312	500/1000	1574	50000	632
50/100	445	1000/1000	1865	100000	639
				500000	648

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	712	659	659	659	659	652	652	640	402
4,501 - 6,000	02	712	659	659	659	659	652	652	640	402
6,001 - 8,000	03	721	668	668	668	668	661	661	647	407
8,001 - 10,000	04	721	668	668	668	668	661	661	647	407
10,001 - 15,000	05	913	845	845	845	845	837	837	820	516
15,001 - 20,000	06	1196	1107	1107	1107	1107	1096	1096	1074	675
20,001 - 25,000	07	1196	1107	1107	1107	1107	1096	1096	1074	675
25,001 - 40,000	08	1196	1107	1107	1107	1107	1096	1096	1074	675
40,001 - 65,000	10	1196	1107	1107	1107	1107	1096	1096	1074	675
65,001 - 90,000	11	1716	1589	1589	1589	1589	1573	1573	1542	969
Charge Per $1K > $90K	12	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	50	46	46	46	46	46	46	45	28
4,501 - 6,000	02	50	46	46	46	46	46	46	45	28
6,001 - 8,000	03	50	47	47	47	47	46	46	45	29
8,001 - 10,000	04	50	47	47	47	47	46	46	45	29
10,001 - 15,000	05	64	59	59	59	59	59	59	57	36
15,001 - 20,000	06	84	78	78	78	78	77	77	75	47
20,001 - 25,000	07	84	78	78	78	78	77	77	75	47
25,001 - 40,000	08	84	78	78	78	78	77	77	75	47
40,001 - 65,000	10	84	78	78	78	78	77	77	75	47
65,001 - 90,000	11	120	111	111	111	111	110	110	108	68
Charge Per $1K > $90K	12	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	128	117	117	117	117	117	109	109	73
4,501 - 6,000	02	128	117	117	117	117	117	109	109	73
6,001 - 8,000	03	138	126	126	126	126	126	118	118	78
8,001 - 10,000	04	138	126	126	126	126	126	118	118	78
10,001 - 15,000	05	142	130	130	130	130	130	121	121	81
15,001 - 20,000	06	209	192	192	192	192	192	178	178	119
20,001 - 25,000	07	229	210	210	210	210	210	195	195	130
25,001 - 40,000	08	244	224	224	224	224	224	209	209	139
40,001 - 65,000	10	303	278	278	278	278	278	258	258	172
65,001 - 90,000	11	470	432	432	432	432	432	401	401	268
Charge Per $1K > $90K	12	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 18

A-1	A-2
510	80

B, Increased Limits				Property Damage Liability	
20/40	97	100/300	886	5000	478
20/50	109	250/500	1426	10000	626
25/50	212	500/500	1851	25000	727
35/80	370	500/1000	1869	50000	752
50/100	528	1000/1000	2215	100000	760
				500000	770

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	818	758	758	758	758	750	750	736	463
4,501 - 6,000	02	818	758	758	758	758	750	750	736	463
6,001 - 8,000	03	829	768	768	768	768	760	760	745	468
8,001 - 10,000	04	829	768	768	768	768	760	760	745	468
10,001 - 15,000	05	1050	972	972	972	972	962	962	943	593
15,001 - 20,000	06	1375	1273	1273	1273	1273	1261	1261	1235	777
20,001 - 25,000	07	1375	1273	1273	1273	1273	1261	1261	1235	777
25,001 - 40,000	08	1375	1273	1273	1273	1273	1261	1261	1235	777
40,001 - 65,000	10	1375	1273	1273	1273	1273	1261	1261	1235	777
65,001 - 90,000	11	1973	1827	1827	1827	1827	1809	1809	1773	1115
Charge Per $1K > $90K	12	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	57	53	53	53	53	52	52	51	32
4,501 - 6,000	02	57	53	53	53	53	52	52	51	32
6,001 - 8,000	03	58	53	53	53	53	53	53	52	33
8,001 - 10,000	04	58	53	53	53	53	53	53	52	33
10,001 - 15,000	05	73	68	68	68	68	67	67	66	41
15,001 - 20,000	06	96	89	89	89	89	88	88	86	54
20,001 - 25,000	07	96	89	89	89	89	88	88	86	54
25,001 - 40,000	08	96	89	89	89	89	88	88	86	54
40,001 - 65,000	10	96	89	89	89	89	88	88	86	54
65,001 - 90,000	11	137	127	127	127	127	126	126	123	78
Charge Per $1K > $90K	12	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	132	121	121	121	121	121	113	113	75
4,501 - 6,000	02	132	121	121	121	121	121	113	113	75
6,001 - 8,000	03	142	130	130	130	130	130	121	121	81
8,001 - 10,000	04	142	130	130	130	130	130	121	121	81
10,001 - 15,000	05	147	135	135	135	135	135	125	125	83
15,001 - 20,000	06	216	198	198	198	198	198	184	184	123
20,001 - 25,000	07	236	217	217	217	217	217	201	201	134
25,001 - 40,000	08	252	231	231	231	231	231	215	215	143
40,001 - 65,000	10	312	287	287	287	287	287	267	267	178
65,001 - 90,000	11	485	445	445	445	445	445	414	414	276
Charge Per $1K > $90K	12	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 19

A-1	A-2
757	119

B, Increased Limits				Property Damage Liability	
20/40	144	100/300	1315	5000	709
20/50	162	250/500	2117	10000	929
25/50	315	500/500	2748	25000	1078
35/80	549	500/1000	2775	50000	1115
50/100	784	1000/1000	3288	100000	1127
				500000	1142

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1067	989	989	989	989	979	979	960	603
4,501 - 6,000	02	1067	989	989	989	989	979	979	960	603
6,001 - 8,000	03	1081	1002	1002	1002	1002	991	991	971	611
8,001 - 10,000	04	1081	1002	1002	1002	1002	991	991	971	611
10,001 - 15,000	05	1369	1268	1268	1268	1268	1255	1255	1230	773
15,001 - 20,000	06	1794	1661	1661	1661	1661	1644	1644	1611	1013
20,001 - 25,000	07	1794	1661	1661	1661	1661	1644	1644	1611	1013
25,001 - 40,000	08	1794	1661	1661	1661	1661	1644	1644	1611	1013
40,001 - 65,000	10	1794	1661	1661	1661	1661	1644	1644	1611	1013
65,001 - 90,000	11	2574	2383	2383	2383	2383	2359	2359	2312	1454
Charge Per $1K > $90K	12	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	75	69	69	69	69	69	69	67	42
4,501 - 6,000	02	75	69	69	69	69	69	69	67	42
6,001 - 8,000	03	76	70	70	70	70	69	69	68	43
8,001 - 10,000	04	76	70	70	70	70	69	69	68	43
10,001 - 15,000	05	96	89	89	89	89	88	88	86	54
15,001 - 20,000	06	126	116	116	116	116	115	115	113	71
20,001 - 25,000	07	126	116	116	116	116	115	115	113	71
25,001 - 40,000	08	126	116	116	116	116	115	115	113	71
40,001 - 65,000	10	126	116	116	116	116	115	115	113	71
65,001 - 90,000	11	180	167	167	167	167	165	165	162	102
Charge Per $1K > $90K	12	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	167	154	154	154	154	154	143	143	95
4,501 - 6,000	02	167	154	154	154	154	154	143	143	95
6,001 - 8,000	03	180	165	165	165	165	165	154	154	103
8,001 - 10,000	04	180	165	165	165	165	165	154	154	103
10,001 - 15,000	05	186	171	171	171	171	171	159	159	106
15,001 - 20,000	06	273	251	251	251	251	251	233	233	155
20,001 - 25,000	07	299	275	275	275	275	275	255	255	170
25,001 - 40,000	08	320	293	293	293	293	293	273	273	182
40,001 - 65,000	10	396	363	363	363	363	363	338	338	225
65,001 - 90,000	11	616	565	565	565	565	565	525	525	350
Charge Per $1K > $90K	12	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 20

A-1	A-2
788	124

B, Increased Limits				Property Damage Liability	
20/40	149	100/300	1367	5000	737
20/50	168	250/500	2201	10000	965
25/50	327	500/500	2857	25000	1121
35/80	571	500/1000	2885	50000	1159
50/100	814	1000/1000	3419	100000	1171
				500000	1187

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1158	1072	1072	1072	1072	1061	1061	1041	654
4,501 - 6,000	02	1158	1072	1072	1072	1072	1061	1061	1041	654
6,001 - 8,000	03	1173	1086	1086	1086	1086	1075	1075	1053	663
8,001 - 10,000	04	1173	1086	1086	1086	1086	1075	1075	1053	663
10,001 - 15,000	05	1485	1375	1375	1375	1375	1361	1361	1334	839
15,001 - 20,000	06	1945	1801	1801	1801	1801	1783	1783	1747	1098
20,001 - 25,000	07	1945	1801	1801	1801	1801	1783	1783	1747	1098
25,001 - 40,000	08	1945	1801	1801	1801	1801	1783	1783	1747	1098
40,001 - 65,000	10	1945	1801	1801	1801	1801	1783	1783	1747	1098
65,001 - 90,000	11	2791	2585	2585	2585	2585	2559	2559	2508	1577
Charge Per $1K > $90K	12	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	81	75	75	75	75	74	74	73	46
4,501 - 6,000	02	81	75	75	75	75	74	74	73	46
6,001 - 8,000	03	82	76	76	76	76	75	75	73	46
8,001 - 10,000	04	82	76	76	76	76	75	75	73	46
10,001 - 15,000	05	103	96	96	96	96	95	95	93	58
15,001 - 20,000	06	136	125	125	125	125	124	124	122	77
20,001 - 25,000	07	136	125	125	125	125	124	124	122	77
25,001 - 40,000	08	136	125	125	125	125	124	124	122	77
40,001 - 65,000	10	136	125	125	125	125	124	124	122	77
65,001 - 90,000	11	194	180	180	180	180	178	178	175	110
Charge Per $1K > $90K	12	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	167	154	154	154	154	154	143	143	95
4,501 - 6,000	02	167	154	154	154	154	154	143	143	95
6,001 - 8,000	03	180	165	165	165	165	165	154	154	103
8,001 - 10,000	04	180	165	165	165	165	165	154	154	103
10,001 - 15,000	05	186	171	171	171	171	171	159	159	106
15,001 - 20,000	06	273	251	251	251	251	251	233	233	155
20,001 - 25,000	07	299	275	275	275	275	275	255	255	170
25,001 - 40,000	08	320	293	293	293	293	293	273	273	182
40,001 - 65,000	10	396	363	363	363	363	363	338	338	225
65,001 - 90,000	11	616	565	565	565	565	565	525	525	350
Charge Per $1K > $90K	12	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

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

A-1	A-2
672	142

B, Increased Limits

20/40	128	100/300	1168
20/50	144	250/500	1880
25/50	280	500/500	2440
35/80	488	500/1000	2464
50/100	696	1000/1000	2920

Property Damage Liability

5000	692
10000	907
25000	1053
50000	1089
100000	1100
500000	1115

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1120	1037	1037	1037	1037	1027	1027	1007	633
4,501 - 6,000	02	1120	1037	1037	1037	1037	1027	1027	1007	633
6,001 - 8,000	03	1134	1051	1051	1051	1051	1040	1040	1019	641
8,001 - 10,000	04	1134	1051	1051	1051	1051	1040	1040	1019	641
10,001 - 15,000	05	1436	1330	1330	1330	1330	1316	1316	1290	811
15,001 - 20,000	06	1882	1742	1742	1742	1742	1725	1725	1690	1062
20,001 - 25,000	07	1882	1742	1742	1742	1742	1725	1725	1690	1062
25,001 - 40,000	08	1882	1742	1742	1742	1742	1725	1725	1690	1062
40,001 - 65,000	10	1882	1742	1742	1742	1742	1725	1725	1690	1062
65,001 - 90,000	11	2699	2500	2500	2500	2500	2475	2475	2425	1525
Charge Per $1K > $90	12	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	73	73	73	73	72	72	70	44
4,501 - 6,000	02	78	73	73	73	73	72	72	70	44
6,001 - 8,000	03	79	73	73	73	73	73	73	71	45
8,001 - 10,000	04	79	73	73	73	73	73	73	71	45
10,001 - 15,000	05	100	93	93	93	93	92	92	90	57
15,001 - 20,000	06	132	122	122	122	122	121	121	118	74
20,001 - 25,000	07	132	122	122	122	122	121	121	118	74
25,001 - 40,000	08	132	122	122	122	122	121	121	118	74
40,001 - 65,000	10	132	122	122	122	122	121	121	118	74
65,001 - 90,000	11	189	175	175	175	175	173	173	170	107
Charge Per $1K > $90	12	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	190	175	175	175	175	175	162	162	108
4,501 - 6,000	02	190	175	175	175	175	175	162	162	108
6,001 - 8,000	03	205	188	188	188	188	188	175	175	117
8,001 - 10,000	04	205	188	188	188	188	188	175	175	117
10,001 - 15,000	05	212	194	194	194	194	194	180	180	120
15,001 - 20,000	06	311	285	285	285	285	285	265	265	177
20,001 - 25,000	07	341	312	312	312	312	312	291	291	194
25,001 - 40,000	08	364	334	334	334	334	334	311	311	207
40,001 - 65,000	10	451	413	413	413	413	413	384	384	256
65,001 - 90,000	11	700	642	642	642	642	642	597	597	398
Charge Per $1K > $90	12	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

R-88
C.A.R.
10/1/2024

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

A-1	A-2
672	142

B, Increased Limits

20/40	128	100/300	1168
20/50	144	250/500	1880
25/50	280	500/500	2440
35/80	488	500/1000	2464
50/100	696	1000/1000	2920

Property Damage Liability

5000	692
10000	907
25000	1053
50000	1089
100000	1100
500000	1115

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1120	1037	1037	1037	1037	1027	1027	1007	633
4,501 - 6,000	02	1120	1037	1037	1037	1037	1027	1027	1007	633
6,001 - 8,000	03	1134	1051	1051	1051	1051	1040	1040	1019	641
8,001 - 10,000	04	1134	1051	1051	1051	1051	1040	1040	1019	641
10,001 - 15,000	05	1436	1330	1330	1330	1330	1316	1316	1290	811
15,001 - 20,000	06	1882	1742	1742	1742	1742	1725	1725	1690	1062
20,001 - 25,000	07	1882	1742	1742	1742	1742	1725	1725	1690	1062
25,001 - 40,000	08	1882	1742	1742	1742	1742	1725	1725	1690	1062
40,001 - 65,000	10	1882	1742	1742	1742	1742	1725	1725	1690	1062
65,001 - 90,000	11	2699	2500	2500	2500	2500	2475	2475	2425	1525
Charge Per $1K > $90	12	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	73	73	73	73	72	72	70	44
4,501 - 6,000	02	78	73	73	73	73	72	72	70	44
6,001 - 8,000	03	79	73	73	73	73	73	73	71	45
8,001 - 10,000	04	79	73	73	73	73	73	73	71	45
10,001 - 15,000	05	100	93	93	93	93	92	92	90	57
15,001 - 20,000	06	132	122	122	122	122	121	121	118	74
20,001 - 25,000	07	132	122	122	122	122	121	121	118	74
25,001 - 40,000	08	132	122	122	122	122	121	121	118	74
40,001 - 65,000	10	132	122	122	122	122	121	121	118	74
65,001 - 90,000	11	189	175	175	175	175	173	173	170	107
Charge Per $1K > $90	12	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	190	175	175	175	175	175	162	162	108
4,501 - 6,000	02	190	175	175	175	175	175	162	162	108
6,001 - 8,000	03	205	188	188	188	188	188	175	175	117
8,001 - 10,000	04	205	188	188	188	188	188	175	175	117
10,001 - 15,000	05	212	194	194	194	194	194	180	180	120
15,001 - 20,000	06	311	285	285	285	285	285	265	265	177
20,001 - 25,000	07	341	312	312	312	312	312	291	291	194
25,001 - 40,000	08	364	334	334	334	334	334	311	311	207
40,001 - 65,000	10	451	413	413	413	413	413	384	384	256
65,001 - 90,000	11	700	642	642	642	642	642	597	597	398
Charge Per $1K > $90	12	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

COMMERCIAL AUTOMOBILE INSURANCE MANUAL
PRIVATE PASSENGER TYPE -- NON - FLEET
FACTORS ONLY FOR MISCELLANEOUS VEHICLE TYPES
Territory 3

A-1	A-2
672	142

B, Increased Limits

20/40	128	100/300	1168
20/50	144	250/500	1880
25/50	280	500/500	2440
35/80	488	500/1000	2464
50/100	696	1000/1000	2920

Property Damage Liability

5000	692
10000	907
25000	1053
50000	1089
100000	1100
500000	1115

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1120	1037	1037	1037	1037	1027	1027	1007	633
4,501 - 6,000	02	1120	1037	1037	1037	1037	1027	1027	1007	633
6,001 - 8,000	03	1134	1051	1051	1051	1051	1040	1040	1019	641
8,001 - 10,000	04	1134	1051	1051	1051	1051	1040	1040	1019	641
10,001 - 15,000	05	1436	1330	1330	1330	1330	1316	1316	1290	811
15,001 - 20,000	06	1882	1742	1742	1742	1742	1725	1725	1690	1062
20,001 - 25,000	07	1882	1742	1742	1742	1742	1725	1725	1690	1062
25,001 - 40,000	08	1882	1742	1742	1742	1742	1725	1725	1690	1062
40,001 - 65,000	10	1882	1742	1742	1742	1742	1725	1725	1690	1062
65,001 - 90,000	11	2699	2500	2500	2500	2500	2475	2475	2425	1525
Charge Per $1K > $90	12	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	73	73	73	73	72	72	70	44
4,501 - 6,000	02	78	73	73	73	73	72	72	70	44
6,001 - 8,000	03	79	73	73	73	73	73	73	71	45
8,001 - 10,000	04	79	73	73	73	73	73	73	71	45
10,001 - 15,000	05	100	93	93	93	93	92	92	90	57
15,001 - 20,000	06	132	122	122	122	122	121	121	118	74
20,001 - 25,000	07	132	122	122	122	122	121	121	118	74
25,001 - 40,000	08	132	122	122	122	122	121	121	118	74
40,001 - 65,000	10	132	122	122	122	122	121	121	118	74
65,001 - 90,000	11	189	175	175	175	175	173	173	170	107
Charge Per $1K > $90	12	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	190	175	175	175	175	175	162	162	108
4,501 - 6,000	02	190	175	175	175	175	175	162	162	108
6,001 - 8,000	03	205	188	188	188	188	188	175	175	117
8,001 - 10,000	04	205	188	188	188	188	188	175	175	117
10,001 - 15,000	05	212	194	194	194	194	194	180	180	120
15,001 - 20,000	06	311	285	285	285	285	285	265	265	177
20,001 - 25,000	07	341	312	312	312	312	312	291	291	194
25,001 - 40,000	08	364	334	334	334	334	334	311	311	207
40,001 - 65,000	10	451	413	413	413	413	413	384	384	256
65,001 - 90,000	11	700	642	642	642	642	642	597	597	398
Charge Per $1K > $90	12	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

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

A-1	A-2
672	142

B, Increased Limits

20/40	128	100/300	1168
20/50	144	250/500	1880
25/50	280	500/500	2440
35/80	488	500/1000	2464
50/100	696	1000/1000	2920

Property Damage Liability

5000	692
10000	907
25000	1053
50000	1089
100000	1100
500000	1115

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1120	1037	1037	1037	1037	1027	1027	1007	633
4,501 - 6,000	02	1120	1037	1037	1037	1037	1027	1027	1007	633
6,001 - 8,000	03	1134	1051	1051	1051	1051	1040	1040	1019	641
8,001 - 10,000	04	1134	1051	1051	1051	1051	1040	1040	1019	641
10,001 - 15,000	05	1436	1330	1330	1330	1330	1316	1316	1290	811
15,001 - 20,000	06	1882	1742	1742	1742	1742	1725	1725	1690	1062
20,001 - 25,000	07	1882	1742	1742	1742	1742	1725	1725	1690	1062
25,001 - 40,000	08	1882	1742	1742	1742	1742	1725	1725	1690	1062
40,001 - 65,000	10	1882	1742	1742	1742	1742	1725	1725	1690	1062
65,001 - 90,000	11	2699	2500	2500	2500	2500	2475	2475	2425	1525
Charge Per $1K > $90	12	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	73	73	73	73	72	72	70	44
4,501 - 6,000	02	78	73	73	73	73	72	72	70	44
6,001 - 8,000	03	79	73	73	73	73	73	73	71	45
8,001 - 10,000	04	79	73	73	73	73	73	73	71	45
10,001 - 15,000	05	100	93	93	93	93	92	92	90	57
15,001 - 20,000	06	132	122	122	122	122	121	121	118	74
20,001 - 25,000	07	132	122	122	122	122	121	121	118	74
25,001 - 40,000	08	132	122	122	122	122	121	121	118	74
40,001 - 65,000	10	132	122	122	122	122	121	121	118	74
65,001 - 90,000	11	189	175	175	175	175	173	173	170	107
Charge Per $1K > $90	12	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	190	175	175	175	175	175	162	162	108
4,501 - 6,000	02	190	175	175	175	175	175	162	162	108
6,001 - 8,000	03	205	188	188	188	188	188	175	175	117
8,001 - 10,000	04	205	188	188	188	188	188	175	175	117
10,001 - 15,000	05	212	194	194	194	194	194	180	180	120
15,001 - 20,000	06	311	285	285	285	285	285	265	265	177
20,001 - 25,000	07	341	312	312	312	312	312	291	291	194
25,001 - 40,000	08	364	334	334	334	334	334	311	311	207
40,001 - 65,000	10	451	413	413	413	413	413	384	384	256
65,001 - 90,000	11	700	642	642	642	642	642	597	597	398
Charge Per $1K > $90	12	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

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

A-1	A-2
672	142

B, Increased Limits				Property Damage Liability	
20/40	128	100/300	1168	5000	692
20/50	144	250/500	1880	10000	907
25/50	280	500/500	2440	25000	1053
35/80	488	500/1000	2464	50000	1089
50/100	696	1000/1000	2920	100000	1100
				500000	1115

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1120	1037	1037	1037	1037	1027	1027	1007	633
4,501 - 6,000	02	1120	1037	1037	1037	1037	1027	1027	1007	633
6,001 - 8,000	03	1134	1051	1051	1051	1051	1040	1040	1019	641
8,001 - 10,000	04	1134	1051	1051	1051	1051	1040	1040	1019	641
10,001 - 15,000	05	1436	1330	1330	1330	1330	1316	1316	1290	811
15,001 - 20,000	06	1882	1742	1742	1742	1742	1725	1725	1690	1062
20,001 - 25,000	07	1882	1742	1742	1742	1742	1725	1725	1690	1062
25,001 - 40,000	08	1882	1742	1742	1742	1742	1725	1725	1690	1062
40,001 - 65,000	10	1882	1742	1742	1742	1742	1725	1725	1690	1062
65,001 - 90,000	11	2699	2500	2500	2500	2500	2475	2475	2425	1525
Charge Per $1K > $90	12	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	73	73	73	73	72	72	70	44
4,501 - 6,000	02	78	73	73	73	73	72	72	70	44
6,001 - 8,000	03	79	73	73	73	73	73	73	71	45
8,001 - 10,000	04	79	73	73	73	73	73	73	71	45
10,001 - 15,000	05	100	93	93	93	93	92	92	90	57
15,001 - 20,000	06	132	122	122	122	122	121	121	118	74
20,001 - 25,000	07	132	122	122	122	122	121	121	118	74
25,001 - 40,000	08	132	122	122	122	122	121	121	118	74
40,001 - 65,000	10	132	122	122	122	122	121	121	118	74
65,001 - 90,000	11	189	175	175	175	175	173	173	170	107
Charge Per $1K > $90	12	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	190	175	175	175	175	175	162	162	108
4,501 - 6,000	02	190	175	175	175	175	175	162	162	108
6,001 - 8,000	03	205	188	188	188	188	188	175	175	117
8,001 - 10,000	04	205	188	188	188	188	188	175	175	117
10,001 - 15,000	05	212	194	194	194	194	194	180	180	120
15,001 - 20,000	06	311	285	285	285	285	285	265	265	177
20,001 - 25,000	07	341	312	312	312	312	312	291	291	194
25,001 - 40,000	08	364	334	334	334	334	334	311	311	207
40,001 - 65,000	10	451	413	413	413	413	413	384	384	256
65,001 - 90,000	11	700	642	642	642	642	642	597	597	398
Charge Per $1K > $90	12	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

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

A-1	A-2
672	142

B, Increased Limits

20/40	128	100/300	1168
20/50	144	250/500	1880
25/50	280	500/500	2440
35/80	488	500/1000	2464
50/100	696	1000/1000	2920

Property Damage Liability

5000	692
10000	907
25000	1053
50000	1089
100000	1100
500000	1115

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1120	1037	1037	1037	1037	1027	1027	1007	633
4,501 - 6,000	02	1120	1037	1037	1037	1037	1027	1027	1007	633
6,001 - 8,000	03	1134	1051	1051	1051	1051	1040	1040	1019	641
8,001 - 10,000	04	1134	1051	1051	1051	1051	1040	1040	1019	641
10,001 - 15,000	05	1436	1330	1330	1330	1330	1316	1316	1290	811
15,001 - 20,000	06	1882	1742	1742	1742	1742	1725	1725	1690	1062
20,001 - 25,000	07	1882	1742	1742	1742	1742	1725	1725	1690	1062
25,001 - 40,000	08	1882	1742	1742	1742	1742	1725	1725	1690	1062
40,001 - 65,000	10	1882	1742	1742	1742	1742	1725	1725	1690	1062
65,001 - 90,000	11	2699	2500	2500	2500	2500	2475	2475	2425	1525
Charge Per $1K > $90	12	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	73	73	73	73	72	72	70	44
4,501 - 6,000	02	78	73	73	73	73	72	72	70	44
6,001 - 8,000	03	79	73	73	73	73	73	73	71	45
8,001 - 10,000	04	79	73	73	73	73	73	73	71	45
10,001 - 15,000	05	100	93	93	93	93	92	92	90	57
15,001 - 20,000	06	132	122	122	122	122	121	121	118	74
20,001 - 25,000	07	132	122	122	122	122	121	121	118	74
25,001 - 40,000	08	132	122	122	122	122	121	121	118	74
40,001 - 65,000	10	132	122	122	122	122	121	121	118	74
65,001 - 90,000	11	189	175	175	175	175	173	173	170	107
Charge Per $1K > $90	12	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	190	175	175	175	175	175	162	162	108
4,501 - 6,000	02	190	175	175	175	175	175	162	162	108
6,001 - 8,000	03	205	188	188	188	188	188	175	175	117
8,001 - 10,000	04	205	188	188	188	188	188	175	175	117
10,001 - 15,000	05	212	194	194	194	194	194	180	180	120
15,001 - 20,000	06	311	285	285	285	285	285	265	265	177
20,001 - 25,000	07	341	312	312	312	312	312	291	291	194
25,001 - 40,000	08	364	334	334	334	334	334	311	311	207
40,001 - 65,000	10	451	413	413	413	413	413	384	384	256
65,001 - 90,000	11	700	642	642	642	642	642	597	597	398
Charge Per $1K > $90	12	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

R-93
C.A.R.
10/1/2024

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

A-1	A-2
672	142

B, Increased Limits

20/40	128	100/300	1168
20/50	144	250/500	1880
25/50	280	500/500	2440
35/80	488	500/1000	2464
50/100	696	1000/1000	2920

Property Damage Liability

5000	692
10000	907
25000	1053
50000	1089
100000	1100
500000	1115

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1120	1037	1037	1037	1037	1027	1027	1007	633
4,501 - 6,000	02	1120	1037	1037	1037	1037	1027	1027	1007	633
6,001 - 8,000	03	1134	1051	1051	1051	1051	1040	1040	1019	641
8,001 - 10,000	04	1134	1051	1051	1051	1051	1040	1040	1019	641
10,001 - 15,000	05	1436	1330	1330	1330	1330	1316	1316	1290	811
15,001 - 20,000	06	1882	1742	1742	1742	1742	1725	1725	1690	1062
20,001 - 25,000	07	1882	1742	1742	1742	1742	1725	1725	1690	1062
25,001 - 40,000	08	1882	1742	1742	1742	1742	1725	1725	1690	1062
40,001 - 65,000	10	1882	1742	1742	1742	1742	1725	1725	1690	1062
65,001 - 90,000	11	2699	2500	2500	2500	2500	2475	2475	2425	1525
Charge Per $1K > $90	12	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	73	73	73	73	72	72	70	44
4,501 - 6,000	02	78	73	73	73	73	72	72	70	44
6,001 - 8,000	03	79	73	73	73	73	73	73	71	45
8,001 - 10,000	04	79	73	73	73	73	73	73	71	45
10,001 - 15,000	05	100	93	93	93	93	92	92	90	57
15,001 - 20,000	06	132	122	122	122	122	121	121	118	74
20,001 - 25,000	07	132	122	122	122	122	121	121	118	74
25,001 - 40,000	08	132	122	122	122	122	121	121	118	74
40,001 - 65,000	10	132	122	122	122	122	121	121	118	74
65,001 - 90,000	11	189	175	175	175	175	173	173	170	107
Charge Per $1K > $90	12	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	190	175	175	175	175	175	162	162	108
4,501 - 6,000	02	190	175	175	175	175	175	162	162	108
6,001 - 8,000	03	205	188	188	188	188	188	175	175	117
8,001 - 10,000	04	205	188	188	188	188	188	175	175	117
10,001 - 15,000	05	212	194	194	194	194	194	180	180	120
15,001 - 20,000	06	311	285	285	285	285	285	265	265	177
20,001 - 25,000	07	341	312	312	312	312	312	291	291	194
25,001 - 40,000	08	364	334	334	334	334	334	311	311	207
40,001 - 65,000	10	451	413	413	413	413	413	384	384	256
65,001 - 90,000	11	700	642	642	642	642	642	597	597	398
Charge Per $1K > $90	12	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

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

A-1	A-2
672	142

B, Increased Limits

20/40	128	100/300	1168
20/50	144	250/500	1880
25/50	280	500/500	2440
35/80	488	500/1000	2464
50/100	696	1000/1000	2920

Property Damage Liability

5000	692
10000	907
25000	1053
50000	1089
100000	1100
500000	1115

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1120	1037	1037	1037	1037	1027	1027	1007	633
4,501 - 6,000	02	1120	1037	1037	1037	1037	1027	1027	1007	633
6,001 - 8,000	03	1134	1051	1051	1051	1051	1040	1040	1019	641
8,001 - 10,000	04	1134	1051	1051	1051	1051	1040	1040	1019	641
10,001 - 15,000	05	1436	1330	1330	1330	1330	1316	1316	1290	811
15,001 - 20,000	06	1882	1742	1742	1742	1742	1725	1725	1690	1062
20,001 - 25,000	07	1882	1742	1742	1742	1742	1725	1725	1690	1062
25,001 - 40,000	08	1882	1742	1742	1742	1742	1725	1725	1690	1062
40,001 - 65,000	10	1882	1742	1742	1742	1742	1725	1725	1690	1062
65,001 - 90,000	11	2699	2500	2500	2500	2500	2475	2475	2425	1525
Charge Per $1K > $90	12	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	73	73	73	73	72	72	70	44
4,501 - 6,000	02	78	73	73	73	73	72	72	70	44
6,001 - 8,000	03	79	73	73	73	73	73	73	71	45
8,001 - 10,000	04	79	73	73	73	73	73	73	71	45
10,001 - 15,000	05	100	93	93	93	93	92	92	90	57
15,001 - 20,000	06	132	122	122	122	122	121	121	118	74
20,001 - 25,000	07	132	122	122	122	122	121	121	118	74
25,001 - 40,000	08	132	122	122	122	122	121	121	118	74
40,001 - 65,000	10	132	122	122	122	122	121	121	118	74
65,001 - 90,000	11	189	175	175	175	175	173	173	170	107
Charge Per $1K > $90	12	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	190	175	175	175	175	175	162	162	108
4,501 - 6,000	02	190	175	175	175	175	175	162	162	108
6,001 - 8,000	03	205	188	188	188	188	188	175	175	117
8,001 - 10,000	04	205	188	188	188	188	188	175	175	117
10,001 - 15,000	05	212	194	194	194	194	194	180	180	120
15,001 - 20,000	06	311	285	285	285	285	285	265	265	177
20,001 - 25,000	07	341	312	312	312	312	312	291	291	194
25,001 - 40,000	08	364	334	334	334	334	334	311	311	207
40,001 - 65,000	10	451	413	413	413	413	413	384	384	256
65,001 - 90,000	11	700	642	642	642	642	642	597	597	398
Charge Per $1K > $90	12	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

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

A-1	A-2
672	142

B, Increased Limits

20/40	128	100/300	1168
20/50	144	250/500	1880
25/50	280	500/500	2440
35/80	488	500/1000	2464
50/100	696	1000/1000	2920

Property Damage Liability

5000	692
10000	907
25000	1053
50000	1089
100000	1100
500000	1115

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1120	1037	1037	1037	1037	1027	1027	1007	633
4,501 - 6,000	02	1120	1037	1037	1037	1037	1027	1027	1007	633
6,001 - 8,000	03	1134	1051	1051	1051	1051	1040	1040	1019	641
8,001 - 10,000	04	1134	1051	1051	1051	1051	1040	1040	1019	641
10,001 - 15,000	05	1436	1330	1330	1330	1330	1316	1316	1290	811
15,001 - 20,000	06	1882	1742	1742	1742	1742	1725	1725	1690	1062
20,001 - 25,000	07	1882	1742	1742	1742	1742	1725	1725	1690	1062
25,001 - 40,000	08	1882	1742	1742	1742	1742	1725	1725	1690	1062
40,001 - 65,000	10	1882	1742	1742	1742	1742	1725	1725	1690	1062
65,001 - 90,000	11	2699	2500	2500	2500	2500	2475	2475	2425	1525
Charge Per $1K > $90	12	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	73	73	73	73	72	72	70	44
4,501 - 6,000	02	78	73	73	73	73	72	72	70	44
6,001 - 8,000	03	79	73	73	73	73	73	73	71	45
8,001 - 10,000	04	79	73	73	73	73	73	73	71	45
10,001 - 15,000	05	100	93	93	93	93	92	92	90	57
15,001 - 20,000	06	132	122	122	122	122	121	121	118	74
20,001 - 25,000	07	132	122	122	122	122	121	121	118	74
25,001 - 40,000	08	132	122	122	122	122	121	121	118	74
40,001 - 65,000	10	132	122	122	122	122	121	121	118	74
65,001 - 90,000	11	189	175	175	175	175	173	173	170	107
Charge Per $1K > $90	12	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	190	175	175	175	175	175	162	162	108
4,501 - 6,000	02	190	175	175	175	175	175	162	162	108
6,001 - 8,000	03	205	188	188	188	188	188	175	175	117
8,001 - 10,000	04	205	188	188	188	188	188	175	175	117
10,001 - 15,000	05	212	194	194	194	194	194	180	180	120
15,001 - 20,000	06	311	285	285	285	285	285	265	265	177
20,001 - 25,000	07	341	312	312	312	312	312	291	291	194
25,001 - 40,000	08	364	334	334	334	334	334	311	311	207
40,001 - 65,000	10	451	413	413	413	413	413	384	384	256
65,001 - 90,000	11	700	642	642	642	642	642	597	597	398
Charge Per $1K > $90	12	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

R-96
C.A.R.
10/1/2024

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

A-1	A-2
672	142

B, Increased Limits

20/40	128	100/300	1168
20/50	144	250/500	1880
25/50	280	500/500	2440
35/80	488	500/1000	2464
50/100	696	1000/1000	2920

Property Damage Liability

5000	692
10000	907
25000	1053
50000	1089
100000	1100
500000	1115

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1120	1037	1037	1037	1037	1027	1027	1007	633
4,501 - 6,000	02	1120	1037	1037	1037	1037	1027	1027	1007	633
6,001 - 8,000	03	1134	1051	1051	1051	1051	1040	1040	1019	641
8,001 - 10,000	04	1134	1051	1051	1051	1051	1040	1040	1019	641
10,001 - 15,000	05	1436	1330	1330	1330	1330	1316	1316	1290	811
15,001 - 20,000	06	1882	1742	1742	1742	1742	1725	1725	1690	1062
20,001 - 25,000	07	1882	1742	1742	1742	1742	1725	1725	1690	1062
25,001 - 40,000	08	1882	1742	1742	1742	1742	1725	1725	1690	1062
40,001 - 65,000	10	1882	1742	1742	1742	1742	1725	1725	1690	1062
65,001 - 90,000	11	2699	2500	2500	2500	2500	2475	2475	2425	1525
Charge Per $1K > $90	12	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30	13.30

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	73	73	73	73	72	72	70	44
4,501 - 6,000	02	78	73	73	73	73	72	72	70	44
6,001 - 8,000	03	79	73	73	73	73	73	73	71	45
8,001 - 10,000	04	79	73	73	73	73	73	73	71	45
10,001 - 15,000	05	100	93	93	93	93	92	92	90	57
15,001 - 20,000	06	132	122	122	122	122	121	121	118	74
20,001 - 25,000	07	132	122	122	122	122	121	121	118	74
25,001 - 40,000	08	132	122	122	122	122	121	121	118	74
40,001 - 65,000	10	132	122	122	122	122	121	121	118	74
65,001 - 90,000	11	189	175	175	175	175	173	173	170	107
Charge Per $1K > $90	12	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	190	175	175	175	175	175	162	162	108
4,501 - 6,000	02	190	175	175	175	175	175	162	162	108
6,001 - 8,000	03	205	188	188	188	188	188	175	175	117
8,001 - 10,000	04	205	188	188	188	188	188	175	175	117
10,001 - 15,000	05	212	194	194	194	194	194	180	180	120
15,001 - 20,000	06	311	285	285	285	285	285	265	265	177
20,001 - 25,000	07	341	312	312	312	312	312	291	291	194
25,001 - 40,000	08	364	334	334	334	334	334	311	311	207
40,001 - 65,000	10	451	413	413	413	413	413	384	384	256
65,001 - 90,000	11	700	642	642	642	642	642	597	597	398
Charge Per $1K > $90	12	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

R-97
C.A.R.
10/1/2024

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

A-1	A-2
245	52

B, Increased Limits

20/40	47	100/300	427
20/50	53	250/500	686
25/50	102	500/500	891
35/80	178	500/1000	900
50/100	254	1000/1000	1066

Property Damage Liability

5000	252
10000	330
25000	383
50000	396
100000	400
500000	406

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	467	433	433	433	433	428	428	420	264
4,501 - 6,000	02	467	433	433	433	433	428	428	420	264
6,001 - 8,000	03	473	438	438	438	438	434	434	425	268
8,001 - 10,000	04	473	438	438	438	438	434	434	425	268
10,001 - 15,000	05	599	555	555	555	555	549	549	538	339
15,001 - 20,000	06	785	727	727	727	727	720	720	705	443
20,001 - 25,000	07	785	727	727	727	727	720	720	705	443
25,001 - 40,000	08	785	727	727	727	727	720	720	705	443
40,001 - 65,000	10	785	727	727	727	727	720	720	705	443
65,001 - 90,000	11	1127	1043	1043	1043	1043	1033	1033	1012	637
Charge Per $1K > $90	12	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	33	31	31	31	31	30	30	30	19
4,501 - 6,000	02	33	31	31	31	31	30	30	30	19
6,001 - 8,000	03	34	31	31	31	31	31	31	30	19
8,001 - 10,000	04	34	31	31	31	31	31	31	30	19
10,001 - 15,000	05	43	39	39	39	39	39	39	38	24
15,001 - 20,000	06	56	52	52	52	52	51	51	50	32
20,001 - 25,000	07	56	52	52	52	52	51	51	50	32
25,001 - 40,000	08	56	52	52	52	52	51	51	50	32
40,001 - 65,000	10	56	52	52	52	52	51	51	50	32
65,001 - 90,000	11	80	74	74	74	74	73	73	72	45
Charge Per $1K > $90	12	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	113	104	104	104	104	104	97	97	64
4,501 - 6,000	02	113	104	104	104	104	104	97	97	64
6,001 - 8,000	03	122	112	112	112	112	112	104	104	69
8,001 - 10,000	04	122	112	112	112	112	112	104	104	69
10,001 - 15,000	05	126	115	115	115	115	115	107	107	71
15,001 - 20,000	06	185	170	170	170	170	170	158	158	105
20,001 - 25,000	07	202	186	186	186	186	186	173	173	115
25,001 - 40,000	08	216	198	198	198	198	198	185	185	123
40,001 - 65,000	10	268	246	246	246	246	246	228	228	152
65,001 - 90,000	11	416	382	382	382	382	382	355	355	237
Charge Per $1K > $90	12	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

R-98
C.A.R.
10/1/2024

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

A-1	A-2
263	55

B, Increased Limits				Property Damage Liability	
20/40	50	100/300	457	5000	270
20/50	56	250/500	735	10000	354
25/50	109	500/500	955	25000	411
35/80	191	500/1000	964	50000	425
50/100	272	1000/1000	1142	100000	429
				500000	435

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	581	538	538	538	538	533	533	523	329
4,501 - 6,000	02	581	538	538	538	538	533	533	523	329
6,001 - 8,000	03	589	545	545	545	545	540	540	529	333
8,001 - 10,000	04	589	545	545	545	545	540	540	529	333
10,001 - 15,000	05	745	690	690	690	690	683	683	670	421
15,001 - 20,000	06	977	904	904	904	904	895	895	877	552
20,001 - 25,000	07	977	904	904	904	904	895	895	877	552
25,001 - 40,000	08	977	904	904	904	904	895	895	877	552
40,001 - 65,000	10	977	904	904	904	904	895	895	877	552
65,001 - 90,000	11	1401	1298	1298	1298	1298	1285	1285	1259	792
Charge Per $1K > $90	12	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	40	37	37	37	37	37	37	36	23
4,501 - 6,000	02	40	37	37	37	37	37	37	36	23
6,001 - 8,000	03	41	38	38	38	38	37	37	37	23
8,001 - 10,000	04	41	38	38	38	38	37	37	37	23
10,001 - 15,000	05	52	48	48	48	48	47	47	46	29
15,001 - 20,000	06	68	63	63	63	63	62	62	61	38
20,001 - 25,000	07	68	63	63	63	63	62	62	61	38
25,001 - 40,000	08	68	63	63	63	63	62	62	61	38
40,001 - 65,000	10	68	63	63	63	63	62	62	61	38
65,001 - 90,000	11	97	90	90	90	90	89	89	87	55
Charge Per $1K > $90	12	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	137	125	125	125	125	125	117	117	78
4,501 - 6,000	02	137	125	125	125	125	125	117	117	78
6,001 - 8,000	03	147	135	135	135	135	135	126	126	84
8,001 - 10,000	04	147	135	135	135	135	135	126	126	84
10,001 - 15,000	05	152	139	139	139	139	139	129	129	86
15,001 - 20,000	06	223	205	205	205	205	205	190	190	127
20,001 - 25,000	07	244	224	224	224	224	224	208	208	139
25,001 - 40,000	08	261	239	239	239	239	239	223	223	148
40,001 - 65,000	10	323	297	297	297	297	297	276	276	184
65,001 - 90,000	11	502	461	461	461	461	461	429	429	286
Charge Per $1K > $90	12	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

R-99
C.A.R.
10/1/2024

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

A-1	A-2
278	59

B, Increased Limits

20/40	53	100/300	483
20/50	60	250/500	778
25/50	116	500/500	1010
35/80	202	500/1000	1020
50/100	288	1000/1000	1208

Property Damage Liability

5000	286
10000	375
25000	435
50000	450
100000	454
500000	461

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	579	536	536	536	536	531	531	520	327
4,501 - 6,000	02	579	536	536	536	536	531	531	520	327
6,001 - 8,000	03	586	543	543	543	543	538	538	527	331
8,001 - 10,000	04	586	543	543	543	543	538	538	527	331
10,001 - 15,000	05	742	687	687	687	687	681	681	667	419
15,001 - 20,000	06	973	901	901	901	901	892	892	874	549
20,001 - 25,000	07	973	901	901	901	901	892	892	874	549
25,001 - 40,000	08	973	901	901	901	901	892	892	874	549
40,001 - 65,000	10	973	901	901	901	901	892	892	874	549
65,001 - 90,000	11	1395	1292	1292	1292	1292	1279	1279	1254	788
Charge Per $1K > $90	12	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	40	37	37	37	37	37	37	36	23
4,501 - 6,000	02	40	37	37	37	37	37	37	36	23
6,001 - 8,000	03	41	38	38	38	38	37	37	37	23
8,001 - 10,000	04	41	38	38	38	38	37	37	37	23
10,001 - 15,000	05	52	48	48	48	48	47	47	46	29
15,001 - 20,000	06	68	63	63	63	63	62	62	61	38
20,001 - 25,000	07	68	63	63	63	63	62	62	61	38
25,001 - 40,000	08	68	63	63	63	63	62	62	61	38
40,001 - 65,000	10	68	63	63	63	63	62	62	61	38
65,001 - 90,000	11	97	90	90	90	90	89	89	87	55
Charge Per $1K > $90	12	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	120	110	110	110	110	110	102	102	68
4,501 - 6,000	02	120	110	110	110	110	110	102	102	68
6,001 - 8,000	03	129	119	119	119	119	119	110	110	74
8,001 - 10,000	04	129	119	119	119	119	119	110	110	74
10,001 - 15,000	05	133	122	122	122	122	122	114	114	76
15,001 - 20,000	06	196	180	180	180	180	180	167	167	111
20,001 - 25,000	07	215	197	197	197	197	197	183	183	122
25,001 - 40,000	08	229	210	210	210	210	210	196	196	130
40,001 - 65,000	10	284	261	261	261	261	261	242	242	162
65,001 - 90,000	11	441	405	405	405	405	405	377	377	251
Charge Per $1K > $90	12	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

R-100
C.A.R.
10/1/2024

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

A-1	A-2
310	66

B, Increased Limits

20/40	59	100/300	539
20/50	66	250/500	867
25/50	129	500/500	1125
35/80	225	500/1000	1136
50/100	321	1000/1000	1347

Property Damage Liability

5000	319
10000	418
25000	485
50000	502
100000	507
500000	514

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	668	619	619	619	619	612	612	600	378
4,501 - 6,000	02	668	619	619	619	619	612	612	600	378
6,001 - 8,000	03	676	627	627	627	627	620	620	607	382
8,001 - 10,000	04	676	627	627	627	627	620	620	607	382
10,001 - 15,000	05	857	793	793	793	793	785	785	769	484
15,001 - 20,000	06	1122	1039	1039	1039	1039	1029	1029	1008	634
20,001 - 25,000	07	1122	1039	1039	1039	1039	1029	1029	1008	634
25,001 - 40,000	08	1122	1039	1039	1039	1039	1029	1029	1008	634
40,001 - 65,000	10	1122	1039	1039	1039	1039	1029	1029	1008	634
65,001 - 90,000	11	1610	1491	1491	1491	1491	1476	1476	1447	910
Charge Per $1K > $90	12	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	46	43	43	43	43	42	42	42	26
4,501 - 6,000	02	46	43	43	43	43	42	42	42	26
6,001 - 8,000	03	47	43	43	43	43	43	43	42	26
8,001 - 10,000	04	47	43	43	43	43	43	43	42	26
10,001 - 15,000	05	59	55	55	55	55	54	54	53	34
15,001 - 20,000	06	78	72	72	72	72	71	71	70	44
20,001 - 25,000	07	78	72	72	72	72	71	71	70	44
25,001 - 40,000	08	78	72	72	72	72	71	71	70	44
40,001 - 65,000	10	78	72	72	72	72	71	71	70	44
65,001 - 90,000	11	112	103	103	103	103	102	102	100	63
Charge Per $1K > $90	12	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	145	133	133	133	133	133	124	124	82
4,501 - 6,000	02	145	133	133	133	133	133	124	124	82
6,001 - 8,000	03	156	143	143	143	143	143	133	133	89
8,001 - 10,000	04	156	143	143	143	143	143	133	133	89
10,001 - 15,000	05	161	148	148	148	148	148	137	137	92
15,001 - 20,000	06	237	217	217	217	217	217	202	202	135
20,001 - 25,000	07	259	238	238	238	238	238	221	221	147
25,001 - 40,000	08	277	254	254	254	254	254	236	236	157
40,001 - 65,000	10	343	315	315	315	315	315	293	293	195
65,001 - 90,000	11	533	489	489	489	489	489	454	454	303
Charge Per $1K > $90	12	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

R-101
C.A.R.
10/1/2024

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

A-1	A-2
277	58

B, Increased Limits				Property Damage Liability	
20/40	52	100/300	480	5000	284
20/50	59	250/500	773	10000	372
25/50	115	500/500	1003	25000	432
35/80	200	500/1000	1013	50000	447
50/100	286	1000/1000	1200	100000	451
				500000	458

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	620	575	575	575	575	569	569	558	351
4,501 - 6,000	02	620	575	575	575	575	569	569	558	351
6,001 - 8,000	03	628	582	582	582	582	576	576	564	355
8,001 - 10,000	04	628	582	582	582	582	576	576	564	355
10,001 - 15,000	05	796	737	737	737	737	729	729	715	449
15,001 - 20,000	06	1042	965	965	965	965	956	956	936	589
20,001 - 25,000	07	1042	965	965	965	965	956	956	936	589
25,001 - 40,000	08	1042	965	965	965	965	956	956	936	589
40,001 - 65,000	10	1042	965	965	965	965	956	956	936	589
65,001 - 90,000	11	1496	1385	1385	1385	1385	1371	1371	1344	845
Charge Per $1K > $90	12	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	44	41	41	41	41	40	40	39	25
4,501 - 6,000	02	44	41	41	41	41	40	40	39	25
6,001 - 8,000	03	44	41	41	41	41	41	41	40	25
8,001 - 10,000	04	44	41	41	41	41	41	41	40	25
10,001 - 15,000	05	56	52	52	52	52	52	52	51	32
15,001 - 20,000	06	74	68	68	68	68	68	68	66	42
20,001 - 25,000	07	74	68	68	68	68	68	68	66	42
25,001 - 40,000	08	74	68	68	68	68	68	68	66	42
40,001 - 65,000	10	74	68	68	68	68	68	68	66	42
65,001 - 90,000	11	106	98	98	98	98	97	97	95	60
Charge Per $1K > $90	12	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	145	133	133	133	133	133	124	124	82
4,501 - 6,000	02	145	133	133	133	133	133	124	124	82
6,001 - 8,000	03	156	143	143	143	143	143	133	133	89
8,001 - 10,000	04	156	143	143	143	143	143	133	133	89
10,001 - 15,000	05	161	148	148	148	148	148	137	137	92
15,001 - 20,000	06	237	217	217	217	217	217	202	202	135
20,001 - 25,000	07	259	238	238	238	238	238	221	221	147
25,001 - 40,000	08	277	254	254	254	254	254	236	236	157
40,001 - 65,000	10	343	315	315	315	315	315	293	293	195
65,001 - 90,000	11	533	489	489	489	489	489	454	454	303
Charge Per $1K > $90	12	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

R-102
C.A.R.
10/1/2024

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

A-1	A-2
350	74

B, Increased Limits

20/40	67	100/300	609
20/50	75	250/500	980
25/50	146	500/500	1272
35/80	255	500/1000	1285
50/100	363	1000/1000	1522

Property Damage Liability

5000	360
10000	472
25000	548
50000	566
100000	572
500000	580

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		752	697	697	697	697	689	689	676	425
4,501 - 6,000	02		752	697	697	697	697	689	689	676	425
6,001 - 8,000	03		762	706	706	706	706	698	698	684	430
8,001 - 10,000	04		762	706	706	706	706	698	698	684	430
10,001 - 15,000	05		965	893	893	893	893	884	884	866	545
15,001 - 20,000	06		1264	1170	1170	1170	1170	1158	1158	1135	714
20,001 - 25,000	07		1264	1170	1170	1170	1170	1158	1158	1135	714
25,001 - 40,000	08		1264	1170	1170	1170	1170	1158	1158	1135	714
40,001 - 65,000	10		1264	1170	1170	1170	1170	1158	1158	1135	714
65,001 - 90,000	11		1813	1679	1679	1679	1679	1662	1662	1629	1024
Charge Per $1K > $90	12		8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		52	48	48	48	48	48	48	47	30
4,501 - 6,000	02		52	48	48	48	48	48	48	47	30
6,001 - 8,000	03		53	49	49	49	49	48	48	47	30
8,001 - 10,000	04		53	49	49	49	49	48	48	47	30
10,001 - 15,000	05		67	62	62	62	62	61	61	60	38
15,001 - 20,000	06		88	81	81	81	81	80	80	79	50
20,001 - 25,000	07		88	81	81	81	81	80	80	79	50
25,001 - 40,000	08		88	81	81	81	81	80	80	79	50
40,001 - 65,000	10		88	81	81	81	81	80	80	79	50
65,001 - 90,000	11		126	117	117	117	117	115	115	113	71
Charge Per $1K > $90	12		0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		153	140	140	140	140	140	131	131	87
4,501 - 6,000	02		153	140	140	140	140	140	131	131	87
6,001 - 8,000	03		165	151	151	151	151	151	141	141	94
8,001 - 10,000	04		165	151	151	151	151	151	141	141	94
10,001 - 15,000	05		170	156	156	156	156	156	145	145	97
15,001 - 20,000	06		250	229	229	229	229	229	213	213	142
20,001 - 25,000	07		274	251	251	251	251	251	234	234	156
25,001 - 40,000	08		293	268	268	268	268	268	250	250	166
40,001 - 65,000	10		362	332	332	332	332	332	309	309	206
65,001 - 90,000	11		563	517	517	517	517	517	480	480	320
Charge Per $1K > $90	12		3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

R-103
C.A.R.
10/1/2024

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

A-1	A-2
422	89

B, Increased Limits

20/40	80	100/300	733
20/50	90	250/500	1179
25/50	175	500/500	1531
35/80	306	500/1000	1546
50/100	436	1000/1000	1832

Property Damage Liability

5000	434
10000	569
25000	660
50000	683
100000	690
500000	699

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	848	786	786	786	786	778	778	762	479
4,501 - 6,000	02	848	786	786	786	786	778	778	762	479
6,001 - 8,000	03	859	796	796	796	796	788	788	772	485
8,001 - 10,000	04	859	796	796	796	796	788	788	772	485
10,001 - 15,000	05	1088	1007	1007	1007	1007	997	997	977	614
15,001 - 20,000	06	1425	1319	1319	1319	1319	1306	1306	1280	805
20,001 - 25,000	07	1425	1319	1319	1319	1319	1306	1306	1280	805
25,001 - 40,000	08	1425	1319	1319	1319	1319	1306	1306	1280	805
40,001 - 65,000	10	1425	1319	1319	1319	1319	1306	1306	1280	805
65,001 - 90,000	11	2045	1894	1894	1894	1894	1874	1874	1837	1155
Charge Per $1K > $90	12	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	59	55	55	55	55	54	54	53	34
4,501 - 6,000	02	59	55	55	55	55	54	54	53	34
6,001 - 8,000	03	60	56	56	56	56	55	55	54	34
8,001 - 10,000	04	60	56	56	56	56	55	55	54	34
10,001 - 15,000	05	76	70	70	70	70	70	70	68	43
15,001 - 20,000	06	100	92	92	92	92	91	91	90	56
20,001 - 25,000	07	100	92	92	92	92	91	91	90	56
25,001 - 40,000	08	100	92	92	92	92	91	91	90	56
40,001 - 65,000	10	100	92	92	92	92	91	91	90	56
65,001 - 90,000	11	143	132	132	132	132	131	131	128	81
Charge Per $1K > $90	12	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	137	125	125	125	125	125	117	117	78
4,501 - 6,000	02	137	125	125	125	125	125	117	117	78
6,001 - 8,000	03	147	135	135	135	135	135	126	126	84
8,001 - 10,000	04	147	135	135	135	135	135	126	126	84
10,001 - 15,000	05	152	139	139	139	139	139	129	129	86
15,001 - 20,000	06	223	205	205	205	205	205	190	190	127
20,001 - 25,000	07	244	224	224	224	224	224	208	208	139
25,001 - 40,000	08	261	239	239	239	239	239	223	223	148
40,001 - 65,000	10	323	297	297	297	297	297	276	276	184
65,001 - 90,000	11	502	461	461	461	461	461	429	429	286
Charge Per $1K > $90	12	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

R-104
C.A.R.
10/1/2024

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

A-1	A-2
501	106

B, Increased Limits

20/40	95	100/300	870
20/50	107	250/500	1400
25/50	208	500/500	1817
35/80	363	500/1000	1835
50/100	518	1000/1000	2175

Property Damage Liability

5000	516
10000	676
25000	785
50000	812
100000	820
500000	831

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	975	903	903	903	903	894	894	877	551
4,501 - 6,000	02	975	903	903	903	903	894	894	877	551
6,001 - 8,000	03	988	915	915	915	915	905	905	887	558
8,001 - 10,000	04	988	915	915	915	915	905	905	887	558
10,001 - 15,000	05	1251	1158	1158	1158	1158	1146	1146	1123	706
15,001 - 20,000	06	1638	1517	1517	1517	1517	1502	1502	1472	925
20,001 - 25,000	07	1638	1517	1517	1517	1517	1502	1502	1472	925
25,001 - 40,000	08	1638	1517	1517	1517	1517	1502	1502	1472	925
40,001 - 65,000	10	1638	1517	1517	1517	1517	1502	1502	1472	925
65,001 - 90,000	11	2351	2177	2177	2177	2177	2155	2155	2112	1328
Charge Per $1K > $90	12	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	69	64	64	64	64	63	63	62	39
4,501 - 6,000	02	69	64	64	64	64	63	63	62	39
6,001 - 8,000	03	70	65	65	65	65	64	64	63	39
8,001 - 10,000	04	70	65	65	65	65	64	64	63	39
10,001 - 15,000	05	88	82	82	82	82	81	81	79	50
15,001 - 20,000	06	116	107	107	107	107	106	106	104	65
20,001 - 25,000	07	116	107	107	107	107	106	106	104	65
25,001 - 40,000	08	116	107	107	107	107	106	106	104	65
40,001 - 65,000	10	116	107	107	107	107	106	106	104	65
65,001 - 90,000	11	166	154	154	154	154	152	152	149	94
Charge Per $1K > $90	12	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	142	130	130	130	130	130	121	121	81
4,501 - 6,000	02	142	130	130	130	130	130	121	121	81
6,001 - 8,000	03	153	141	141	141	141	141	131	131	87
8,001 - 10,000	04	153	141	141	141	141	141	131	131	87
10,001 - 15,000	05	158	145	145	145	145	145	135	135	90
15,001 - 20,000	06	232	213	213	213	213	213	198	198	132
20,001 - 25,000	07	254	233	233	233	233	233	217	217	145
25,001 - 40,000	08	272	249	249	249	249	249	232	232	154
40,001 - 65,000	10	336	309	309	309	309	309	287	287	191
65,001 - 90,000	11	523	479	479	479	479	479	446	446	297
Charge Per $1K > $90	12	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

Towing & Labor (Rule 65)

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

U1, Uninsured

20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured

20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

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C.A.R.
10/1/2024

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

A-1	A-2
743	157

B, Increased Limits				Property Damage Liability	
20/40	141	100/300	1290	5000	765
20/50	159	250/500	2077	10000	1002
25/50	309	500/500	2696	25000	1164
35/80	539	500/1000	2722	50000	1203
50/100	769	1000/1000	3226	100000	1216
				500000	1232

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1271	1178	1178	1178	1178	1166	1166	1143	719
4,501 - 6,000	02	1271	1178	1178	1178	1178	1166	1166	1143	719
6,001 - 8,000	03	1288	1193	1193	1193	1193	1181	1181	1157	728
8,001 - 10,000	04	1288	1193	1193	1193	1193	1181	1181	1157	728
10,001 - 15,000	05	1631	1510	1510	1510	1510	1495	1495	1465	921
15,001 - 20,000	06	2137	1978	1978	1978	1978	1959	1959	1919	1207
20,001 - 25,000	07	2137	1978	1978	1978	1978	1959	1959	1919	1207
25,001 - 40,000	08	2137	1978	1978	1978	1978	1959	1959	1919	1207
40,001 - 65,000	10	2137	1978	1978	1978	1978	1959	1959	1919	1207
65,001 - 90,000	11	3065	2839	2839	2839	2839	2810	2810	2754	1732
Charge Per $1K > $90	12	15.10	15.10	15.10	15.10	15.10	15.10	15.10	15.10	15.10

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	89	82	82	82	82	82	82	80	50
4,501 - 6,000	02	89	82	82	82	82	82	82	80	50
6,001 - 8,000	03	90	83	83	83	83	83	83	81	51
8,001 - 10,000	04	90	83	83	83	83	83	83	81	51
10,001 - 15,000	05	114	106	106	106	106	105	105	102	64
15,001 - 20,000	06	149	138	138	138	138	137	137	134	84
20,001 - 25,000	07	149	138	138	138	138	137	137	134	84
25,001 - 40,000	08	149	138	138	138	138	137	137	134	84
40,001 - 65,000	10	149	138	138	138	138	137	137	134	84
65,001 - 90,000	11	214	199	199	199	199	197	197	193	121
Charge Per $1K > $90	12	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	179	165	165	165	165	165	153	153	102
4,501 - 6,000	02	179	165	165	165	165	165	153	153	102
6,001 - 8,000	03	193	177	177	177	177	177	165	165	110
8,001 - 10,000	04	193	177	177	177	177	177	165	165	110
10,001 - 15,000	05	199	183	183	183	183	183	170	170	113
15,001 - 20,000	06	293	269	269	269	269	269	250	250	167
20,001 - 25,000	07	321	294	294	294	294	294	274	274	182
25,001 - 40,000	08	343	314	314	314	314	314	293	293	195
40,001 - 65,000	10	424	389	389	389	389	389	362	362	241
65,001 - 90,000	11	660	605	605	605	605	605	563	563	375
Charge Per $1K > $90	12	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

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C.A.R.
10/1/2024

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

A-1	A-2
773	163

B, Increased Limits				Property Damage Liability	
20/40	147	100/300	1343	5000	795
20/50	165	250/500	2162	10000	1041
25/50	322	500/500	2806	25000	1209
35/80	561	500/1000	2833	50000	1251
50/100	800	1000/1000	3358	100000	1263
				500000	1281

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1379	1278	1278	1278	1278	1265	1265	1240	780
4,501 - 6,000	02	1379	1278	1278	1278	1278	1265	1265	1240	780
6,001 - 8,000	03	1397	1294	1294	1294	1294	1281	1281	1255	790
8,001 - 10,000	04	1397	1294	1294	1294	1294	1281	1281	1255	790
10,001 - 15,000	05	1769	1638	1638	1638	1638	1622	1622	1589	999
15,001 - 20,000	06	2318	2146	2146	2146	2146	2125	2125	2082	1309
20,001 - 25,000	07	2318	2146	2146	2146	2146	2125	2125	2082	1309
25,001 - 40,000	08	2318	2146	2146	2146	2146	2125	2125	2082	1309
40,001 - 65,000	10	2318	2146	2146	2146	2146	2125	2125	2082	1309
65,001 - 90,000	11	3326	3080	3080	3080	3080	3049	3049	2988	1879
Charge Per $1K > $90	12	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	96	89	89	89	89	88	88	86	54
4,501 - 6,000	02	96	89	89	89	89	88	88	86	54
6,001 - 8,000	03	97	90	90	90	90	89	89	87	55
8,001 - 10,000	04	97	90	90	90	90	89	89	87	55
10,001 - 15,000	05	123	114	114	114	114	113	113	111	70
15,001 - 20,000	06	161	149	149	149	149	148	148	145	91
20,001 - 25,000	07	161	149	149	149	149	148	148	145	91
25,001 - 40,000	08	161	149	149	149	149	148	148	145	91
40,001 - 65,000	10	161	149	149	149	149	148	148	145	91
65,001 - 90,000	11	232	215	215	215	215	212	212	208	131
Charge Per $1K > $90	12	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	179	165	165	165	165	165	153	153	102
4,501 - 6,000	02	179	165	165	165	165	165	153	153	102
6,001 - 8,000	03	193	177	177	177	177	177	165	165	110
8,001 - 10,000	04	193	177	177	177	177	177	165	165	110
10,001 - 15,000	05	199	183	183	183	183	183	170	170	113
15,001 - 20,000	06	293	269	269	269	269	269	250	250	167
20,001 - 25,000	07	321	294	294	294	294	294	274	274	182
25,001 - 40,000	08	343	314	314	314	314	314	293	293	195
40,001 - 65,000	10	424	389	389	389	389	389	362	362	241
65,001 - 90,000	11	660	605	605	605	605	605	563	563	375
Charge Per $1K > $90	12	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66

Medical Payments	
5000	14
10000	16
15000	18
20000	19
25000	21

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

U1, Uninsured	
20/40	3
20/50	4
25/50	5
35/80	6
50/100	7
100/300	8
250/500	9
500/500	10

U2, Underinsured	
20/40	0
20/50	0
25/50	1
35/80	5
50/100	8
100/300	24
250/500	97
500/500	254

PUBLIC VEHICLES
Rating Procedures

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the following formula:

(B, incr) = ([(A-1) + (B, basic)] x ILF - [(A-1)])

where

B, incr	denotes the Optional Bodily Injury Liability rate,
A-1	denotes the Compulsory Bodily Injury rate,
B, basic	denotes the basic limits (20/40) Optional Bodily Injury Liability rate,
ILF	denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED AND UNDERINSURED MOTORISTS (Coverages U1 & U2)

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

PUBLIC VEHICLES
Rating Procedures
(Continued)

Collision, Limited Collision, Comprehensive

VAN POOLS

Refer to rate pages.

$3,000 Ded. Collision - charge 88% of the $2,000 Ded. Collision rate.
$4,000 Ded. Collision - charge 78% of the $2,000 Ded. Collision rate.
$5,000 Ded. Collision - charge 69% of the $2,000 Ded. Collision rate.

OTHER PUBLIC VEHICLES—BUSES

Multiply the Trucks, Tractors and Semitrailers Not Used In Dumping Operations base premium by 1.25, then apply primary and secondary rating factors as outlined in the Rating Rules and reflected in the Classification Table found in the Rate Section.

TAXIS

Collision and Limited Collision - charge five times the Private Passenger Type Collision or Limited Collision rate.

Comprehensive - charge six times the Private Passenger Type rate.

LIMOUSINES/CAR SERVICE

Collision, Limited Collision and Comprehensive - multiply the Private Passenger Type rates by 1.5.

FIRE, THEFT, CAC, COMPREHENSIVE $100 GLASS DEDUCTIBLE

Charge 93% of the otherwise determined premium that would apply in the absence of a glass deductible.

PUBLIC
TRANSPORTATION
FLEET CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

TAXICABS AND LIMOUSINES		RADIUS					
		Local Up to 50 miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liability	Phys Dam	Liability	Phys Dam	Liability	Phys Dam
Taxicab or Similar Passenger Carrying Service:							
Owner-Operator	Factor	.800	.800	.800	.800	.800	.800
	Code	4187	4187	4197	4197	4107	4107
Rented or Leased	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4188	4188	4198	4198	4108	4108
All Other	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4189	4189	4199	4199	4109	4109
Limousine	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4289	4289	4299	4299	4209	4209
Car Service	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4389	4389	4399	4399	4309	4309

VAN POOLS		SEATING CAPACITY							
		1 to 8		9 to 20		21 to 60		Over 60	
		Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage
Employer Furnished	Factor	1.00	1.00	1.05	1.00	1.40	1.00	1.90	1.00
	Code	4111	4111	4112	4112	4113	4113	4114	4114
All Other	Factor	1.10	1.00	1.25	1.00	1.80	1.00	2.30	1.00
	Code	4121	4121	4122	4122	4123	4123	4124	4124

PUBLIC
TRANSPORTATION
NON-FLEET CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

TAXICABS AND LIMOUSINES		RADIUS					
		Local Up to 50 miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liability	Phys Dam	Liability	Phys Dam	Liability	Phys Dam
Taxicab or Similar Passenger Carrying Service:							
Owner-Operator	Factor	.800	.800	.800	.800	.800	.800
	Code	4157	4157	4167	4167	4177	4177
Rented or Leased	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4158	4158	4168	4168	4178	4178
All Other	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4159	4159	4169	4169	4179	4179
Limousine	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4259	4259	4269	4269	4279	4279
Car Service	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4359	4359	4369	4369	4379	4379

VAN POOLS		SEATING CAPACITY							
		1 to 8		9 to 20		21 to 60		Over 60	
		Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage
Employer Furnished	Factor	1.00	1.00	1.05	1.00	1.40	1.00	1.90	1.00
	Code	4111	4111	4112	4112	4113	4113	4114	4114
All Other	Factor	1.10	1.00	1.25	1.00	1.80	1.00	2.30	1.00
	Code	4121	4121	4122	4122	4123	4123	4124	4124

FLEET PUBLIC TRANSPORTATION CLASSIFICATION CODES
AND PRIMARY RATING FACTORS

DESCRIPTION		RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
OTHER BUSES		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
						Zone Rated	
Airport Bus or Airport Limousine	Factor Code	1.05 528-00	1.25 528-00	1.05 529-00	1.25 529-00	1.10 520900	1.00 520900
Inter-City Bus	Factor Code	1.05 538-00	1.25 538-00	1.05 539-00	1.25 539-00	1.85 530900	1.00 530900
Charter Bus	Factor Code	1.00 548-00	1.25 548-00	1.00 549-00	1.25 549-00	1.85 540900	1.00 540900
Sightseeing Bus	Factor Code	1.00 558-00	1.25 558-00	1.00 559-00	1.25 559-00	1.65 550900	1.00 550900
Trans of Athletes and Entertainers	Factor Code	1.00 568-00	1.25 568-00	1.00 569-00	1.25 569-00	1.00 560900	1.00 560900
Social Services Automobile (Employee Operated)	Factor Code	1.00 648-00	1.00 648-00	1.00 649-00	1.00 649-00	0.95 640900	1.00 640900
Social Services Automobile (All Other)	Factor Code	1.00 658-00	1.00 658-00	1.00 659-00	1.00 659-00	0.95 650900	1.00 650900
Bus N.O. C.	Factor Code	1.15 588-00	1.00 588-00	1.15 589-00	1.00 589-00	0.95 580900	1.00 580900
Urban Bus	Factor Code	0.96 518-00	1.25 518-00	0.96 519-00	1.25 519-00	--	--

SCHOOL & CHURCH BUSES							
School Bus owned by Political Subdivision or School District	Factor Code	1.15 618-00	0.30 618-00	1.15 619-00	0.30 619-00	1.15 610-00	0.30 610-00
Other School Bus	Factor Code	1.15 628-00	0.30 628-00	1.15 629-00	0.30 629-00	1.15 620-00	0.30 620-00
Church Bus	Factor Code	1.00 638-00	1.00 638-00	1.00 639-00	1.00 639-00	1.00 630-00	1.00 630-00

NON-FLEET PUBLIC TRANSPORTATION CLASSIFICATION CODES
AND PRIMARY RATING FACTORS

DESCRIPTION		RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
OTHER BUSES		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
						Zone Rated	
Airport Bus or Airport Limousine	Factor Code	1.05 525-00	1.25 525-00	1.05 526-00	1.25 526-00	1.10 527900	1.00 527900
Inter-City Bus	Factor Code	1.05 535-00	1.25 535-00	1.05 536-00	1.25 536-00	1.85 537900	1.00 537900
Charter Bus	Factor Code	1.00 545-00	1.25 545-00	1.00 546-00	1.25 546-00	1.85 547900	1.00 547900
Sightseeing Bus	Factor Code	1.00 555-00	1.25 555-00	1.00 556-00	1.25 556-00	1.65 557900	1.00 557900
Trans of Athletes and Entertainers	Factor Code	1.00 565-00	1.25 565-00	1.00 566-00	1.25 566-00	1.00 567900	1.00 567900
Social Services Automobile (Employee Operated)	Factor Code	1.00 645-00	1.00 645-00	1.00 646-00	1.00 646-00	0.95 647900	1.00 647900
Social Services Automobile (All Other)	Factor Code	1.00 655-00	1.00 655-00	1.00 656-00	1.00 656-00	0.95 657900	1.00 657900
Bus N.O. C.	Factor Code	1.15 585-00	1.00 585-00	1.15 586-00	1.00 586-00	0.95 587900	1.00 587900
Urban Bus	Factor Code	0.96 515-00	1.25 515-00	0.96 516-00	1.25 516-00	--	--

SCHOOL & CHURCH BUSES							
School Bus owned by Political Subdivision or School District	Factor Code	1.15 615-00	0.30 615-00	1.15 616-00	0.30 616-00	1.15 617-00	0.30 617-00
Other School Bus	Factor Code	1.15 625-00	0.30 625-00	1.15 626-00	0.30 626-00	1.15 627-00	0.30 627-00
Church Bus	Factor Code	1.00 635-00	1.00 635-00	1.00 636-00	1.00 636-00	1.00 637-00	1.00 637-00

PUBLIC TRANSPORTATION
SECONDARY CLASSIFICATION CODES AND RATING FACTORS

DESCRIPTION	4th Posn Class Code	RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
OTHER BUSES		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
						Zone Rated	
Airport Bus or Airport Limousine	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Inter-City Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Charter Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Sightseeing Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Trans of Athletes and Entertainers	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Social Services Automobile (Employee Operated)	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Social Services Automobile (All Other)	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Bus N.O. C.	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Urban Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00

PUBLIC TRANSPORTATION
SECONDARY CLASSIFICATION CODES AND RATING FACTORS

DESCRIPTION	4th Posn Class Code	RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
SCHOOL & CHURCH BUSES		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
School Bus owned by Political Subdivision or School District	1	+0.00	+0.45	+0.00	+0.45	+0.00	+0.45
	2	+0.05	+0.00	+0.05	+0.00	+0.05	+0.00
	3	+0.07	+0.00	+0.07	+0.00	+0.07	+0.00
	4	+0.15	+0.00	+0.15	+0.00	+0.15	+0.00
Other School Bus	1	+0.00	+0.45	+0.00	+0.45	+0.00	+0.45
	2	+0.05	+0.00	+0.05	+0.00	+0.05	+0.00
	3	+0.07	+0.00	+0.07	+0.00	+0.07	+0.00
	4	+0.15	+0.00	+0.15	+0.00	+0.15	+0.00
Church Bus	1	+0.00	-0.25	+0.00	-0.25	+0.00	-0.25
	2	+0.05	+0.00	+0.05	+0.00	+0.05	+0.00
	3	+0.07	+0.00	+0.07	+0.00	+0.07	+0.00
	4	+0.15	+0.00	+0.15	+0.00	+0.15	+0.00

Fourth Digit of Classification Code

These classifications do not apply to Taxicabs, Limousines (except Airport Limousines), Car Service, Van Pools and Zone Rated Autos.

SEATING CAPACITY	FOURTH DIGIT CODE
1 TO 8	1
9 TO 20	2
21 T0 60	3
OVER 60	4
ALL OTHER (NOT SECONDARY RATED)	9

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
PUBLIC AUTOMOBILES - TAXIS - OWNER OPERATOR, RENTED OR LEASED AND ALL OTHER

Liability Rates

	COVERAGE												
	A-1	A-2	B							PDL			
Territory			20/40	20/50	25/50	35/80	50/100	100/300	250/500	5,000	10,000	25,000	50,000
1	1931	699	168	210	525	1071	1595	2813	4618	1326	1734	2012	2079
2	1931	699	168	210	525	1071	1595	2813	4618	1326	1734	2012	2079
3	1931	699	168	210	525	1071	1595	2813	4618	1326	1734	2012	2079
4	1931	699	168	210	525	1071	1595	2813	4618	1326	1734	2012	2079
5	1931	699	168	210	525	1071	1595	2813	4618	1326	1734	2012	2079
6	1931	699	168	210	525	1071	1595	2813	4618	1326	1734	2012	2079
7	1931	699	168	210	525	1071	1595	2813	4618	1326	1734	2012	2079
8	1931	699	168	210	525	1071	1595	2813	4618	1326	1734	2012	2079
9	1931	699	168	210	525	1071	1595	2813	4618	1326	1734	2012	2079
10	1931	699	168	210	525	1071	1595	2813	4618	1326	1734	2012	2079
11	1739	630	152	190	473	965	1438	2535	4161	1195	1563	1813	1874
12	1888	683	164	205	513	1046	1559	2750	4514	1296	1695	1966	2032
13	2050	742	179	224	558	1137	1695	2988	4904	1408	1842	2136	2208
14	2097	759	183	229	571	1163	1733	3056	5017	1441	1885	2186	2259
15	1998	723	174	217	543	1108	1651	2911	4779	1372	1795	2081	2151
16	2565	929	224	280	698	1423	2121	3738	6137	1762	2305	2673	2763
17	1961	710	171	214	533	1088	1621	2857	4691	1347	1762	2043	2112
18	3185	1153	278	347	867	1767	2633	4641	7620	2188	2862	3319	3431
19	2973	1076	259	324	808	1649	2457	4331	7111	2042	2671	3098	3202
20	2744	993	239	299	746	1522	2267	3998	6563	1885	2466	2860	2956

All Territories				
Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured
5000	$14	20/40	27	0
		20/50	28	0
		25/50	30	1
		35/80	34	5
		50/100	38	8
		100/300	47	24
		250/500	63	97

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
PUBLIC AUTOMOBILES - LIMOUSINES

Liability Rates

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	513	222	45	56	140	285	424	748	1228	1624	1646	1953	504	659	765	790	799	816
2	513	222	45	56	140	285	424	748	1228	1624	1646	1953	504	659	765	790	799	816
3	513	222	45	56	140	285	424	748	1228	1624	1646	1953	504	659	765	790	799	816
4	513	222	45	56	140	285	424	748	1228	1624	1646	1953	504	659	765	790	799	816
5	513	222	45	56	140	285	424	748	1228	1624	1646	1953	504	659	765	790	799	816
6	513	222	45	56	140	285	424	748	1228	1624	1646	1953	504	659	765	790	799	816
7	513	222	45	56	140	285	424	748	1228	1624	1646	1953	504	659	765	790	799	816
8	513	222	45	56	140	285	424	748	1228	1624	1646	1953	504	659	765	790	799	816
9	513	222	45	56	140	285	424	748	1228	1624	1646	1953	504	659	765	790	799	816
10	513	222	45	56	140	285	424	748	1228	1624	1646	1953	504	659	765	790	799	816
11	357	155	31	39	97	198	295	520	854	1129	1145	1358	351	459	532	550	556	568
12	409	177	36	45	112	227	339	597	979	1295	1313	1558	402	526	610	630	637	651
13	370	160	32	40	100	205	305	539	884	1170	1186	1407	363	475	551	569	575	588
14	393	170	34	43	107	218	324	572	939	1242	1259	1494	386	505	586	605	612	625
15	484	210	42	53	131	268	400	705	1157	1531	1552	1841	475	621	721	745	753	769
16	453	196	40	50	124	252	375	661	1085	1435	1455	1726	445	582	675	698	705	720
17	522	226	45	56	141	289	431	759	1247	1650	1672	1984	512	670	777	803	812	829
18	821	356	72	90	224	456	679	1197	1965	2599	2635	3126	807	1056	1224	1265	1279	1307
19	522	227	46	57	143	290	432	762	1250	1653	1676	1989	514	672	780	806	815	832
20	671	291	59	74	183	373	555	979	1607	2125	2154	2556	660	863	1001	1035	1046	1069

All Territories

Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured
5000	$14	20/40	3	0
		20/50	4	0
		25/50	5	1
		35/80	6	5
		50/100	7	8
		100/300	8	24
		250/500	9	97
		500/500	10	254

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
PUBLIC AUTOMOBILES - CAR SERVICE

Liability Rates

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	1505	449	131	164	409	834	1243	2192	3599	4761	4826	5726	1060	1386	1608	1662	1680	1716
2	1505	449	131	164	409	834	1243	2192	3599	4761	4826	5726	1060	1386	1608	1662	1680	1716
3	1505	449	131	164	409	834	1243	2192	3599	4761	4826	5726	1060	1386	1608	1662	1680	1716
4	1505	449	131	164	409	834	1243	2192	3599	4761	4826	5726	1060	1386	1608	1662	1680	1716
5	1505	449	131	164	409	834	1243	2192	3599	4761	4826	5726	1060	1386	1608	1662	1680	1716
6	1505	449	131	164	409	834	1243	2192	3599	4761	4826	5726	1060	1386	1608	1662	1680	1716
7	1505	449	131	164	409	834	1243	2192	3599	4761	4826	5726	1060	1386	1608	1662	1680	1716
8	1505	449	131	164	409	834	1243	2192	3599	4761	4826	5726	1060	1386	1608	1662	1680	1716
9	1505	449	131	164	409	834	1243	2192	3599	4761	4826	5726	1060	1386	1608	1662	1680	1716
10	1505	449	131	164	409	834	1243	2192	3599	4761	4826	5726	1060	1386	1608	1662	1680	1716
11	1048	313	91	114	285	581	866	1526	2506	3314	3360	3986	738	965	1120	1157	1170	1195
12	1200	358	105	131	327	666	992	1749	2872	3798	3850	4568	845	1105	1282	1325	1339	1368
13	1084	323	95	119	295	602	897	1581	2594	3432	3479	4127	764	999	1159	1198	1211	1237
14	1152	344	100	125	313	638	951	1678	2754	3643	3693	4382	811	1061	1230	1272	1285	1313
15	1418	423	124	155	386	787	1173	2067	3393	4488	4550	5398	999	1307	1515	1566	1583	1617
16	1329	397	116	145	362	737	1099	1937	3179	4205	4263	5058	936	1224	1420	1468	1484	1515
17	1528	456	133	166	415	847	1262	2226	3654	4834	4900	5814	1076	1407	1632	1687	1705	1742
18	2409	719	210	262	655	1336	1991	3510	5762	7622	7727	9167	1696	2218	2573	2659	2688	2746
19	1532	457	134	167	417	850	1267	2233	3666	4849	4915	5832	1079	1411	1637	1692	1710	1747
20	1969	588	172	215	536	1093	1628	2870	4711	6231	6317	7494	1387	1814	2104	2175	2198	2246

All Territories				
Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured
5000	$14	20/40	3	0
		20/50	4	0
		25/50	5	1
		35/80	6	5
		50/100	7	8
		100/300	8	24
		250/500	9	97
		500/500	10	254

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
CHURCH AND SCHOOL BUSES

Liability Rates
Fleet and Non-Fleet

	COVERAGE																	
	A-1	A-2	B									PDL						
Territory			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	574	104	86	99	211	383	555	944	1531	1993	2013	2389	495	646	748	773	781	793
2	574	104	86	99	211	383	555	944	1531	1993	2013	2389	495	646	748	773	781	793
3	574	104	86	99	211	383	555	944	1531	1993	2013	2389	495	646	748	773	781	793
4	574	104	86	99	211	383	555	944	1531	1993	2013	2389	495	646	748	773	781	793
5	574	104	86	99	211	383	555	944	1531	1993	2013	2389	495	646	748	773	781	793
6	574	104	86	99	211	383	555	944	1531	1993	2013	2389	495	646	748	773	781	793
7	574	104	86	99	211	383	555	944	1531	1993	2013	2389	495	646	748	773	781	793
8	574	104	86	99	211	383	555	944	1531	1993	2013	2389	495	646	748	773	781	793
9	574	104	86	99	211	383	555	944	1531	1993	2013	2389	495	646	748	773	781	793
10	574	104	86	99	211	383	555	944	1531	1993	2013	2389	495	646	748	773	781	793
11	331	60	49	57	121	220	319	543	881	1147	1159	1375	286	373	432	447	451	458
12	254	46	38	44	93	169	245	418	677	882	891	1057	219	286	331	342	346	351
13	351	64	52	60	129	233	338	576	935	1217	1229	1458	303	395	458	473	478	485
14	340	62	51	59	125	227	329	559	907	1181	1193	1416	294	384	444	459	464	471
15	268	49	40	46	99	179	259	440	715	930	939	1115	231	301	349	361	365	370
16	341	62	51	59	125	227	329	561	909	1184	1196	1419	294	384	444	459	464	471
17	403	73	60	69	148	268	389	662	1074	1398	1412	1676	348	454	526	544	549	557
18	441	80	66	76	162	294	426	725	1176	1531	1546	1835	381	497	576	595	601	610
19	474	86	71	82	175	316	458	780	1265	1646	1662	1973	410	535	620	640	647	657
20	518	94	77	89	190	345	499	851	1380	1797	1814	2154	447	583	675	698	705	716

All Territories

Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured
$5,000	14	20/40	3	0
		20/50	4	0
		25/50	5	1
		35/80	6	5
		50/100	7	8
		100/300	8	24
		250/500	9	97
		500/500	10	254

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
SOCIAL SERVICES AND BUS N.O.C.

Liability Rates
Fleet and Non-Fleet

	COVERAGE																	
	A-1	A-2	B									PDL						
Territory			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	1872	611	280	323	689	1248	1808	3078	4993	6499	6564	7790	1179	1539	1781	1842	1860	1889
2	1872	611	280	323	689	1248	1808	3078	4993	6499	6564	7790	1179	1539	1781	1842	1860	1889
3	1872	611	280	323	689	1248	1808	3078	4993	6499	6564	7790	1179	1539	1781	1842	1860	1889
4	1872	611	280	323	689	1248	1808	3078	4993	6499	6564	7790	1179	1539	1781	1842	1860	1889
5	1872	611	280	323	689	1248	1808	3078	4993	6499	6564	7790	1179	1539	1781	1842	1860	1889
6	1872	611	280	323	689	1248	1808	3078	4993	6499	6564	7790	1179	1539	1781	1842	1860	1889
7	1872	611	280	323	689	1248	1808	3078	4993	6499	6564	7790	1179	1539	1781	1842	1860	1889
8	1872	611	280	323	689	1248	1808	3078	4993	6499	6564	7790	1179	1539	1781	1842	1860	1889
9	1872	611	280	323	689	1248	1808	3078	4993	6499	6564	7790	1179	1539	1781	1842	1860	1889
10	1872	611	280	323	689	1248	1808	3078	4993	6499	6564	7790	1179	1539	1781	1842	1860	1889
11	1079	352	161	186	397	719	1041	1773	2877	3745	3782	4489	680	887	1027	1062	1073	1089
12	827	270	124	143	305	552	799	1360	2207	2872	2901	3443	521	680	787	814	822	835
13	1143	373	171	197	421	762	1104	1879	3049	3968	4008	4757	720	940	1088	1125	1136	1153
14	1110	362	166	192	408	740	1072	1825	2960	3854	3892	4619	699	912	1056	1092	1103	1120
15	874	285	131	151	322	583	845	1438	2332	3035	3066	3638	551	719	833	861	869	883
16	1112	363	166	192	409	741	1073	1827	2965	3859	3898	4626	700	914	1058	1093	1105	1121
17	1313	429	196	226	483	875	1267	2158	3501	4557	4602	5462	827	1079	1250	1292	1305	1325
18	1438	469	215	248	529	959	1389	2364	3835	4992	5042	5984	906	1182	1369	1415	1430	1451
19	1548	505	231	267	569	1032	1494	2544	4127	5372	5426	6440	975	1272	1473	1523	1539	1562
20	1688	551	252	291	621	1125	1629	2774	4501	5859	5917	7023	1063	1387	1606	1660	1677	1703

All Territories

Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured
$5,000	14	20/40	3	0
		20/50	4	0
		25/50	5	1
		35/80	6	5
		50/100	7	8
		100/300	8	24
		250/500	9	97
		500/500	10	254

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
OTHER BUSES

Liability Rates
Fleet and Non-Fleet

Territory	COVERAGE																	
	A-1	A-2	B										PDL					
			20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	1054	311	157	181	387	702	1017	1731	2809	3657	3693	4383	750	979	1133	1172	1184	1202
2	1054	311	157	181	387	702	1017	1731	2809	3657	3693	4383	750	979	1133	1172	1184	1202
3	1054	311	157	181	387	702	1017	1731	2809	3657	3693	4383	750	979	1133	1172	1184	1202
4	1054	311	157	181	387	702	1017	1731	2809	3657	3693	4383	750	979	1133	1172	1184	1202
5	1054	311	157	181	387	702	1017	1731	2809	3657	3693	4383	750	979	1133	1172	1184	1202
6	1054	311	157	181	387	702	1017	1731	2809	3657	3693	4383	750	979	1133	1172	1184	1202
7	1054	311	157	181	387	702	1017	1731	2809	3657	3693	4383	750	979	1133	1172	1184	1202
8	1054	311	157	181	387	702	1017	1731	2809	3657	3693	4383	750	979	1133	1172	1184	1202
9	1054	311	157	181	387	702	1017	1731	2809	3657	3693	4383	750	979	1133	1172	1184	1202
10	1054	311	157	181	387	702	1017	1731	2809	3657	3693	4383	750	979	1133	1172	1184	1202
11	607	179	91	105	224	405	587	998	1620	2108	2129	2527	432	564	653	675	682	692
12	465	138	70	81	172	311	450	766	1242	1616	1632	1937	332	433	502	519	524	532
13	644	190	96	111	237	429	621	1058	1717	2235	2257	2679	458	598	692	715	723	734
14	625	184	93	107	229	416	603	1026	1665	2168	2190	2599	445	581	672	695	702	713
15	492	145	74	85	182	329	476	810	1314	1710	1727	2049	350	457	529	547	552	561
16	626	185	93	107	230	417	603	1028	1668	2171	2192	2602	445	581	672	695	702	713
17	740	218	110	127	272	493	714	1215	1972	2567	2592	3077	526	686	795	822	830	843
18	810	239	121	140	298	540	782	1331	2160	2812	2840	3370	576	752	870	900	909	923
19	871	257	130	150	320	580	841	1431	2322	3023	3053	3623	620	809	937	968	978	993
20	950	280	142	164	349	633	917	1562	2533	3298	3331	3953	676	882	1021	1056	1067	1083

All Territories

Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured
$5,000	14	20/40	3	0
		20/50	4	0
		25/50	5	1
		35/80	6	5
		50/100	7	8
		100/300	8	24
		250/500	9	97
		500/500	10	254

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
VAN POOLS

Liability Rates

	COVERAGE																		
	A-1	A-2	B											PDL					
Territory			20/40	20/50	25/50	25/60	35/80	50/100	100/300	250/500	500/500	500/1000	1000/1000	5,000	10,000	25,000	50,000	100,000	500,000
1	899	218	134	155	330	341	599	867	1,477	2,396	3,119	3,150	3,739	670	874	1012	1047	1057	1073
2	899	218	134	155	330	341	599	867	1,477	2,396	3,119	3,150	3,739	670	874	1012	1047	1057	1073
3	899	218	134	155	330	341	599	867	1,477	2,396	3,119	3,150	3,739	670	874	1012	1047	1057	1073
4	899	218	134	155	330	341	599	867	1,477	2,396	3,119	3,150	3,739	670	874	1012	1047	1057	1073
5	899	218	134	155	330	341	599	867	1,477	2,396	3,119	3,150	3,739	670	874	1012	1047	1057	1073
6	899	218	134	155	330	341	599	867	1,477	2,396	3,119	3,150	3,739	670	874	1012	1047	1057	1073
7	899	218	134	155	330	341	599	867	1,477	2,396	3,119	3,150	3,739	670	874	1012	1047	1057	1073
8	899	218	134	155	330	341	599	867	1,477	2,396	3,119	3,150	3,739	670	874	1012	1047	1057	1073
9	899	218	134	155	330	341	599	867	1,477	2,396	3,119	3,150	3,739	670	874	1012	1047	1057	1073
10	899	218	134	155	330	341	599	867	1,477	2,396	3,119	3,150	3,739	670	874	1012	1047	1057	1073
11	519	126	77	89	190	196	345	500	852	1,382	1,799	1,817	2,157	386	504	583	603	609	618
12	398	97	59	68	146	150	265	383	653	1,060	1,380	1,393	1,654	296	386	447	462	467	474
13	549	133	82	95	202	208	366	530	902	1,464	1,906	1,925	2,284	409	534	618	639	645	655
14	533	129	80	92	196	203	356	515	877	1,422	1,852	1,870	2,219	397	518	600	620	626	636
15	420	102	63	73	155	160	280	406	691	1,121	1,459	1,473	1,749	313	408	473	489	494	501
16	534	130	80	92	197	203	356	516	878	1,425	1,854	1,873	2,223	398	519	601	622	628	638
17	631	153	94	109	232	239	420	609	1,037	1,682	2,189	2,211	2,624	470	613	710	734	742	753
18	691	168	103	119	254	262	460	667	1,135	1,842	2,398	2,421	2,874	515	672	778	804	813	825
19	743	181	111	128	273	282	495	717	1,221	1,981	2,579	2,605	3,091	554	723	837	865	874	888
20	811	197	121	140	298	307	540	783	1,333	2,162	2,814	2,842	3,374	604	788	913	943	953	968

All Territories

Medical Payments	
5000	14
10000	16

Limit	U-1 Uninsured	U-2 Underinsured
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	24
250/500	9	97
500/500	10	254

R-122
C.A.R.
10/1/2024

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 1

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per $1000 over $90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

For Original Cost greater than $90,000 add the rate per $1000 to the $65,000-$90,000 rate.
For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

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

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primar
and secondary rating factors, subject to a $4 minimum. For no deductible, add $17
to the $300 deductible limited collision premium.

R-123
C.A.R.
10/1/2024

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 2

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per $1000 over $90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

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

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $17 to the $300 deductible limited collision premium.

R-124
C.A.R.
10/1/2024

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 3

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per $1000 over $90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

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

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $17 to the $300 deductible limited collision premium.

R-125
C.A.R.
10/1/2024

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 4

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per $1000 over $90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

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

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $17 to the $300 deductible limited collision premium.

R-126
C.A.R.
10/1/2024

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 5

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per $1000 over $90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

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

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $17 to the $300 deductible limited collision premium.

R-127
C.A.R.
10/1/2024

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 6

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per $1000 over $90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

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

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $17 to the $300 deductible limited collision premium.

R-128
C.A.R.
10/1/2024

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 7

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per $1000 over $90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

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

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $17 to the $300 deductible limited collision premium.

R-129
C.A.R.
10/1/2024

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 8

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per $1000 over $90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

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

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $17 to the $300 deductible limited collision premium.

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COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 9

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per $1000 over $90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

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

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $17 to the $300 deductible limited collision premium.

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COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 10

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	33	29	49	45	95	92	86	75
	2,3		33	29	49	45	93	90	84	73
	4,5		32	28	47	43	84	82	76	66
	6-9		23	19	33	29	49	48	45	39
4,501- 6,000	1	2	37	33	56	52	104	101	94	82
	2,3		37	33	56	52	101	98	91	79
	4,5		36	32	54	50	92	89	83	72
	6-9		25	21	37	33	55	53	49	43
6,001- 8,000	1	3	38	34	57	53	136	132	123	107
	2,3		38	34	57	53	132	128	119	104
	4,5		37	33	55	51	121	117	109	95
	6-9		26	22	38	34	71	69	64	56
8,001-10,000	1	4	58	54	89	85	277	269	250	218
	2,3		58	54	89	85	269	261	243	211
	4,5		56	52	86	82	245	238	221	193
	6-9		39	35	58	54	145	141	131	114
10,001-15,000	1	5	110	106	170	166	454	441	410	357
	2,3		110	106	170	166	441	428	398	347
	4,5		106	102	164	160	402	390	363	316
	6-9		72	68	111	107	238	231	215	187
15,001-20,000	1	6	161	157	250	245	863	838	779	679
	2,3		161	157	250	245	838	814	757	659
	4,5		154	150	240	235	762	740	688	599
	6-9		104	100	161	157	452	439	408	356
20,001-25,000	1	7	244	239	380	373	1359	1319	1227	1068
	2,3		244	239	380	373	1318	1280	1190	1037
	4,5		234	229	365	358	1200	1165	1083	944
	6-9		157	153	244	239	713	692	644	561
25,001-40,000	1	8	276	271	431	423	1594	1548	1440	1254
	2,3		276	271	431	423	1548	1503	1398	1217
	4,5		265	260	414	406	1409	1368	1272	1108
	6-9		177	173	276	271	835	811	754	657
40,001-65,000	1	10	332	325	518	508	2099	2038	1895	1651
	2,3		332	325	518	508	2037	1978	1840	1602
	4,5		318	312	498	488	1854	1800	1674	1458
	6-9		212	208	332	325	1100	1068	993	865
65,001-90,000	1	11	358	351	560	549	2299	2232	2076	1808
	2,3		358	351	560	549	2232	2167	2015	1755
	4,5		344	337	538	527	2031	1972	1834	1597
	6-9		230	225	359	352	1205	1170	1088	948
Charge per $1000 over $90,000	1	12	0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	2,3		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	4,5		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67
	6-9		0.76	0.75	1.19	1.17	11.03	10.71	9.96	8.67

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

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

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $17 to the $300 deductible limited collision premium.

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C.A.R.
10/1/2024

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 11

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	28	24	42	38	69	67	62	54
	2,3		28	24	42	38	67	65	60	53
	4,5		27	23	40	36	61	59	55	48
	6-9		19	15	28	24	36	35	33	28
4,501- 6,000	1	2	32	28	48	44	75	73	68	59
	2,3		32	28	48	44	73	71	66	58
	4,5		31	27	46	42	66	64	60	52
	6-9		22	18	32	28	39	38	35	31
6,001- 8,000	1	3	33	29	49	45	98	95	88	77
	2,3		33	29	49	45	96	93	86	75
	4,5		32	28	47	43	87	84	78	68
	6-9		23	19	33	29	52	50	47	41
8,001-10,000	1	4	50	46	76	72	200	194	180	157
	2,3		50	46	76	72	194	188	175	152
	4,5		48	44	73	69	176	171	159	139
	6-9		33	29	50	46	104	101	94	82
10,001-15,000	1	5	94	90	145	141	328	318	296	258
	2,3		94	90	145	141	317	308	286	249
	4,5		90	86	139	135	289	281	261	228
	6-9		62	58	94	90	172	167	155	135
15,001-20,000	1	6	136	132	211	207	622	604	562	489
	2,3		136	132	211	207	604	586	545	475
	4,5		131	127	203	199	549	533	496	432
	6-9		89	85	137	133	327	317	295	257
20,001-25,000	1	7	206	202	322	316	979	950	884	770
	2,3		206	202	322	316	950	922	857	747
	4,5		198	194	309	303	864	839	780	680
	6-9		133	129	206	202	513	498	463	403
25,001-40,000	1	8	234	229	365	358	1148	1115	1037	903
	2,3		234	229	365	358	1115	1083	1007	877
	4,5		224	220	350	343	1015	985	916	798
	6-9		151	147	234	229	603	585	544	474
40,001-65,000	1	10	281	275	439	430	1512	1468	1365	1189
	2,3		281	275	439	430	1468	1425	1325	1154
	4,5		269	264	421	413	1336	1297	1206	1051
	6-9		180	176	281	275	793	770	716	624
65,001-90,000	1	11	304	298	474	465	1656	1608	1495	1302
	2,3		304	298	474	465	1608	1561	1452	1264
	4,5		291	285	455	446	1464	1421	1322	1151
	6-9		195	191	304	298	868	843	784	683
Charge per $1000 over $90,000	1	12	0.64	0.63	1.01	0.99	7.94	7.71	7.17	6.25
	2,3		0.64	0.63	1.01	0.99	7.94	7.71	7.17	6.25
	4,5		0.64	0.63	1.01	0.99	7.94	7.71	7.17	6.25
	6-9		0.64	0.63	1.01	0.99	7.94	7.71	7.17	6.25

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 17
$1000 Ded	$ 30
$2000 Ded	$ 51
$3000 Ded	$ 68
$4000 Ded	$ 81
$5000 Ded	$ 91

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $12 to the $300 deductible limited collision premium.

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C.A.R.
10/1/2024

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 12

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	27	23	40	36	74	72	67	58
	2,3		27	23	40	36	72	70	65	57
	4,5		26	22	38	34	65	63	59	51
	6-9		19	15	27	23	38	37	34	30
4,501- 6,000	1	2	30	26	45	41	80	78	73	63
	2,3		30	26	45	41	78	76	71	62
	4,5		30	26	44	40	71	69	64	56
	6-9		21	17	30	26	42	41	38	33
6,001- 8,000	1	3	32	28	47	43	105	102	95	83
	2,3		32	28	47	43	102	99	92	80
	4,5		30	26	45	41	93	90	84	73
	6-9		21	17	31	27	56	54	50	44
8,001-10,000	1	4	48	44	72	68	214	208	193	168
	2,3		48	44	72	68	208	202	188	164
	4,5		46	42	69	65	190	184	171	149
	6-9		32	28	47	43	112	109	101	88
10,001-15,000	1	5	89	85	137	133	351	341	317	276
	2,3		89	85	137	133	341	331	308	268
	4,5		86	82	132	128	310	301	280	244
	6-9		58	54	89	85	184	179	166	145
15,001-20,000	1	6	129	125	200	196	667	648	603	525
	2,3		129	125	200	196	648	629	585	509
	4,5		124	120	192	188	589	572	532	463
	6-9		84	80	129	125	350	340	316	275
20,001-25,000	1	7	195	191	304	298	1051	1020	949	826
	2,3		195	191	304	298	1020	990	921	802
	4,5		187	183	292	286	928	901	838	730
	6-9		126	122	195	191	551	535	498	433
25,001-40,000	1	8	220	216	345	338	1233	1197	1113	970
	2,3		220	216	345	338	1197	1162	1081	941
	4,5		212	208	332	325	1089	1057	983	856
	6-9		143	139	221	217	646	627	583	508
40,001-65,000	1	10	265	260	414	406	1622	1575	1465	1276
	2,3		265	260	414	406	1575	1529	1422	1238
	4,5		255	250	398	390	1434	1392	1295	1128
	6-9		170	166	265	260	851	826	768	669
65,001-90,000	1	11	288	282	449	440	1777	1725	1604	1397
	2,3		288	282	449	440	1725	1675	1558	1357
	4,5		275	270	430	422	1570	1524	1417	1234
	6-9		184	180	287	281	931	904	841	732
Charge per $1000 over $90,000	1	12	0.61	0.60	0.95	0.93	8.52	8.28	7.70	6.70
	2,3		0.61	0.60	0.95	0.93	8.52	8.28	7.70	6.70
	4,5		0.61	0.60	0.95	0.93	8.52	8.28	7.70	6.70
	6-9		0.61	0.60	0.95	0.93	8.52	8.28	7.70	6.70

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

$300 Ded	$ 13
$500 Ded	$ 18
$1000 Ded	$ 32
$2000 Ded	$ 55
$3000 Ded	$ 73
$4000 Ded	$ 86
$5000 Ded	$ 98

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $13 to the $300 deductible limited collision premium.

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C.A.R.
10/1/2024

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 13

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	26	22	39	35	76	74	69	60
	2,3		26	22	39	35	74	72	67	58
	4,5		25	21	37	33	68	66	61	53
	6-9		18	14	26	22	40	39	36	32
4,501- 6,000	1	2	30	26	44	40	83	81	75	66
	2,3		30	26	44	40	81	79	73	64
	4,5		28	24	42	38	74	72	67	58
	6-9		20	16	29	25	44	43	40	35
6,001- 8,000	1	3	30	26	45	41	109	106	99	86
	2,3		30	26	45	41	106	103	96	83
	4,5		29	25	43	39	97	94	87	76
	6-9		21	17	30	26	58	56	52	45
8,001-10,000	1	4	46	42	69	65	222	216	201	175
	2,3		46	42	69	65	216	210	195	170
	4,5		44	40	67	63	197	191	178	155
	6-9		31	27	46	42	116	113	105	92
10,001-15,000	1	5	86	82	132	128	365	354	329	287
	2,3		86	82	132	128	354	344	320	279
	4,5		83	79	127	123	322	313	291	254
	6-9		56	52	86	82	192	186	173	151
15,001-20,000	1	6	124	120	192	188	693	673	626	545
	2,3		124	120	192	188	673	653	607	529
	4,5		120	116	185	181	612	594	552	481
	6-9		81	77	125	121	364	353	328	286
20,001-25,000	1	7	188	184	293	287	1091	1059	985	858
	2,3		188	184	293	287	1059	1028	956	833
	4,5		180	176	281	275	963	935	870	757
	6-9		122	118	188	184	572	555	516	450
25,001-40,000	1	8	212	208	332	325	1280	1243	1156	1007
	2,3		212	208	332	325	1242	1206	1122	977
	4,5		204	200	318	312	1131	1098	1021	889
	6-9		137	133	212	208	671	651	605	527
40,001-65,000	1	10	255	250	399	391	1685	1636	1521	1325
	2,3		255	250	399	391	1636	1588	1477	1286
	4,5		245	240	383	375	1488	1445	1344	1170
	6-9		164	160	255	250	884	858	798	695
65,001-90,000	1	11	276	271	431	423	1845	1791	1666	1451
	2,3		276	271	431	423	1791	1739	1617	1409
	4,5		265	260	414	406	1630	1583	1472	1282
	6-9		177	173	275	270	967	939	873	761
Charge per $1000 over $90,000	1	12	0.59	0.57	0.91	0.90	8.85	8.59	7.99	6.96
	2,3		0.59	0.57	0.91	0.90	8.85	8.59	7.99	6.96
	4,5		0.59	0.57	0.91	0.90	8.85	8.59	7.99	6.96
	6-9		0.59	0.57	0.91	0.90	8.85	8.59	7.99	6.96

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

$300 Ded	$ 13
$500 Ded	$ 18
$1000 Ded	$ 34
$2000 Ded	$ 57
$3000 Ded	$ 75
$4000 Ded	$ 90
$5000 Ded	$101

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $13 to the $300 deductible limited collision premium.

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COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 14

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	28	24	41	37	75	73	68	59
	2,3		28	24	41	37	73	71	66	58
	4,5		26	22	39	35	67	65	60	53
	6-9		19	15	27	23	39	38	35	31
4,501- 6,000	1	2	31	27	46	42	82	80	74	65
	2,3		31	27	46	42	80	78	73	63
	4,5		30	26	44	40	73	71	66	58
	6-9		21	17	31	27	43	42	39	34
6,001- 8,000	1	3	32	28	47	43	108	105	98	85
	2,3		32	28	47	43	105	102	95	83
	4,5		31	27	46	42	96	93	86	75
	6-9		22	18	32	28	57	55	51	45
8,001-10,000	1	4	48	44	73	69	219	213	198	173
	2,3		48	44	73	69	213	207	193	168
	4,5		47	43	71	67	194	188	175	152
	6-9		32	28	48	44	115	112	104	91
10,001-15,000	1	5	91	87	140	136	361	350	326	284
	2,3		91	87	140	136	349	339	315	275
	4,5		87	83	134	130	318	309	287	250
	6-9		60	56	91	87	188	183	170	148
15,001-20,000	1	6	132	128	204	200	684	664	618	538
	2,3		132	128	204	200	664	645	600	522
	4,5		127	123	196	192	605	587	546	475
	6-9		86	82	132	128	358	348	324	282
20,001-25,000	1	7	199	195	310	304	1077	1046	973	847
	2,3		199	195	310	304	1045	1015	944	822
	4,5		191	187	298	292	952	924	859	748
	6-9		129	125	199	195	564	548	510	444
25,001-40,000	1	8	225	221	352	345	1264	1227	1141	994
	2,3		225	221	352	345	1228	1192	1109	966
	4,5		216	212	338	331	1117	1084	1008	878
	6-9		145	141	225	221	662	643	598	521
40,001-65,000	1	10	270	265	422	414	1664	1616	1503	1309
	2,3		270	265	422	414	1615	1568	1458	1270
	4,5		260	255	406	398	1470	1427	1327	1156
	6-9		174	170	270	265	872	847	788	686
65,001-90,000	1	11	293	287	457	448	1822	1769	1645	1433
	2,3		293	287	457	448	1770	1718	1598	1392
	4,5		281	275	439	430	1610	1563	1454	1266
	6-9		188	184	293	287	955	927	862	751
Charge per $1000 over $90,000	1	12	0.62	0.61	0.97	0.95	8.74	8.49	7.89	6.87
	2,3		0.62	0.61	0.97	0.95	8.74	8.49	7.89	6.87
	4,5		0.62	0.61	0.97	0.95	8.74	8.49	7.89	6.87
	6-9		0.62	0.61	0.97	0.95	8.74	8.49	7.89	6.87

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

$300 Ded	$ 13
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 56
$3000 Ded	$ 75
$4000 Ded	$ 89
$5000 Ded	$100

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $13 to the $300 deductible limited collision premium.

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COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 15

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	26	22	39	35	83	81	75	66
	2,3		26	22	39	35	81	79	73	64
	4,5		26	22	38	34	74	72	67	58
	6-9		19	15	27	23	43	42	39	34
4,501- 6,000	1	2	30	26	44	40	92	89	83	72
	2,3		30	26	44	40	89	86	80	70
	4,5		29	25	43	39	80	78	73	63
	6-9		21	17	30	26	47	46	43	37
6,001- 8,000	1	3	31	27	46	42	119	116	108	94
	2,3		31	27	46	42	115	112	104	91
	4,5		30	26	44	40	105	102	95	83
	6-9		21	17	31	27	63	61	57	49
8,001-10,000	1	4	47	43	71	67	242	235	219	190
	2,3		47	43	71	67	236	229	213	185
	4,5		45	41	68	64	214	208	193	168
	6-9		32	28	47	43	127	123	114	100
10,001-15,000	1	5	88	84	135	131	398	386	359	313
	2,3		88	84	135	131	386	375	349	304
	4,5		84	80	129	125	351	341	317	276
	6-9		58	54	88	84	208	202	188	164
15,001-20,000	1	6	127	123	196	192	755	733	682	594
	2,3		127	123	196	192	733	712	662	577
	4,5		122	118	188	184	667	648	603	525
	6-9		83	79	127	123	396	384	357	311
20,001-25,000	1	7	192	188	299	293	1189	1154	1073	935
	2,3		192	188	299	293	1154	1120	1042	907
	4,5		184	180	287	281	1051	1020	949	826
	6-9		124	120	191	187	623	605	563	490
25,001-40,000	1	8	216	212	339	332	1396	1355	1260	1098
	2,3		216	212	339	332	1354	1315	1223	1065
	4,5		208	204	324	318	1233	1197	1113	970
	6-9		140	136	216	212	731	710	660	575
40,001-65,000	1	10	260	255	406	398	1836	1783	1658	1444
	2,3		260	255	406	398	1783	1731	1610	1402
	4,5		250	245	391	383	1622	1575	1465	1276
	6-9		167	163	260	255	963	935	870	757
65,001-90,000	1	11	282	276	440	431	2012	1953	1816	1582
	2,3		282	276	440	431	1953	1896	1763	1536
	4,5		270	265	422	414	1777	1725	1604	1397
	6-9		181	177	282	276	1055	1024	952	829
Charge per $1000 over $90,000	1	12	0.60	0.59	0.93	0.91	9.65	9.37	8.71	7.59
	2,3		0.60	0.59	0.93	0.91	9.65	9.37	8.71	7.59
	4,5		0.60	0.59	0.93	0.91	9.65	9.37	8.71	7.59
	6-9		0.60	0.59	0.93	0.91	9.65	9.37	8.71	7.59

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

$300 Ded	$ 15
$500 Ded	$ 20
$1000 Ded	$ 37
$2000 Ded	$ 62
$3000 Ded	$ 82
$4000 Ded	$ 98
$5000 Ded	$111

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $15 to the $300 deductible limited collision premium.

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COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 16

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	27	23	40	36	70	68	63	55
	2,3		27	23	40	36	68	66	61	53
	4,5		26	22	38	34	62	60	56	49
	6-9		19	15	27	23	36	35	33	28
4,501- 6,000	1	2	30	26	45	41	76	74	69	60
	2,3		30	26	45	41	74	72	67	58
	4,5		30	26	44	40	67	65	60	53
	6-9		21	17	30	26	40	39	36	32
6,001- 8,000	1	3	32	28	47	43	100	97	90	79
	2,3		32	28	47	43	97	94	87	76
	4,5		30	26	45	41	88	85	79	69
	6-9		21	17	31	27	53	51	47	41
8,001-10,000	1	4	48	44	72	68	202	196	182	159
	2,3		48	44	72	68	197	191	178	155
	4,5		46	42	69	65	179	174	162	141
	6-9		32	28	47	43	106	103	96	83
10,001-15,000	1	5	89	85	137	133	332	322	299	261
	2,3		89	85	137	133	322	313	291	254
	4,5		86	82	132	128	294	285	265	231
	6-9		58	54	89	85	174	169	157	137
15,001-20,000	1	6	129	125	200	196	630	612	569	496
	2,3		129	125	200	196	612	594	552	481
	4,5		124	120	192	188	557	541	503	438
	6-9		84	80	129	125	331	321	299	260
20,001-25,000	1	7	195	191	304	298	992	963	896	780
	2,3		195	191	304	298	963	935	870	757
	4,5		187	183	292	286	877	851	791	689
	6-9		126	122	195	191	520	505	470	409
25,001-40,000	1	8	220	216	345	338	1164	1130	1051	915
	2,3		220	216	345	338	1131	1098	1021	889
	4,5		212	208	332	325	1029	999	929	809
	6-9		143	139	221	217	611	593	551	480
40,001-65,000	1	10	265	260	414	406	1533	1488	1384	1205
	2,3		265	260	414	406	1488	1445	1344	1170
	4,5		255	250	398	390	1354	1315	1223	1065
	6-9		170	166	265	260	803	780	725	632
65,001-90,000	1	11	288	282	449	440	1679	1630	1516	1320
	2,3		288	282	449	440	1629	1582	1471	1281
	4,5		275	270	430	422	1483	1440	1339	1166
	6-9		184	180	287	281	880	854	794	692
Charge per $1000 over $90,000	1	12	0.61	0.60	0.95	0.93	8.05	7.82	7.27	6.33
	2,3		0.61	0.60	0.95	0.93	8.05	7.82	7.27	6.33
	4,5		0.61	0.60	0.95	0.93	8.05	7.82	7.27	6.33
	6-9		0.61	0.60	0.95	0.93	8.05	7.82	7.27	6.33

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 17
$1000 Ded	$ 30
$2000 Ded	$ 52
$3000 Ded	$ 69
$4000 Ded	$ 82
$5000 Ded	$ 92

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $12 to the $300 deductible limited collision premium.

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COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 17

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	28	24	41	37	78	76	71	62
	2,3		28	24	41	37	76	74	69	60
	4,5		27	23	40	36	69	67	62	54
	6-9		19	15	28	24	41	40	37	32
4,501- 6,000	1	2	32	28	47	43	85	83	77	67
	2,3		32	28	47	43	83	81	75	66
	4,5		30	26	45	41	75	73	68	59
	6-9		21	17	31	27	44	43	40	35
6,001- 8,000	1	3	32	28	48	44	111	108	100	87
	2,3		32	28	48	44	108	105	98	85
	4,5		31	27	46	42	99	96	89	78
	6-9		22	18	32	28	59	57	53	46
8,001-10,000	1	4	49	45	75	71	227	220	205	178
	2,3		49	45	75	71	220	214	199	173
	4,5		48	44	72	68	201	195	181	158
	6-9		33	29	49	45	118	115	107	93
10,001-15,000	1	5	92	88	142	138	372	361	336	292
	2,3		92	88	142	138	362	351	326	284
	4,5		89	85	137	133	329	319	297	258
	6-9		61	57	93	89	195	189	176	153
15,001-20,000	1	6	134	130	207	203	707	686	638	556
	2,3		134	130	207	203	686	666	619	539
	4,5		129	125	199	195	624	606	564	491
	6-9		87	83	134	130	371	360	335	292
20,001-25,000	1	7	202	198	316	310	1112	1080	1004	875
	2,3		202	198	316	310	1080	1049	976	850
	4,5		194	190	303	297	983	954	887	773
	6-9		131	127	202	198	583	566	526	458
25,001-40,000	1	8	230	225	358	351	1306	1268	1179	1027
	2,3		230	225	358	351	1268	1231	1145	997
	4,5		220	216	344	337	1154	1120	1042	907
	6-9		148	144	230	225	685	665	618	539
40,001-65,000	1	10	275	270	430	422	1719	1669	1552	1352
	2,3		275	270	430	422	1669	1620	1507	1312
	4,5		264	259	413	405	1519	1475	1372	1195
	6-9		177	173	275	270	901	875	814	709
65,001-90,000	1	11	298	292	465	456	1883	1828	1700	1481
	2,3		298	292	465	456	1828	1775	1651	1438
	4,5		286	280	447	438	1663	1615	1502	1308
	6-9		191	187	298	292	987	958	891	776
Charge per $1000 over $90,000	1	12	0.63	0.62	0.99	0.97	9.03	8.77	8.16	7.10
	2,3		0.63	0.62	0.99	0.97	9.03	8.77	8.16	7.10
	4,5		0.63	0.62	0.99	0.97	9.03	8.77	8.16	7.10
	6-9		0.63	0.62	0.99	0.97	9.03	8.77	8.16	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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

$300 Ded	$ 14
$500 Ded	$ 19
$1000 Ded	$ 34
$2000 Ded	$ 58
$3000 Ded	$ 77
$4000 Ded	$ 91
$5000 Ded	$103

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $14 to the $300 deductible limited collision premium.

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COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 18

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	28	24	41	37	73	71	66	58
	2,3		28	24	41	37	71	69	64	56
	4,5		27	23	40	36	64	62	58	50
	6-9		19	15	28	24	38	37	34	30
4,501- 6,000	1	2	32	28	47	43	79	77	72	62
	2,3		32	28	47	43	77	75	70	61
	4,5		30	26	45	41	70	68	63	55
	6-9		21	17	31	27	42	41	38	33
6,001- 8,000	1	3	32	28	48	44	104	101	94	82
	2,3		32	28	48	44	101	98	91	79
	4,5		31	27	46	42	92	89	83	72
	6-9		22	18	32	28	55	53	49	43
8,001-10,000	1	4	49	45	75	71	211	205	191	166
	2,3		49	45	75	71	205	199	185	161
	4,5		48	44	72	68	186	181	168	147
	6-9		33	29	49	45	111	108	100	87
10,001-15,000	1	5	92	88	142	138	347	337	313	273
	2,3		92	88	142	138	337	327	304	265
	4,5		89	85	137	133	306	297	276	241
	6-9		61	57	93	89	181	176	164	143
15,001-20,000	1	6	134	130	207	203	659	640	595	518
	2,3		134	130	207	203	640	621	578	503
	4,5		129	125	199	195	582	565	525	458
	6-9		87	83	134	130	345	335	312	271
20,001-25,000	1	7	202	198	316	310	1037	1007	937	816
	2,3		202	198	316	310	1006	977	909	791
	4,5		194	190	303	297	916	889	827	720
	6-9		131	127	202	198	544	528	491	428
25,001-40,000	1	8	230	225	358	351	1216	1181	1098	957
	2,3		230	225	358	351	1181	1147	1067	929
	4,5		220	216	344	337	1075	1044	971	846
	6-9		148	144	230	225	638	619	576	501
40,001-65,000	1	10	275	270	430	422	1602	1555	1446	1260
	2,3		275	270	430	422	1555	1510	1404	1223
	4,5		264	259	413	405	1415	1374	1278	1113
	6-9		177	173	275	270	839	815	758	660
65,001-90,000	1	11	298	292	465	456	1754	1703	1584	1379
	2,3		298	292	465	456	1704	1654	1538	1340
	4,5		286	280	447	438	1550	1505	1400	1219
	6-9		191	187	298	292	920	893	830	723
Charge per $1000 over $90,000	1	12	0.63	0.62	0.99	0.97	8.42	8.17	7.60	6.62
	2,3		0.63	0.62	0.99	0.97	8.42	8.17	7.60	6.62
	4,5		0.63	0.62	0.99	0.97	8.42	8.17	7.60	6.62
	6-9		0.63	0.62	0.99	0.97	8.42	8.17	7.60	6.62

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

$300 Ded	$ 13
$500 Ded	$ 18
$1000 Ded	$ 32
$2000 Ded	$ 54
$3000 Ded	$ 72
$4000 Ded	$ 85
$5000 Ded	$ 96

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $13 to the $300 deductible limited collision premium.

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COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 19

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	26	22	39	35	70	68	63	55
	2,3		26	22	39	35	68	66	61	53
	4,5		26	22	38	34	62	60	56	49
	6-9		19	15	27	23	36	35	33	28
4,501- 6,000	1	2	30	26	44	40	76	74	69	60
	2,3		30	26	44	40	74	72	67	58
	4,5		29	25	43	39	68	66	61	53
	6-9		21	17	30	26	40	39	36	32
6,001- 8,000	1	3	31	27	46	42	100	97	90	79
	2,3		31	27	46	42	97	94	87	76
	4,5		30	26	44	40	89	86	80	70
	6-9		21	17	31	27	53	51	47	41
8,001-10,000	1	4	47	43	71	67	203	197	183	160
	2,3		47	43	71	67	198	192	179	156
	4,5		45	41	68	64	179	174	162	141
	6-9		32	28	47	43	106	103	96	83
10,001-15,000	1	5	88	84	135	131	334	324	301	262
	2,3		88	84	135	131	323	314	292	254
	4,5		84	80	129	125	295	286	266	232
	6-9		58	54	88	84	175	170	158	138
15,001-20,000	1	6	127	123	196	192	633	615	572	498
	2,3		127	123	196	192	615	597	555	484
	4,5		122	118	188	184	559	543	505	440
	6-9		83	79	127	123	332	322	299	261
20,001-25,000	1	7	192	188	299	293	997	968	900	784
	2,3		192	188	299	293	967	939	873	761
	4,5		184	180	287	281	881	855	795	693
	6-9		124	120	191	187	522	507	472	411
25,001-40,000	1	8	216	212	339	332	1170	1136	1056	920
	2,3		216	212	339	332	1136	1103	1026	893
	4,5		208	204	324	318	1033	1003	933	812
	6-9		140	136	216	212	613	595	553	482
40,001-65,000	1	10	260	255	406	398	1540	1495	1390	1211
	2,3		260	255	406	398	1495	1451	1349	1175
	4,5		250	245	391	383	1361	1321	1229	1070
	6-9		167	163	260	255	808	784	729	635
65,001-90,000	1	11	282	276	440	431	1686	1637	1522	1326
	2,3		282	276	440	431	1637	1589	1478	1287
	4,5		270	265	422	414	1490	1447	1346	1172
	6-9		181	177	282	276	884	858	798	695
Charge per $1000 over $90,000	1	12	0.60	0.59	0.93	0.91	8.09	7.85	7.30	6.36
	2,3		0.60	0.59	0.93	0.91	8.09	7.85	7.30	6.36
	4,5		0.60	0.59	0.93	0.91	8.09	7.85	7.30	6.36
	6-9		0.60	0.59	0.93	0.91	8.09	7.85	7.30	6.36

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

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

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 17
$1000 Ded	$ 31
$2000 Ded	$ 52
$3000 Ded	$ 69
$4000 Ded	$ 82
$5000 Ded	$ 93

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $12 to the $300 deductible limited collision premium.

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COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 20

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	29	25	43	39	72	70	65	57
	2,3		29	25	43	39	70	68	63	55
	4,5		28	24	41	37	64	62	58	50
	6-9		20	16	29	25	37	36	33	29
4,501- 6,000	1	2	32	28	48	44	78	76	71	62
	2,3		32	28	48	44	76	74	69	60
	4,5		32	28	47	43	69	67	62	54
	6-9		22	18	32	28	41	40	37	32
6,001- 8,000	1	3	33	29	50	46	103	100	93	81
	2,3		33	29	50	46	100	97	90	79
	4,5		32	28	48	44	91	88	82	71
	6-9		23	19	33	29	54	52	48	42
8,001-10,000	1	4	51	47	77	73	209	203	189	164
	2,3		51	47	77	73	203	197	183	160
	4,5		49	45	74	70	184	179	166	145
	6-9		34	30	51	47	109	106	99	86
10,001-15,000	1	5	96	92	147	143	342	332	309	269
	2,3		96	92	147	143	333	323	300	262
	4,5		92	88	142	138	303	294	273	238
	6-9		63	59	96	92	179	174	162	141
15,001-20,000	1	6	139	135	215	211	650	631	587	511
	2,3		139	135	215	211	631	613	570	497
	4,5		133	129	206	202	575	558	519	452
	6-9		90	86	139	135	341	331	308	268
20,001-25,000	1	7	209	205	327	321	1024	994	924	805
	2,3		209	205	327	321	994	965	897	782
	4,5		201	197	314	308	904	878	817	711
	6-9		136	132	210	206	537	521	485	422
25,001-40,000	1	8	238	233	371	364	1201	1166	1084	944
	2,3		238	233	371	364	1166	1132	1053	917
	4,5		228	224	357	350	1061	1030	958	834
	6-9		153	149	238	233	629	611	568	495
40,001-65,000	1	10	286	280	447	438	1581	1535	1428	1243
	2,3		286	280	447	438	1535	1490	1386	1207
	4,5		274	269	428	420	1397	1356	1261	1098
	6-9		183	179	286	280	829	805	749	652
65,001-90,000	1	11	309	303	482	473	1731	1681	1563	1362
	2,3		309	303	482	473	1681	1632	1518	1322
	4,5		297	291	463	454	1530	1485	1381	1203
	6-9		198	194	309	303	907	881	819	714
Charge per $1000 over $90,000	1	12	0.66	0.64	1.02	1.00	8.31	8.06	7.50	6.53
	2,3		0.66	0.64	1.02	1.00	8.31	8.06	7.50	6.53
	4,5		0.66	0.64	1.02	1.00	8.31	8.06	7.50	6.53
	6-9		0.66	0.64	1.02	1.00	8.31	8.06	7.50	6.53

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 & CAC Premium

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

For Stated Amount Rating - Refer to Rule 42.

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

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	82%
$5,000 Ded - Charge this % of $500 Ded. Premium	79%

Collision Waiver of Deductible -

$300 Ded	$ 13
$500 Ded	$ 17
$1000 Ded	$ 32
$2000 Ded	$ 54
$3000 Ded	$ 71
$4000 Ded	$ 84
$5000 Ded	$ 95

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $13 to the $300 deductible limited collision premium.

GARAGES
Rating Procedures

Liability Coverages for Garages Subject to the Massachusetts Compulsory Law

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

For increased limits, apply the following formula:

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

where

B, incr	denotes the Optional Bodily Injury Liability rate,
A-1	denotes the Compulsory Bodily Injury rate,
B, basic	denotes the basic limits (20/40) Optional Bodily Injury Liability rate,
ILF	denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED (Coverage U1) AND UNDERINSURED (Coverage U2) MOTORISTS

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

For increased limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

Deductible Coverage

Refer to Manual rules.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

GARAGES
Rating Procedures

Liability Coverages for Garages—Dealer or Repair Plate Not Issued

LIABILITY

Basic Limits (Combined Single Limit, $50,000)

Refer to rate pages.

Increased Limits

For increased limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

DEALERS PHYSICAL DAMAGE COVERAGE

Refer to rate and rule pages.

GARAGEKEEPERS INSURANCE

Refer to rate pages.

FIRE, THEFT, CAC, COMPREHENSIVE $100 GLASS DEDUCTIBLE

Charge 93% of the otherwise determined premium that would apply in the absence of a glass deductible.

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

GARAGES

GARAGES SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW

	Territories																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
RATES PER PLATE																				
Coverage A-1	1,394	1,394	1,394	1,394	1,394	1,394	1,394	1,394	1,394	1,394	418	405	268	451	385	605	539	572	702	715
Coverage A-2	141	141	141	141	141	141	141	141	141	141	42	41	27	46	39	61	55	58	71	72
Coverage PDL	1,536	1,536	1,536	1,536	1,536	1,536	1,536	1,536	1,536	1,536	461	446	295	497	424	666	594	630	774	788
Coverage B	272	272	272	272	272	272	272	272	272	272	82	79	52	88	75	118	105	112	137	139

GARAGES MEDICAL PAYMENT TABLES

Bodily Injury Liability Limits	Garage Automobile Medical Payments Limit per Person			Garage Automobile and Other Than Covered Autos Limit per Person		
	1,000	2,000	5,000	1,000	2,000	5,000
20/40	5.1%	5.9%	7.1%	7.2%	8.4%	10.0%
25/50	4.3%	5.0%	6.0%	6.1%	7.1%	8.5%
35/80	3.5%	4.1%	4.9%	5.0%	5.8%	6.9%
50/100	3.0%	3.5%	4.2%	4.2%	4.9%	5.9%
100/300	2.2%	2.6%	3.1%	3.1%	3.7%	4.4%
250/500	1.6%	1.9%	2.2%	2.3%	2.6%	3.2%
500/500	1.3%	1.5%	1.8%	1.9%	2.2%	2.6%
500/1000	1.3%	1.5%	1.8%	1.8%	2.2%	2.6%
1000/1000	1.1%	1.3%	1.6%	1.6%	1.9%	2.2%

ALL TERRITORIES

Limits	U-1 Uninsured	U-2 Underinsured
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	24
250/500	9	97
500/500	10	254

The foregoing tables are based on Table 4 increased limits factors. For other limits, the policy factor for medical payments shall be determined as follows:

Medical Payments Percentage for Basic Bodily Injury Limits / Table Percentage for Increased Limits

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Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile

Garages Subject to the Massachusetts Compulsory Law

Garage Operations - Other Than Covered Autos

Liability Rates

	Combined Single Limit of Liability (in 000's) - Rate is per $100 of Payroll						
	50	100	200	250	300	500	1000
All Territories	0.553	0.733	0.942	1.010	1.075	1.264	1.455
Minimum Premium per Location	36	48	61	66	70	82	95

These rates reflect an aggregate limit, applicable to other than auto losses, of three times the otherwise applicable per accident liability limit.

For aggregate limits other than three times the per accident limit, multiply the rates by the following factors:

1 x Accident Limit	0.950
2 x Accident Limit	0.980
5 x Accident Limit	1.030
7 x Accident Limit	1.050

Increased Limit Factors

CSL	Factor
$50,000	1.000
$75,000	1.198
$80,000	1.227
$100,000	1.325
$200,000	1.703
$250,000	1.826
$300,000	1.944
$500,000	2.285
$750,000	2.489
$1,000,000	2.631
$2,000,000	2.893
$2,500,000	2.976
$5,000,000	3.244

The Aggregate Limit is three times the Accident Limit.

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COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

Garagekeepers Premiums - Other Than Collision

Limit of Maximum Liability	*Specified Causes of Loss		*Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
	Coverage Codes		Coverage Codes	
	(214)	(215)	(211)	(212)
$6,000	$ 162	$ 246	$ 198	$ 300
7,500	197	296	230	347
9,000	220	334	264	394
12,000	274	409	334	501
15,000	326	469	382	577
18,000	354	535	431	650
22,500	440	659	517	781
30,000	552	819	657	983
37,500	643	967	776	1,164
45,000	732	1,102	878	1,317
60,000	904	1,360	1,084	1,627
75,000	1,067	1,600	1,285	1,924
90,000	1,226	1,840	1,471	2,204
120,000	1,513	2,271	1,810	2,716
150,000	1,773	2,657	2,129	3,194
180,000	2,037	3,059	2,452	3,671
225,000	2,454	3,676	2,943	4,412
300,000	3,101	4,658	3,721	5,581
375,000	3,762	5,647	4,512	6,772
450,000	4,405	6,609	5,286	7,934
600,000	5,645	8,466	6,767	10,148
750,000	6,842	10,259	8,202	12,307
900,000	8,004	12,010	9,602	14,404
1,000,000	9,106	13,663	10,923	16,386

Direct Coverage (Excess)	**Premium Computation**
Specified Perils (216)	Multiply the coverage 214 premium by 1.35
Comprehensive (213)	Multiply the coverage 211 premium by 1.35

*Theft and Mischief or Vandalism losses are subject to a $100 per car and $500 per occurrence deductible applying to each loss.

Optional Deductibles

$250 per car and $1,000 per occurrence - Multiply the above by .90.
$500 per car and $2,500 per occurrence - Multiply the above by .75.

For Garagekeepers Experience Rating Plan, refer to CAR.

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COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

Garagekeepers Premiums - Collision

Limit of Maximum Liability	Collision $300 Deductible		Collision $500 Deductible		Collision $1000 Deductible	
	Legal Liability (311)	Direct (Primary) (312)	Legal Liability (311)	Direct (Primary) (312)	Legal Liability (311)	Direct (Primary) (312)
$ 6,000	74	106	69	100	57	84
7,500	82	127	76	118	67	99
9,000	100	151	94	142	78	118
12,000	122	180	111	169	92	142
15,000	151	226	142	211	118	176
18,000	174	259	161	240	134	198
22,500	205	309	190	284	161	240
30,000	259	388	240	364	198	301
37,500	309	466	284	430	240	361
45,000	354	529	329	491	276	414
60,000	440	659	405	609	340	512
75,000	523	787	484	728	409	612
90,000	605	905	558	836	470	704
120,000	756	1,130	699	1,045	585	880
150,000	900	1,348	831	1,247	700	1,046
180,000	1,039	1,562	961	1,443	810	1,215
225,000	1,238	1,854	1,145	1,716	959	1,440
300,000	1,577	2,369	1,458	2,192	1,226	1,841
375,000	1,911	2,868	1,767	2,654	1,482	2,230
450,000	2,239	3,360	2,070	3,105	1,739	2,610
600,000	2,899	4,342	2,680	4,016	2,250	3,375
750,000	3,529	5,293	3,269	4,897	2,746	4,113
900,000	4,135	6,200	3,825	5,738	3,213	4,818
1,000,000	4,700	7,047	4,343	6,520	3,651	5,476

Direct Coverage (Excess)

Collision (313)

Premium Computation

Multiply the coverage 311 premium by 1.35

For Garagekeepers Experience Rating Plan, refer to CAR.

GARAGES
Rating Procedures

(RULE 88) PREMIUM DEVELOPMENT

A. Covered Auto Coverage (Unlimited Liability Coverage for Customers)

Garage Trailer Plates (Class Code 07090)

For all liability coverages except Uninsured or Underinsured Motorists Coverage, apply a factor of .25 to the Trucks, Tractors and Trailers base rates.

For Uninsured or Underinsured Motorists Coverages, charge the Trucks, Tractors and Trailers rates.

B. Automobile Coverage (Limited Liability Coverage)

Apply a factor of 1.00 to the plate rate shown on the rate sheets for the following coverages:

Compulsory Bodily Injury
Personal Injury Protection
Property Damage (Basic Limit)
Uninsured Motorist
Underinsured Motorist

AND

Apply a factor of .95 to the plate rate shown on the rate sheets for:

Optional Bodily Injury
Property Damage (Increased Limits)
Medical Payments

(RULE 103) FALSE PRETENSE COVERAGE

$ 300 Ded. - Charge $0.45 per $100
$ 500 Ded. - Charge $0.43 per $100
$1,000 Ded. - Charge $0.40 per $100

(RULE 104) DEALERS COLLISION COVERAGE

Named Driver - charge the Private Passenger Type rate for age group 1, original cost new $5,000.

GARAGES
Rating Procedures

(RULE 98) —

For Non-Franchised Dealers multiply the rates displayed on this page by 1.10.

COMPREHENSIVE RATES
per $100 of value

Deductible	Buildings	Standard Open Lots	Non-Standard Open Lots	Miscellaneous Types Listed in Rule 102
$ 300	$2.33	$2.67	$2.82	$2.56
500	$2.20	$2.45	$2.64	$2.39
1,000	$1.90	$2.16	$2.26	$2.05

Specified causes of Loss - Multiply the Comprehensive rate by .85
Fire - Multiply the Comprehensive rate by .10
Theft - Multiply the Comprehensive rate by .70
Fire & Theft – Multiply the Comprehensive Rate by .80.

Loss due to theft, malicious mischief or vandalism is subject to a maximum deductible. These vary according to the per car deductible as follows:

$ 300 Ded. per car - $1,500 per occurrence
$ 500 Ded per car - $2,500 per occurrence
$1,000 Ded. per car - $5,000 per occurrence

BLANKET COLLISION RATES
per $100 of value

Deductible	Reporting Form -Total of Value Reported Each Month or Quarter Non-Reporting Form - Total of Limits of Liability		
	First $50,000 and under	$50,001 to $100,000	Over $100,000
$ 300	$2.76	$1.05	$0.43
$ 500	$2.40	$0.94	$0.35
$1,000	$1.86	$0.76	$0.28

Waiver of Deductible Charges:

Apply the following factors to the otherwise applicable Collision premium - $300 - 9%; $500 - 14%; $1,000 - 24%.

Limited Collision:

Any Deductible - charge 8.8% of the comparable Collision premium subject to a minimum of $5.00.
No Deductible - charge 50% of the $500 deductible Collision premium subject to a minimum of $7.00.

GARAGES
Rating Procedures

(RULE 105) DEALERS DRIVE AWAY - COLLISION COVERAGE

Definition

Dealers automobiles while being driven, towed or carried on any other automobile or trailer owned or hired by the insured from the point of purchase or distribution to the point of destination. Use distance from point of purchase or distribution to point of destination to determine the mileage rating basis. This coverage is not available to drive-away contractors.

Individual Coverage

When Collision coverage is not written on all dealers automobiles.

Blanket Coverage

When Collision Coverage is written on all dealers automobiles and drive away operation is in excess of 50 miles.

DRIVE-AWAY PREMIUMS PER CAR PER TRIP

ALL TERRITORIES / ALL TYPES AND MAKES / ALL AGES

Price New at Factory to Dealers	Mileage	Individual Coverage Deductibles		Blanket Coverage Deductibles	
		$300	$500	$300	$500
$ 0 - $ 2,500	less than 500	9.02	7.63	4.49	3.80
	501 - 1,000	15.00	12.75	7.54	6.42
	1,001 – 1,500	19.92	16.98	10.06	8.49
	Over 1,500	25.03	21.30	12.50	10.67
$ 2,501 - $ 7,500	less than 500	11.78	10.06	6.07	5.21
	501 - 1,000	18.88	16.03	9.71	8.22
	1,001 – 1,500	26.26	22.36	13.35	11.32
	Over 1,500	32.76	27.90	16.82	14.39
$ 7,501 - $15,000	less than 500	17.07	14.44	8.57	7.35
	501 - 1,000	28.27	23.99	14.30	12.15
	1,001 – 1,500	37.59	32.07	18.88	16.03
	Over 1,500	47.08	40.05	23.76	20.17
$15,001 - $25,000	less than 500	23.76	20.17	11.78	10.06
	501 - 1,000	39.36	33.47	19.64	16.72
	1,001 – 1,500	52.49	44.62	26.17	22.27
	Over 1,500	65.77	55.94	32.76	27.81
$25,001 - $40,000	less than 500	28.75	24.43	14.44	12.31
	501 - 1,000	47.63	40.54	23.99	20.37
	1,001 – 1,500	63.58	54.06	31.98	27.20
	Over 1,500	79.63	67.70	40.05	34.05
$40,001 - $65,000	less than 500	33.03	28.04	16.63	14.15
	501 - 1,000	54.73	46.59	27.57	23.41
	1,001 – 1,500	73.08	62.15	36.75	31.27
	Over 1,500	91.48	77.78	46.01	39.13
Over $65,000	less than 500	34.75	29.53	17.49	14.84
	501 - 1,000	57.60	49.02	29.02	24.62
	1,001 – 1,500	76.89	65.36	38.64	32.88
	Over 1,500	96.25	81.82	48.43	41.19

SPECIAL TYPES
Rating Procedures

(RULE 112) AMBULANCE SERVICES

Premium Computation

1. Ambulance (Class Code 79130)

   a. Liability and No-Fault Coverages

      Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premium by 3.00.

   b. Physical Damage

      (1) Determine the age group and original cost new.

      (2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors:

Other Than Collision	Collision
.87	1.23

2. Ambulance Type Automobiles Not Used For Emergency Purposes (Class Code 79140)

   a. Liability and No-Fault Coverages

      Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premium by 2.00.

   b. Physical Damage

      (1) Determine the age group and original cost new.

      (2) Multiply the Truck, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors:

Other Than Collision	Collision
.87	1.23

SPECIAL TYPES
Rating Procedures

(RULE 116) DRIVER TRAINING PROGRAMS

A. Driver Training Programs - Educational Institutions (Class Code 79260)

Premium Computation

1. Liability and No-Fault Coverages

(1) For automobiles equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by .75. There must be dual brakes to qualify as dual control.

(2) For automobiles not equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by 1.50.

2. Collision Coverage

(1) For automobiles equipped with dual controls, charge the Private Passenger Type fleet or non-fleet rates. There must be dual brakes to qualify as dual control.

(2) For automobiles not equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by 2.25.

3. All Other Coverages

Apply 1.50 factor to the Private Passenger Type fleet or non-fleet rates.

B. Commercial Driving Schools (Class Code 79270)

a. Owned Private Passenger Automobiles

(1) Liability and No-Fault Coverages

(a) For automobiles equipped with dual controls, charge the Private Passenger Type fleet or non-fleet rates. There must be dual brakes to qualify as dual controls.

(b) For automobiles not equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by 2.00.

(2) Collision Coverage

(a) For automobiles equipped with dual controls, apply 1.50 factor to the Private Passenger Type fleet or non-fleet rates. There must be dual brakes to qualify as dual controls.

(b) For automobiles not equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by 3.00.

(RULE 116) DRIVER TRAINING PROGRAMS (Continued)

(3) All Other Coverages

Apply 1.50 factor to the Private Passenger Type fleet or non-fleet rates.

b. All Other Types of Owned Automobiles

Multiply the Trucks, Trailers and Semitrailers base premiums by 2.00.

(RULE 117) FIRE DEPARTMENT

Premium Computation

1. Private Passenger Automobiles (Class Code 79080)

a. Liability and No-Fault Coverages

Charge Private Passenger Type fleet or non-fleet rates.

b. Physical Damage

Multiply the Private Passenger Type rates by .75.

2. Trailer Types

Classify and rate according to the Trucks, Tractors and Trailers Rule.

3. All Other Types (Class Code 79090)

a. Liability and No-Fault Coverages

Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premiums by 1.60.

b. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors:

Other Than Collision	Collision
.64	.51

SPECIAL TYPES
Rating Procedures

(RULE 118) FUNERAL DIRECTORS

Premium Computation

1. Limousines (Class Code 79150)

   a. Liability and No-Fault Coverages

      Multiply the Private Passenger Type fleet or non-fleet rates by .90.

   b. Physical Damage

      Charge the Private Passenger Type fleet or non-fleet rates.

2. Hearses and Flower Cars (Class Code 79220)

   a. Liability, Medical Payments and No-Fault Coverages

      Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premiums by .90.

   b. Physical Damage

      (1) Determine the age group and original cost new.

      (2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors:

Other Than Collision	Collision
.50	.50

3. Combination Hearses and Ambulances

   Classify and rate the automobile according to the Ambulance Service Rule.

4. Automobiles Used for Other Purposes

   Classify and rate the automobile according to its regular use.

(RULE 119) LAW ENFORCEMENT AGENCIES

Premium Computation

1. Private Passenger Automobiles (Class Code 79110)

   a. Liability and No-Fault Coverages

      Charge the Private Passenger Type fleet or non-fleet rates.

SPECIAL TYPES
Rating Procedures

(RULE 119) LAW ENFORCEMENT AGENCIES (Continued)

b. Physical Damage Coverages

Apply 1.50 factor to the Private Passenger Type fleet or non-fleet rates.

2. Motorcycles (Class Code 79420)

Use the Motorcycle rates from Rule 122 of the Commercial Automobile Insurance Manual.

3. Trailer Types

Classify and rate according to the Trucks, Tractors and Trailers Rule.

4. All Other Types (Class Code 79120)

a. Liability and No-Fault Coverages

Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premiums by 1.60.

b. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors.

Other Than Collision	Collision
1.28	1.23

(RULE 120) LEASING OR RENTAL CONCERNS

Premium Computation

When determining the premiums, use the territory where the automobile is principally garaged.

1. Specified Car Basis

a. Long Term - automobiles leased for one year, or more.

(1) Full Coverage for Owner and Lessee

(a) If coverage is provided by the lessor:

i. Private passenger automobiles at the classification rates in this Manual that apply to the lessee.

ii. All Other - rate the automobile at the classification rates in this Manual that apply to the lessee.

(b) If the coverage is provided by the lessee - rate the automobile at the classification rates in this Manual that apply to the lessee.

(2) Contingent Coverage. Refer to company (Class Code 72190).

SPECIAL TYPES
Rating Procedures

(RULE 120) LEASING OR RENTAL CONCERNS (Continued)

b. Short Term - automobiles rented by the hour, day or week.

(1) Commercial Automobiles

Multiply the Trucks, Trailers and Semitrailers base premiums by the following factors:

	Liability	Code	Physical Damage
Trucks	4.00	72110	5.00
Tractors	5.00	72120	5.00
Trailers, semitrailers and service trailers, including trailers designed for use with a private passenger automobile.	0.25	72130	0.25

(2) Private Passenger Automobiles (Class Code 72140)

Liability

Multiply the Private Passenger Type fleet or non-fleet rates by 3.00.

Physical Damage

Multiply the age group 1, original cost new $5,000 Private Passenger Type fleet or non-fleet rates by the following factors:

Collision	4.50
O.T.C	2.25

(3) Special Types (Class Code 72160)

(a) Motorcycles, Motorbikes and Other Similar Motor Vehicles

Multiply the rates developed in Rule 122 (Motorcycles and Similar Vehicles) by the following factors:

Liability	4.00
Physical Damage	4.00

(4) Non-Dealer Garage Risks - Customer Rental (Class Code 72160)

For private passenger automobiles rented to customers while their automobiles are temporarily left with named insured for service, repair of sale, charge the Private Passenger Type fleet or non-fleet rates.

(RULE 120) LEASING OR RENTAL CONCERNS (Continued)

(5) Motor Homes (Class Code 72150)

Multiply the rates developed in the Mobile Home Rule by the following factors:

Liability	4.00
Physical Damage	4.00

(6) Rent-It-Here/Leave-It-There Automobiles

The policy shall be endorsed to exclude coverage for the owner or rentee of any rent-it-here automobile not owned by the named insured.

2. Conversion, Embezzlement or Secretion Coverage

Coverage under Comprehensive or Theft for conversion, embezzlement or secretion may be provided at the following rates:

Trucks, Tractors and Trailers -	$1.18 per $100 of insurance
All Others -	$5.94 per $100 of insurance

(RULE 121) MOBILE HOMES

1. Trailers Equipped as Living Quarters (Class Code 79630)

a. Liability

Apply a factor of .40 to the appropriate fleet or non-fleet Trucks, Tractors and Trailers base premiums.

b. Medical Payments

Use the Truck, Tractor and Trailer Automobile Medical Payments Table.

(RULE 121) MOBILE HOMES (Continued)

c. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors.

Other Than Collision	Collision
.52	.52

2. Pick-up Trucks Used Solely to Transport Camper Bodies (Class Code 79620)

a. Liability

Apply a factor of 1.25 to the appropriate fleet or non-fleet Trucks, Tractors and Trailers base premiums.

b. Medical Payments

Use the Truck, Tractor and Trailer Automobile Medical Payments Table.

c. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors:

Other Than Collision	Collision
1.00	1.00

3. Motor Homes

Self-propelled vehicles equipped as living quarters. Overall length not more than 22 feet (Class Code 79600) and overall length more than 22 feet (Class Code 79610)

a. Liability

Apply a factor of 1.25 (not more than 22 feet) or 1.60 (more than 22 feet) to the appropriate fleet or non-fleet TTT base premiums.

b. Medical Payments

Use the TTT Medical Payments Table.

SPECIAL TYPES
Rating Procedures

(RULE 121) MOBILE HOMES (Continued)

c. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors:

Other Than Collision	Collision
1 .03	1.03

(RULE 122) MOTORCYCLES AND SIMILAR VEHICLES

Premium Computation

Use the Commercial Motorcycle Rates contained on page R-179.

(RULE 124) REGISTRATION PLATES NOT ISSUED TO A SPECIFIC AUTOMOBILE

Premium Computation

1. Farmers Special Plates (Class Code 79530)

a. Liability

Apply a .70 factor to the non-fleet Trucks, Tractors and Trailers base premiums for each farmers special plate.

b. Physical Damage

Physical damage coverage is available on a specified car basis only.

2. Boat Trailers (Class Code 04560)

For all liability coverages except Uninsured Motorists or Underinsured Motorists Coverage, apply a factor of .25 to the Trucks, Tractors and Trailers base rates.

For Uninsured or Underinsured Motorists Coverage, charge the Trucks, Tractors and Trailers rate.

SPECIAL TYPES
Rating Procedures

(RULE 125) SPECIAL OR MOBILE EQUIPMENT

Premium Computation

A. Subject to the Compulsory Law

1. Equipment Capable Of Moving Under Its Own Power (Class Code 79340)

a. Liability

Apply a factor of 1.25 to the appropriate fleet or non-fleet commercial base premiums except: Well Drilling Machinery - apply a factor of .75.

b. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors:

Other Than Collision	Collision
.81	.84

2. Equipment Incapable Of Moving Under Its Own Power (Class Code 79390)

a. Liability

Charge $28.49 for Compulsory Bodily Injury Liability, $3.56 for Personal Injury Protection, and $5.94 for Optional Bodily Injury Liability at basic limits. Property Damage Liability is provided without additional charge.

b. Physical Damage

Charge the rates applicable to a vehicle capable of moving under its own power.

B. Not Subject to the Compulsory Law, but Subject to Registration (Class Code 79650)

Charge the rates applicable to a vehicle Subject to the Compulsory Law, Rule 125 A.1.

C. Farm Equipment (Class Code 79070)

1. Liability

Apply a factor of .20 to the appropriate fleet or non-fleet Truck, Tractor or Trailer base premium.

2. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors:

Other Than Collision	Collision
.64	.39

SPECIAL TYPES
Rating Procedures

(RULE 126) SPECIALTY AND CLASSIC AUTOMOBILES AND MOTORCYCLES

Premium Computation

1. Liability

   Multiply the Private Passenger Type Fleet or Non-Fleet rates by .25 regardless of the type of automobile.

2. Physical Damage

   a. Determine the Private Passenger Type original cost new price bracket into which the appraised value of the automobile falls regardless of the type of auto.

   b. Other than Collision Coverage

      (1) Insure on stated amount basis only. Refer to Rule 42 to determine the stated amount rate. Use Territory 1 rates for all specialty and classic autos.

      (2) Multiply the Private Passenger Type Fleet or Non-Fleet stated amount rate determined above by .75 regardless of the type of vehicle.

      (3) Multiply the stated amount rate by the $100 of value to be insured.

   c. Collision, Limited Collision and Waiver of Deductible. Multiply the Private Passenger Type Fleet or Non-Fleet rate for the original cost new price bracket, age group 1, territory 1, by .75 regardless of the type of vehicle.

INCREASED LIMITS FACTORS

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Non-Zone Rated Bodily Injury Liability

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

10/01/24

(Limits Expressed in Thousands)

LIMIT PER PERSON

	LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	10/100	12/500	15/500	17/500	20/500	25/500	30/000	40/000	50/000
	40	1.00	1.18	1.32	1.42	1.52																														
	45	1.01	1.19	1.32	1.43	1.52																														
	50	1.02	1.19	1.32	1.43	1.53	1.69																													
	60	1.03	1.20	1.33	1.44	1.53	1.69																													
	70	1.03	1.21	1.34	1.44	1.54	1.70																													
L	80	1.04	1.21	1.34	1.45	1.54	1.70																													
I	100	1.05	1.22	1.35	1.46	1.55	1.71	2.26																												
M	150	1.06	1.23	1.36	1.47	1.57	1.73	2.27	2.65																											
I	200	1.07	1.24	1.37	1.48	1.58	1.74	2.28	2.66	2.94																										
T	250	1.08	1.25	1.38	1.49	1.58	1.75	2.29	2.68	2.95	3.16																									
P	300	1.09	1.26	1.39	1.50	1.59	1.75	2.30	2.68	2.96	3.17	3.35																								
E	350	1.09	1.26	1.39	1.50	1.60	1.76	2.31	2.69	2.96	3.17	3.36																								
R	400						1.77	2.31	2.70	2.97	3.18	3.36	3.65																								
	500						1.77	2.32	2.71	2.98	3.19	3.37	3.66	3.89																								
A	600						1.78	2.33	2.72	2.99	3.20	3.38	3.67	3.89	4.05																								
C																																				
C	700						1.79	2.34	2.72	3.00	3.21	3.39	3.68	3.90	4.06	4.18																						
I	800						1.79	2.35	2.73	3.00	3.21	3.40	3.69	3.91	4.06	4.19	4.30																					
D	900						1.80	2.35	2.74	3.01	3.22	3.40	3.69	3.92	4.07	4.19	4.30	4.40																				
E	1000						1.80	2.36	2.74	3.01	3.23	3.41	3.70	3.92	4.07	4.20	4.31	4.40	4.49																			
N	1250						1.81	2.37	2.75	3.02	3.24	3.42	3.71	3.93	4.08	4.21	4.32	4.41	4.50	4.64																		
T																																				
	1500						1.82	2.38	2.76	3.03	3.25	3.43	3.72	3.94	4.09	4.21	4.32	4.42	4.50	4.64	4.75																
	1750						1.82	2.38	2.77	3.04	3.25	3.44	3.72	3.94	4.09	4.22	4.33	4.43	4.51	4.65	4.76	4.85														
	2000						1.83	2.39	2.77	3.05	3.26	3.44	3.73	3.95	4.10	4.23	4.34	4.43	4.51	4.65	4.76	4.86	4.94													
	2500						1.84	2.40	2.78	3.06	3.27	3.45	3.74	3.96	4.11	4.23	4.34	4.44	4.52	4.66	4.77	4.87	4.95	5.09												
	3000							2.41	2.79	3.06	3.28	3.46	3.75	3.97	4.12	4.24	4.35	4.45	4.52	4.66	4.78	4.87	4.95	5.09	5.20											
	4000							2.42	2.81	3.08	3.29	3.48	3.77	3.98	4.13	4.25	4.36	4.46	4.53	4.67	4.78	4.88	4.96	5.10	5.21	5.39										
	5000							2.43	2.82	3.09	3.31	3.49	3.78	3.99	4.14	4.26	4.37	4.47	4.54	4.68	4.79	4.89	4.97	5.11	5.22	5.40	5.54									

Increased Limit Factor for 45/45 limit is	1.61
Increased Limit Factor for 75/75 limit is	2.03
Increased Limit Factor for 550/550 limit is	3.97
Increased Limit Factor for 750/750 limit is	4.24

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

Taxis

10/01/24

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT		20	25	30	35	40	50	100	150	200	250
	40	1.00	1.16	1.30	1.41	1.50					
	45	1.01	1.17	1.30	1.41	1.50					
	50	1.02	1.17	1.31	1.41	1.50	1.66				
	60	1.03	1.19	1.31	1.42	1.51	1.66				
	70	1.03	1.20	1.32	1.43	1.52	1.67				
	80	1.04	1.20	1.32	1.43	1.52	1.67				
	100	1.04	1.21	1.33	1.44	1.53	1.68	2.22			
	150	1.06	1.22	1.35	1.45	1.54	1.70	2.23	2.60		
	200	1.07	1.23	1.36	1.46	1.55	1.71	2.24	2.61	2.87	
	250	1.07	1.24	1.36	1.47	1.56	1.72	2.25	2.62	2.89	3.09
	300	1.08	1.25	1.37	1.47	1.57	1.72	2.26	2.63	2.89	3.10
	350	1.09	1.25	1.37	1.48	1.57	1.73	2.27	2.64	2.90	3.10
	400						1.73	2.27	2.64	2.91	3.11
	500						1.74	2.28	2.65	2.92	3.12

Increased Limit Factor for 45/45 limit is 1.58
Increased Limit Factor for 75/75 limit is 2.00

R-165
C.A.R.
10/1/2024

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

Limousines and Car Service

10/01/24

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500
40	1.00	1.16	1.30	1.41	1.50															
45	1.01	1.17	1.30	1.41	1.50															
50	1.02	1.17	1.31	1.41	1.50	1.66														
60	1.03	1.19	1.31	1.42	1.51	1.66														
70	1.03	1.20	1.32	1.43	1.52	1.67														
80	1.04	1.20	1.32	1.43	1.52	1.67														
100	1.04	1.21	1.33	1.44	1.53	1.68	2.22													
150	1.06	1.22	1.35	1.45	1.54	1.70	2.23	2.60												
200	1.07	1.23	1.36	1.46	1.55	1.71	2.24	2.61	2.87											
250	1.07	1.24	1.36	1.47	1.56	1.72	2.25	2.62	2.89	3.09										
300	1.08	1.25	1.37	1.47	1.57	1.72	2.26	2.63	2.89	3.10	3.28									
350	1.09	1.25	1.37	1.48	1.57	1.73	2.27	2.64	2.90	3.10	3.29									
400						1.73	2.27	2.64	2.91	3.11	3.30	3.59								
500						1.74	2.28	2.65	2.92	3.12	3.31	3.60	3.83							
600						1.75	2.29	2.66	2.93	3.13	3.32	3.61	3.84	3.99						
700						1.76	2.30	2.67	2.93	3.14	3.33	3.62	3.85	4.00	4.12					
800						1.76	2.31	2.68	2.94	3.14	3.33	3.63	3.86	4.01	4.13	4.23				
900						1.77	2.31	2.68	2.94	3.15	3.34	3.64	3.87	4.01	4.13	4.24	4.33			
1000						1.77	2.32	2.69	2.95	3.16	3.34	3.64	3.87	4.02	4.14	4.24	4.34	4.42		
1250						1.78	2.33	2.70	2.96	3.17	3.36	3.65	3.88	4.02	4.15	4.25	4.35	4.43	4.56	
1500						1.79	2.33	2.70	2.97	3.18	3.36	3.66	3.89	4.03	4.15	4.26	4.35	4.43	4.57	4.68

Increased Limit Factor for 45/45 limit is	1.58
Increased Limit Factor for 75/75 limit is	2.00
Increased Limit Factor for 550/550 limit is	3.92
Increased Limit Factor for 750/750 limit is	4.18

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

Garages

10/01/24

(Limits Expressed in Thousands)

LIMIT PER PERSON

		20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000
	40	1.00	1.17	1.31	1.41	1.51																					
	45	1.01	1.18	1.31	1.42	1.51																					
	50	1.02	1.18	1.31	1.42	1.52	1.68																				
	60	1.03	1.19	1.32	1.43	1.52	1.68																				
	70	1.03	1.20	1.33	1.43	1.53	1.69																				
L	80	1.04	1.20	1.33	1.44	1.53	1.69																				
I	100	1.05	1.21	1.34	1.45	1.54	1.70	2.25																			
M	150	1.06	1.22	1.35	1.46	1.56	1.72	2.26	2.64																		
I	200	1.07	1.23	1.36	1.47	1.57	1.73	2.27	2.65	2.92																	
T	250	1.08	1.24	1.37	1.48	1.57	1.74	2.28	2.66	2.93	3.14																
P	300	1.08	1.25	1.38	1.49	1.58	1.74	2.29	2.67	2.94	3.15	3.33															
E	350	1.09	1.25	1.38	1.49	1.59	1.75	2.30	2.68	2.95	3.15	3.34															
R	400						1.76	2.30	2.68	2.95	3.16	3.34	3.63														
	500						1.76	2.31	2.69	2.96	3.17	3.35	3.64	3.87													
A	600						1.77	2.32	2.70	2.97	3.18	3.36	3.65	3.87	4.02												
C																											
C	700						1.78	2.33	2.71	2.98	3.19	3.37	3.66	3.88	4.03	4.15											
I	800						1.78	2.34	2.72	2.98	3.19	3.38	3.67	3.89	4.04	4.16	4.26										
D	900						1.79	2.34	2.72	2.99	3.20	3.38	3.67	3.90	4.04	4.16	4.27	4.36									
E	1000						1.79	2.35	2.73	2.99	3.21	3.39	3.68	3.90	4.05	4.17	4.27	4.37	4.45								
N	1250						1.80	2.36	2.74	3.00	3.22	3.40	3.69	3.91	4.05	4.18	4.28	4.38	4.46	4.59							
T																											
	1500						1.81	2.37	2.74	3.01	3.23	3.41	3.70	3.92	4.06	4.18	4.29	4.38	4.46	4.60	4.71						
	1750						1.81	2.37	2.75	3.02	3.23	3.42	3.70	3.92	4.07	4.19	4.30	4.39	4.47	4.60	4.72	4.81					
	2000						1.82	2.38	2.76	3.03	3.24	3.42	3.71	3.93	4.07	4.19	4.30	4.39	4.47	4.61	4.72	4.82	4.90				
	2500						1.83	2.39	2.77	3.04	3.25	3.43	3.72	3.94	4.08	4.20	4.31	4.40	4.48	4.62	4.73	4.82	4.90	5.04			
	3000							2.40	2.78	3.05	3.26	3.44	3.73	3.94	4.09	4.21	4.32	4.41	4.48	4.62	4.73	4.83	4.91	5.05	5.16		
	4000							2.41	2.79	3.06	3.27	3.46	3.75	3.96	4.10	4.22	4.33	4.42	4.49	4.63	4.74	4.84	4.92	5.06	5.17	5.34	
	5000							2.42	2.80	3.07	3.29	3.47	3.76	3.96	4.11	4.23	4.34	4.43	4.50	4.64	4.75	4.84	4.93	5.06	5.17	5.35	5.49

Increased Limit Factor for 45/45 limit is	1.60
Increased Limit Factor for 75/75 limit is	2.02
Increased Limit Factor for 550/550 limit is	3.95
Increased Limit Factor for 750/750 limit is	4.21

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

Zone Rated TTT and Bus

10/01/24

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	10 0	12 5	15 0	17 5	20 0	25 0	30 0	40 0	50 0
40	1.00	1.22	1.40	1.54	1.66																														
45	1.02	1.23	1.40	1.54	1.66																														
50	1.04	1.23	1.41	1.55	1.67	1.87																													
60	1.05	1.25	1.42	1.55	1.68	1.88																													
70	1.05	1.26	1.42	1.56	1.68	1.88																													
L 80	1.06	1.26	1.43	1.57	1.69	1.89																													
I 100	1.07	1.27	1.44	1.58	1.70	1.90	2.77																												
M 150	1.09	1.29	1.46	1.60	1.72	1.93	2.80	3.27																											
I 200	1.10	1.30	1.47	1.61	1.73	1.94	2.82	3.29	3.63																										
T 250	1.11	1.32	1.48	1.62	1.74	1.96	2.83	3.30	3.64	3.90																									
P 300	1.12	1.32	1.49	1.63	1.75	1.97	2.84	3.31	3.65	3.91	4.08																								
E 350	1.12	1.33	1.50	1.63	1.76	1.98	2.85	3.32	3.66	3.92	4.09																								
R 400						1.99	2.86	3.33	3.67	3.93	4.10	4.36																							
500						2.00	2.87	3.34	3.68	3.94	4.11	4.37	4.58																						
A 600						2.01	2.88	3.35	3.69	3.95	4.12	4.38	4.59	4.73																					
C																																			
C 700						2.02	2.89	3.36	3.70	3.96	4.12	4.39	4.59	4.74	4.86																				
I 800						2.03	2.90	3.37	3.71	3.96	4.13	4.39	4.60	4.74	4.86	4.97																			
D 900						2.04	2.90	3.38	3.71	3.97	4.14	4.40	4.61	4.75	4.87	4.97	5.06																		
E 1000						2.05	2.91	3.38	3.72	3.97	4.14	4.41	4.61	4.75	4.87	4.98	5.07	5.15																	
N 1250						2.06	2.92	3.40	3.73	3.98	4.15	4.42	4.62	4.76	4.88	4.99	5.08	5.16	5.32																
T																																			
1500						2.07	2.93	3.41	3.74	3.99	4.16	4.42	4.63	4.77	4.89	4.99	5.08	5.16	5.32	5.45															
1750						2.08	2.94	3.42	3.75	4.00	4.17	4.43	4.63	4.77	4.89	5.00	5.09	5.17	5.33	5.46	5.57													
2000						2.09	2.95	3.42	3.76	4.00	4.17	4.44	4.64	4.78	4.90	5.00	5.10	5.18	5.33	5.46	5.57	5.67												
2500						2.10	2.96	3.44	3.77	4.01	4.18	4.45	4.65	4.79	4.91	5.01	5.10	5.18	5.34	5.47	5.58	5.68	5.83											
3000							2.97	3.45	3.78	4.02	4.19	4.46	4.65	4.80	4.92	5.02	5.11	5.19	5.35	5.48	5.59	5.68	5.84	5.97										
4000							2.99	3.47	3.80	4.04	4.20	4.47	4.66	4.81	4.93	5.03	5.12	5.20	5.36	5.49	5.60	5.69	5.85	5.98	6.18									
5000							3.00	3.48	3.81	4.05	4.21	4.48	4.67	4.82	4.94	5.04	5.13	5.21	5.37	5.50	5.60	5.70	5.86	5.99	6.19	6.35								

Increased Limit Factor for 45/45 limit is	1.77
Increased Limit Factor for 75/75 limit is	2.39
Increased Limit Factor for 550/550 limit is	4.66
Increased Limit Factor for 750/750 limit is	4.92

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C.A.R.
10/1/2024

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

Commercial Motorcycles

10/01/24

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.08	1.15	1.21	1.27																							
45	1.01	1.08	1.16	1.22	1.27																							
50	1.01	1.08	1.16	1.22	1.27	1.36																						
60	1.01	1.09	1.16	1.22	1.27	1.36																						
70	1.02	1.09	1.16	1.22	1.28	1.36																						
80	1.02	1.10	1.17	1.23	1.28	1.37																						
100	1.02	1.10	1.17	1.23	1.28	1.37	1.75																					
150	1.03	1.11	1.18	1.24	1.29	1.38	1.76	2.08																				
200	1.03	1.11	1.18	1.24	1.30	1.39	1.77	2.09	2.32																			
250	1.04	1.12	1.19	1.25	1.30	1.40	1.78	2.10	2.32	2.50																		
300	1.04	1.12	1.19	1.25	1.30	1.40	1.78	2.10	2.33	2.51	2.80																	
350	1.04	1.12	1.20	1.26	1.31	1.40	1.79	2.11	2.34	2.52	2.82																	
400						1.41	1.79	2.11	2.34	2.52	2.83	3.33																
500						1.41	1.80	2.12	2.35	2.53	2.85	3.35	3.74															
600						1.42	1.81	2.13	2.36	2.55	2.86	3.37	3.76	3.89														
700						1.42	1.81	2.14	2.37	2.56	2.88	3.38	3.77	3.90	3.98													
800						1.43	1.82	2.14	2.37	2.57	2.89	3.39	3.78	3.90	3.99	4.07												
900						1.43	1.82	2.15	2.38	2.58	2.90	3.40	3.79	3.90	3.99	4.07	4.14											
1000						1.43	1.83	2.15	2.38	2.59	2.91	3.41	3.80	3.91	3.99	4.07	4.14	4.20										
1250						1.44	1.84	2.16	2.39	2.61	2.93	3.43	3.81	3.91	4.00	4.08	4.15	4.21	4.34									
1500						1.44	1.84	2.17	2.40	2.63	2.94	3.45	3.81	3.92	4.01	4.08	4.15	4.21	4.34	4.45								
1750						1.45	1.85	2.17	2.40	2.64	2.96	3.46	3.82	3.92	4.01	4.09	4.16	4.22	4.35	4.45	4.54							
2000						1.45	1.86	2.18	2.41	2.65	2.97	3.47	3.82	3.93	4.01	4.09	4.16	4.22	4.35	4.46	4.54	4.62						
2500						1.46	1.86	2.19	2.42	2.67	2.99	3.49	3.83	3.93	4.02	4.10	4.17	4.23	4.36	4.46	4.55	4.63	4.76					
3000							1.87	2.19	2.42	2.69	3.00	3.51	3.83	3.94	4.03	4.10	4.17	4.23	4.36	4.47	4.56	4.63	4.76	4.87				
4000							1.88	2.21	2.44	2.71	3.03	3.53	3.84	3.95	4.03	4.11	4.18	4.24	4.37	4.48	4.56	4.64	4.77	4.88	5.04			
5000							1.89	2.21	2.44	2.73	3.05	3.55	3.85	3.95	4.04	4.12	4.19	4.25	4.38	4.48	4.57	4.65	4.78	4.88	5.05	5.18		
7500							1.91	2.23	2.46	2.77	3.08	3.59	3.86	3.96	4.05	4.13	4.20	4.26	4.39	4.49	4.58	4.66	4.79	4.90	5.06	5.19	5.43	
10000							1.92	2.24	2.47	2.79	3.11	3.61	3.87	3.97	4.06	4.14	4.21	4.27	4.40	4.50	4.59	4.67	4.80	4.90	5.07	5.20	5.43	5.60

Increased Limit Factor for 45/45 limit is 1.31
Increased Limit Factor for 75/75 limit is 1.58
Increased Limit Factor for 550/550 limit is 3.84
Increased Limit Factor for 750/750 limit is 4.03

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C.A.R.
10/1/2024

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Property Damage Liability Increased Limit Factors

Limit	PPT & GAR *	Light / Medium TTT	Heavy Trucks & Truck Tractors	Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers	Taxis, Limos & Car Service	Bus & Van Pool	Motorcycle
$5,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
$10,000	1.310	1.399	1.425	1.502	1.308	1.305	1.422
$15,000	1.431	1.528	1.575	1.708	1.427	1.422	1.548
$20,000	1.482	1.582	1.644	1.823	1.478	1.472	1.592
$25,000	1.521	1.624	1.697	1.912	1.517	1.511	1.627
$30,000	1.539	1.644	1.726	1.970	1.534	1.528	1.638
$35,000	1.554	1.660	1.750	2.019	1.549	1.542	1.647
$40,000	1.564	1.670	1.774	2.072	1.559	1.553	1.650
$45,000	1.569	1.675	1.785	2.097	1.564	1.558	1.653
$50,000	1.573	1.680	1.795	2.120	1.568	1.562	1.656
$75,000	1.587	1.695	1.844	2.259	1.583	1.576	1.661
$80,000	1.588	1.696	1.846	2.264	1.584	1.577	1.662
$100,000	1.589	1.697	1.852	2.281	1.585	1.578	1.664
$150,000	1.600	1.709	1.886	2.365	1.597	1.590	1.670
$200,000	1.605	1.714	1.900	2.398	1.602	1.595	1.674
$250,000	1.608	1.717	1.911	2.424	1.605	1.599	1.677
$300,000	1.609	1.718	1.914	2.456	1.609	1.600	1.679
$400,000	1.610	1.719	1.919	2.506	1.615	1.601	1.683
$500,000	1.611	1.721	1.922	2.545	1.619	1.602	1.686
$550,000	1.612	1.722	1.924	2.561	1.622	1.603	1.687
$750,000	1.614	1.723	1.927	2.588	1.626	1.604	1.692
$1,000,000	1.615	1.725	1.930	2.613	1.630	1.605	1.697
$1,500,000	1.710	1.825	2.045	2.768	1.725	1.700	1.703
$2,000,000	1.736	1.854	2.075	2.809	1.752	1.726	1.709
$2,500,000	1.760	1.880	2.104	2.849	1.777	1.749	1.712
$5,000,000	1.991	2.127	2.380	3.222	2.010	1.979	1.722

* All other vehicle types should use these increased limit factors, unless otherwise specified.

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C.A.R.
10/1/2024

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

All Vehicle Types Excluding Taxicabs and Motorcycles

10/01/24

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT		20	25	30	35	40	50	100	150	200	250	300	400	500
	40	3	5	6	6	7								
	45	4	5	6	6	7								
	50	4	5	6	6	7	7							
	60	4	6	6	6	7	7							
	70	4	6	6	6	7	7							
	80	4	6	6	6	7	7							
	100	4	6	6	7	7	7	8						
	150	4	6	6	7	7	7	8	8					
	200	4	6	6	7	7	7	8	8	9				
	250	4	6	6	7	7	7	8	8	9	9			
	300	4	6	6	7	7	7	8	8	9	9	9		
	350	4	6	6	7	7	7	8	8	9	9	9		
	400						7	8	8	9	9	9	10	
	500						7	8	8	9	9	9	10	10

Increased Limit Rate for 45/45 limit is 7
Increased Limit Rate for 75/75 limit is 8

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

Taxis

10/01/24

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT		20	25	30	35	40	50	100	150	200	250
	40	27	30	33	34	35					
	45	28	30	33	34	35					
	50	28	30	33	34	35	38				
	60	28	31	33	34	36	38				
	70	28	31	33	34	36	38				
	80	28	31	33	34	36	38				
	100	28	31	33	35	36	38	46			
	150	28	31	33	35	36	38	47	53		
	200	29	32	33	35	36	38	47	54	58	
	250	29	32	33	35	36	39	47	54	59	62
	300	29	32	34	35	36	39	47	54	59	63
	350	29	32	34	35	36	39	47	54	59	63
	400						39	47	54	59	63
	500						39	47	54	59	63

Increased Limit Rate for 45/45 limit is 37
Increased Limit Rate for 75/75 limit is 43

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10/1/2024

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

Commercial Motorcycles

10/01/24

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000
40	34	38	46	48	50													
45	34	38	46	48	50													
50	34	38	46	48	50	56												
60	34	44	46	48	50	56												
70	34	44	46	48	50	56												
80	34	44	46	48	50	56												
100	34	44	46	48	52	56	60											
150	34	44	46	48	52	56	60	62										
200	36	44	46	48	52	56	60	62	64									
250	36	44	46	50	52	56	60	62	64	66								
300	36	44	46	50	52	56	60	62	64	66	72							
350	36	46	48	50	52	56	60	62	64	66	72							
400						56	60	62	64	66	72	84						
500						56	60	62	64	66	74	84	94					
600						56	60	62	64	66	74	86	102	126				
700						56	60	62	64	66	74	86	108	126	128			
800						56	60	62	64	66	74	86	112	126	128	132		
900						56	60	62	64	68	74	86	118	126	128	132	134	
1000						56	60	62	64	68	74	86	122	126	128	132	134	136

Increased Limit Rate for 45/45 limit is 52
Increased Limit Rate for 750/750 limit is 130

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

All Vehicle Types Excluding Taxicabs and Motorcycles

10/01/24

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500
40	0	1	3	5	6								
45	0	1	3	5	6								
50	0	1	3	5	6	8							
60	0	2	4	5	6	8							
70	0	2	4	5	6	8							
80	0	2	4	5	6	8							
100	0	2	4	5	6	8	23						
150	0	2	4	5	6	8	23	53					
200	0	3	4	5	6	9	24	54	76				
250	0	3	4	5	7	9	24	55	77	94			
300	0	3	4	5	7	9	24	55	78	95	133		
350	0	3	4	6	7	9	25	56	78	96	134		
400						9	25	57	79	96	136	201	
500						10	26	57	80	97	138	204	254

Increased Limit Rate for 45/45 limit is 7
Increased Limit Rate for 75/75 limit is 19

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

Taxis

10/01/24

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250
40	0	1	3	5	6					
45	0	1	3	5	6					
50	0	1	3	5	6	8				
60	0	2	4	5	6	8				
70	0	2	4	5	6	8				
80	0	2	4	5	6	8				
100	0	2	4	5	6	8	23			
150	0	2	4	5	6	8	23	53		
200	0	3	4	5	6	9	24	54	76	
250	0	3	4	5	7	9	24	55	77	94
300	0	3	4	5	7	9	24	55	78	95
350	0	3	4	6	7	9	25	56	78	96
400						9	25	57	79	96
500						10	26	57	80	97

Increased Limit Rate for 45/45 limit is 7
Increased Limit Rate for 75/75 limit is 19

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

Commercial Motorcycles

10/01/24

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000
40	0	4	10	14	20													
45	0	4	10	16	20													
50	0	4	10	16	20	30												
60	0	4	10	16	22	30												
70	0	4	10	16	22	32												
80	0	4	10	16	22	32												
100	0	4	12	16	22	32	96											
150	0	6	12	18	24	34	96	210										
200	2	6	12	18	24	36	98	214	298									
250	2	6	12	18	24	36	100	216	302	368								
300	2	6	12	18	24	36	100	220	304	370	512							
350	2	8	14	20	26	38	102	222	306	372	518							
400						38	104	224	308	374	524	772						
500						40	108	228	312	378	534	780	972					
600						40	110	230	314	386	542	788	980	1028				
700						40	112	232	318	392	548	796	988	1030	1052			
800						42	114	234	320	398	554	800	994	1030	1054	1074		
900						42	116	236	320	404	560	806	1000	1032	1054	1076	1094	
1000						42	118	238	322	408	564	810	1004	1032	1056	1076	1094	1112

Increased Limit Rate for 45/45 limit is 26
Increased Limit Rate for 750/750 limit is 1074

PRO RATA AND SHORT TABLES

PRO RATA AND SHORT RATE TABLES

INSTRUCTIONS FOR USE OF THE SHORT RATE TABLE:

1. Determine the pro rata earned premium factor in accordance with the instructions for use of the Pro Rata Table.
2. Add to the pro rata factor the following factor:

Policy Period Months in Effect		
in excess of	but less than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the company.

Example:

Pro rata premium in example	.214
Short rate factor (policy in effect for 2-3 months)	.050
	.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

PRO RATA AND SHORT RATE TABLES

INSTRUCTIONS FOR USE OF PRO RATA OR SHORT RATE TABLE

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 1995 is designated as 1995.181.

2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.

3. The difference represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 1995	1995.726
Effective date July 6, 1995	1995.512
Earned premium for one year policy term will therefore be .214 times the annual premium.	.214
Cancellation date March 7, 1995	1995.181
Effective date December 15, 1994	1994.956
Earned premium for one year policy term will therefore be .225 times the annual premium.	.225

NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, these tables shall also be used for each such year.

PRO RATA TABLE

January			February			March			April			May			June		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

COMMERCIAL MOTORCYCLE RATES

R-181
C.A.R.
10/1/2024

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile

Commercial Motorcycle Rates

	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
Coverage	A	B	C	D
A-1	$38.00	$32.00	$48.00	$44.00
A-2	$4.00	$4.00	$6.00	$4.00
B (excluding guest)	$10.00	$8.00	$14.00	$12.00
B (including guest)	$38.00	$30.00	$46.00	$42.00
PDL	$56.00	$46.00	$70.00	$66.00

Collision ($500 Deductible)	$3.61 per $100 of value
Comprehensive ($500 Deductible)	$1.75 per $100 of value
Limited Collision ($500 Deductible)	6.0% of the $500 deductible Collision rate

Determine motorcycle Collision and Comprehensive rates by following procedure:
(a) Determine the motorcycle's Original Cost New in hundreds of dollars,
(b) Multiply the value determined in (a) by the rate per $100,
(c) Multiply the value determined in (b) by the Age Rate Factor.

Motorcycle Age Rate Facotrs			
	Motorcycle Age	Collision	Comprehensive
Age Group	Based on Model Year	Factor	Factor
1	Current MY	1.00	1.00
2	1st Preceding	0.95	0.94
3	2nd Preceding	0.89	0.87
4	3rd Preceding	0.84	0.81
5	4th Preceding	0.78	0.74
6	5th Preceding	0.73	0.68
7	6th Preceding	0.68	0.61
8	7th Preceding	0.62	0.55
9	8th Preceding	0.60	0.52
10	9th Preceding	0.58	0.50
11	10th Preceding	0.55	0.47
12	All Other	0.53	0.45

The current model year changes October 1, regardless of the actual date the models are introduced.

	Deductibles			
Waiver of Deductible Charges	$300	$500	$1,000	$2,000
Collision, Lim. Collision	$6.00	$8.00	$12.00	$18.00

Deductible Charges					
Collision	$29.00	base	0.763	0.645	< Add the $300 deductible charges to the $500 base premium.
Limited Collision	$6.00	base	0.684	0.513	< Apply the $1000/$2000 factors to the $500 deductible base premium.
Comprehensive	$2.00	base	0.676	0.632	

Fire only: Charge 5% of the Commercial Motorcycle Comprehensive premium
Fire & Theft only: Charge 95% of the Commercial Motorcycle Comprehensive premium

Limit Per Person	MedPay Rate
$500	$106
$750	$110
$1,000	$116
$2,000	$136
$5,000	$186
$10,000	$258
$15,000	$320
$20,000	$366
$25,000	$402
$50,000	$604

Limit	U-1 Rate	U-2 Rate
20/40	$34	$0
20/50	$34	$0
25/50	$38	$4
35/80	$48	$16
50/100	$56	$32
100/300	$60	$100
250/500	$66	$378
500/500	$94	$972
500/1000	$122	$1,004

Substitute Transportation	Rate
$15/day - $450 max	90
$30/day - $900 max	180
$45/day - $1,350 max	334
$100/day - $3,000 max	692

Towing & Labor	Rate
$50/day per disablement	16
$100/day per disablement	32

Electric Motorcycles:
For Electric Motorcycles used for commercial purposes, use the commercial motorcycle rates specified for Vehicle Engine Size Group D.

LIST OF CITIES AND TOWNS

ALPHABETICAL LIST OF

(1) Cities and Towns in Capital Letters.

(2) Villages, Sections of Cities and Towns, and Local Designations in Small Type followed by the Name of the City or Town.

Counties are indicated by Code numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable	4	Franklin
	Dukes		Hampden
	Nantucket	5	Hampshire
	Plymouth	6	Middlesex
1	Berkshire	7	Norfolk
2	Bristol	8	Suffolk
3	Essex	9	Worcester

Sections of cities and towns designated "North," "East," "South" and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are distinct townships, Andover and North Andover, in which case both are listed.

CITY OF BOSTON

Definition	Territory Schedule	Statistical Code
BOSTON CENTRAL - (Zip Codes 0210-02111, 02113-02116, 02118, 02133, 02199, 02201, 02203, 02210, 02215, 02222, 02241)	07	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	08	822
CHARLESTOWN – EAST BOSTON - (Zip Codes 02128, 02129)	10	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	05*	819
EAST BOSTON – CHARLESTOWN - (Zip Codes 02128, 02129)	10	824
HYDE PARK - (Zip Codes 02136)	04	818
JAMAICA PLAIN - (Zip Code 02130)	03	817
ROSLINDALE - (Zip Code 02131)	02	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	06	820
SOUTH BOSTON - (Zip Code 02127)	09	823
WEST ROXBURY (Zip Code 02132)	01	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Territory Schedule	Statistical Code
Allston - (Brighton)	08	822
Mattapan - (Dorchester - North)	05	819
Readville - (Hyde Park)	04	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 04) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

City or Town	Territorial Schedule	Statistical Code
A		
ABINGTON	14	010
ACTON	12	630
ACUSHNET	13	230
ADAMS	14	110
AGAWAM	12	420
ALFORD	16	170
AMESBURY	15	310
AMHERST	12	510
ANDOVER	14	311
ARLINGTON	17	610
ASHBURNHAM	14	930
ASHBY	13	670
ASHFIELD	14	470
ASHLAND	16	631
ATHOL	11	910
ATTLEBORO	12	210
AUBURN	15	931
AVON	17	730
AYER	11	632
B		
BARNSTABLE	11	021
BARRE	12	932
BECKET	16	171
BEDFORD	13	633
BELCHERTOWN	12	530
BELLINGHAM	15	731
BELMONT	17	611
BERKLEY	15	231
BERLIN	14	933
BERNARDSTON	12	471
BEVERLY	16	312
BILLERICA	15	634
BLACKSTONE	15	934
BLANDFORD	17	490
BOLTON	14	970

City or Town	Territorial Schedule	Statistical Code
B		
BOSTON CENTRAL	07	821
BOURNE	12	050
BOXBOROUGH	13	671
BOXFORD	16	370
BOYLSTON	14	971
BRAINTREE	18	710
BREWSTER	11	080
BRIDGEWATER	14	011
BRIGHTON	08	822
BRIMFIELD	14	491
BROCKTON	20	002
BROOKFIELD	14	935
BROOKLINE	20	702
BUCKLAND	16	430
BURLINGTON	16	635
C		
CAMBRIDGE	19	600
CANTON	17	711
CARLISLE	15	672
CARVER	16	030
CHARLEMONT	15	472
CHARLTON	12	936
CHATHAM	11	051
CHELMSFORD	13	612
CHELSEA	20	802
CHESHIRE	13	130
CHESTER	16	440
CHESTERFIELD	16	570
CHICOPEE	13	402
CHILMARK	15	081
CLARKSBURG	15	131

City or Town	Territorial Schedule	Statistical Code
C		
CLINTON	15	911
COHASSET	15	732
COLRAIN	16	431
CONCORD	14	613
CONWAY	16	473
CUMMINGTON	15	571
D		
DALTON	15	132
DANVERS	16	313
DARTMOUTH	12	211
DEDHAM	18	712
DEERFIELD	12	432
DENNIS	11	052
DIGHTON	15	232
DORCHESTER	05	819
DOUGLAS	13	937
DOVER	16	733
DRACUT	14	614
DUDLEY	12	938
DUNSTABLE	15	673
DUXBURY	13	031
E		
E BOSTON/CHARLESTOWN	10	824
E BRIDGEWATER	15	032
E BROOKFIELD	13	973
E LONGMEADOW	15	441
EASTHAM	12	082
EASTHAMPTON	12	511
EASTON	16	212
EDGARTOWN	13	053
EGREMONT	13	172
ERVING	14	433
ESSEX	12	330
EVERETT	19	602

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

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

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

City or Town	Territorial Schedule	Statistical Code
M		
MONTAGUE	13	411
MONTEREY	15	175
MONTGOMERY	16	495
MT WASHINGTON	16	176
N		
NAHANT	16	338
NANTUCKET	11	056
NATICK	15	621
NEEDHAM	17	715
NEW ASHFORD	12	177
NEW BEDFORD	18	200
NEW BRAINTREE	11	975
NEW MARLBOROUGH	14	178
NEW SALEM	15	480
NEWBURY	13	339
NEWBURYPORT	13	318
NEWTON	18	605
NO ADAMS	11	112
NO ANDOVER	14	319
NO ATTLEBOROUGH	11	215
NO BROOKFIELD	12	948
NO READING	15	641
NORFOLK	15	739
NORTHAMPTON	13	512
NORTHBOROUGH	13	949
NORTHBRIDGE	12	917
NORTHFIELD	15	434
NORTON	15	234
NORWELL	15	041
NORWOOD	18	716
NAHANT	16	338
O		
OAK BLUFFS	13	057
OAKHAM	15	976
ORANGE	12	412

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

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

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

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