

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

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

**Territory 1 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chassis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |       |       |       |      |       |                                                         |       |       |       |       |       |
|-------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|-------|-------|-------|------|-------|---------------------------------------------------------|-------|-------|-------|-------|-------|
|                                                             |                        |                                   |                      |      |               |      |             |       |       |       |       |       |      |       | TRUCK-TRACTORS & VEHICLES<br>USED IN DUMPING OPERATIONS |       |       |       |       |       |
|                                                             |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |       |       |       |      |       |                                                         |       |       |       |       |       |
|                                                             |                        |                                   | Fire,Theft & CAC     |      | Comprehensive |      | DEDUCTIBLES |       |       |       |       |       |      |       | DEDUCTIBLES                                             |       |       |       |       |       |
|                                                             |                        |                                   | 300                  | 500  | 300           | 500  | 300         | 500   | 1000  | 2000  | 3000  | 4000  | 5000 | 300   | 500                                                     | 1000  | 2000  | 3000  | 4000  | 5000  |
| \$ 0 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                       | 1                      | 12                                | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |
|                                                             | 2,3                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |
|                                                             | 4,5                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |
|                                                             | 6-9                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |

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

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

**COLLISION - WAIVER OF DEDUCTIBLE**

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

For Stated Amount rating refer to Rule 42.

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

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

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

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

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

**Territory 2 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chassis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |       |       |       |                                                         |       |       |       |       |       |       |       |
|-------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|-------|-------|-------|---------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|
|                                                             |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |       |       |       | TRUCK-TRACTORS & VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                       | 1                      | 12                                | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72                                                    | 22.35 | 21.70 | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |
|                                                             | 2,3                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72                                                    | 22.35 | 21.70 | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |
|                                                             | 4,5                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72                                                    | 22.35 | 21.70 | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |
|                                                             | 6-9                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72                                                    | 22.35 | 21.70 | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

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

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

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

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

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

**Territory 3 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chassis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |       |       |       |      |       |                                                         |       |       |       |       |       |  |  |
|-------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|-------|-------|-------|------|-------|---------------------------------------------------------|-------|-------|-------|-------|-------|--|--|
|                                                             |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |       |       |       |      |       | TRUCK-TRACTORS & VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                       | 1                      | 12                                | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 2,3                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 4,5                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 6-9                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

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

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

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

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

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

**Territory 4 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chassis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |       |       |       |      |       |                                                         |       |       |       |       |       |  |  |
|-------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|-------|-------|-------|------|-------|---------------------------------------------------------|-------|-------|-------|-------|-------|--|--|
|                                                             |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |       |       |       |      |       | TRUCK-TRACTORS & VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                       | 1                      | 12                                | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 2,3                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 4,5                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 6-9                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

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

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

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

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

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

**Territory 5 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chassis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |       |       |       |      |       |                                                         |       |       |       |       |       |  |  |
|-------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|-------|-------|-------|------|-------|---------------------------------------------------------|-------|-------|-------|-------|-------|--|--|
|                                                             |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |       |       |       |      |       | TRUCK-TRACTORS & VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                       | 1                      | 12                                | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 2,3                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 4,5                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 6-9                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

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

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

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

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

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

**Territory 6 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chassis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |       |       |       |      |       |                                                         |       |       |       |       |       |  |  |
|-------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|-------|-------|-------|------|-------|---------------------------------------------------------|-------|-------|-------|-------|-------|--|--|
|                                                             |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |       |       |       |      |       | TRUCK-TRACTORS & VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                       | 1                      | 12                                | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 2,3                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 4,5                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 6-9                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

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

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

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

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

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

**Territory 7 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chassis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |       |       |       |      |       |                                                         |       |       |       |       |       |  |  |
|-------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|-------|-------|-------|------|-------|---------------------------------------------------------|-------|-------|-------|-------|-------|--|--|
|                                                             |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |       |       |       |      |       | TRUCK-TRACTORS & VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                       | 1                      | 12                                | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 2,3                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 4,5                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 6-9                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

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

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

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



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

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

**Territory 8 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chassis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |       |       |       |      |       |                                                         |       |       |       |       |       |  |  |
|-------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|-------|-------|-------|------|-------|---------------------------------------------------------|-------|-------|-------|-------|-------|--|--|
|                                                             |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |       |       |       |      |       | TRUCK-TRACTORS & VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                       | 1                      | 12                                | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 2,3                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 4,5                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 6-9                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

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

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

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



R-43  
C.A.R.  
10/1/2024

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

**Territory 9 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chassis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |       |       |       |      |       |                                                         |       |       |       |       |       |  |  |
|-------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|-------|-------|-------|------|-------|---------------------------------------------------------|-------|-------|-------|-------|-------|--|--|
|                                                             |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |       |       |       |      |       | TRUCK-TRACTORS & VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                       | 1                      | 12                                | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 2,3                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 4,5                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                             | 6-9                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                   | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

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

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

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

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

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

**Territory 10 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chasis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |       |       |       |      |       |                                                        |       |       |       |       |       |  |  |
|------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|-------|-------|-------|------|-------|--------------------------------------------------------|-------|-------|-------|-------|-------|--|--|
|                                                            |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |       |       |       |      |       | TRUCK-TRACTORS &VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                      | 1                      | 12                                | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                  | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                            | 2,3                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                  | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                            | 4,5                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                  | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |
|                                                            | 6-9                    |                                   | 0.83                 | 0.81 | 1.30          | 1.27 | 17.88       | 17.36 | 16.15 | 14.06 | 12.33 | 10.94 | 9.72 | 22.35 | 21.70                                                  | 20.18 | 17.58 | 15.41 | 13.67 | 12.15 |  |  |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

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

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

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

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

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

**Territory 11 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chasis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |      |      |      |      |      |      |       |                                                        |      |      |      |      |      |  |  |
|------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|------|------|------|------|------|------|-------|--------------------------------------------------------|------|------|------|------|------|--|--|
|                                                            |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |      |      |      |      |      |      |       | TRUCK-TRACTORS &VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                      | 1                      | 12                                | 0.59                 | 0.57 | 0.92          | 0.90 | 8.71        | 8.45 | 7.86 | 6.85 | 6.00 | 5.32 | 4.73 | 10.88 | 10.56                                                  | 9.83 | 8.56 | 7.50 | 6.66 | 5.92 |  |  |
|                                                            | 2,3                    |                                   | 0.59                 | 0.57 | 0.92          | 0.90 | 8.71        | 8.45 | 7.86 | 6.85 | 6.00 | 5.32 | 4.73 | 10.88 | 10.56                                                  | 9.83 | 8.56 | 7.50 | 6.66 | 5.92 |  |  |
|                                                            | 4,5                    |                                   | 0.59                 | 0.57 | 0.92          | 0.90 | 8.71        | 8.45 | 7.86 | 6.85 | 6.00 | 5.32 | 4.73 | 10.88 | 10.56                                                  | 9.83 | 8.56 | 7.50 | 6.66 | 5.92 |  |  |
|                                                            | 6-9                    |                                   | 0.59                 | 0.57 | 0.92          | 0.90 | 8.71        | 8.45 | 7.86 | 6.85 | 6.00 | 5.32 | 4.73 | 10.88 | 10.56                                                  | 9.83 | 8.56 | 7.50 | 6.66 | 5.92 |  |  |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

|                   |       |
|-------------------|-------|
| \$ 300 Deductible | \$ 13 |
| \$ 500 Deductible | \$ 18 |
| \$1000 Deductible | \$ 32 |
| \$2000 Deductible | \$ 54 |
| \$3000 Deductible | \$ 72 |
| \$4000 Deductible | \$ 85 |
| \$5000 Deductible | \$ 96 |

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

No Deductible - Add \$13  
to the \$300 Ded Limited Collision Rate.

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

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

**Territory 12 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chasis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |      |      |      |      |      |                                                        |       |       |       |      |      |      |      |
|------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|------|------|------|------|------|--------------------------------------------------------|-------|-------|-------|------|------|------|------|
|                                                            |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |      |      |      |      |      | TRUCK-TRACTORS &VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$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.

**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 |

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

No Deductible - Add \$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<br>(Complete<br>Automobile<br>Chassis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |      |      |      |      |      |       |                                                         |       |       |      |      |      |
|-------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|------|------|------|------|------|-------|---------------------------------------------------------|-------|-------|------|------|------|
|                                                             |                        |                                   |                      |      |               |      |             |       |      |      |      |      |      |       | TRUCK-TRACTORS & VEHICLES<br>USED IN DUMPING OPERATIONS |       |       |      |      |      |
|                                                             |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |      |      |      |      |      |       |                                                         |       |       |      |      |      |
|                                                             |                        |                                   | Fire, Theft & CAC    |      | Comprehensive |      | DEDUCTIBLES |       |      |      |      |      |      |       | DEDUCTIBLES                                             |       |       |      |      |      |
|                                                             |                        |                                   | 300                  | 500  | 300           | 500  | 300         | 500   | 1000 | 2000 | 3000 | 4000 | 5000 | 300   | 500                                                     | 1000  | 2000  | 3000 | 4000 | 5000 |
| \$ 0 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$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.

**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 |

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

No Deductible - Add \$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<br>(Complete<br>Automobile<br>Chasis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |      |      |      |                                                        |       |       |       |       |      |      |      |
|------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|------|------|------|--------------------------------------------------------|-------|-------|-------|-------|------|------|------|
|                                                            |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |      |      |      | TRUCK-TRACTORS &VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$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.

**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 |

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

No Deductible - Add \$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<br>(Complete<br>Automobile<br>Chasis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |      |      |      |      |      |                                                         |       |       |       |      |      |      |
|------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|------|------|------|------|------|---------------------------------------------------------|-------|-------|-------|------|------|------|
|                                                            |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |      |      |      |      |      | TRUCK-TRACTORS & VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$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.

**COLLISION - WAIVER OF DEDUCTIBLE**

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

For Stated Amount rating refer to Rule 42.

|                   |       |
|-------------------|-------|
| \$ 300 Deductible | \$ 16 |
| \$ 500 Deductible | \$ 22 |
| \$1000 Deductible | \$ 40 |
| \$2000 Deductible | \$ 68 |
| \$3000 Deductible | \$ 89 |
| \$4000 Deductible | \$106 |
| \$5000 Deductible | \$120 |

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

No Deductible - Add \$16  
to the \$300 Ded Limited Collision Rate.



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

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

**Territory 16 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chasis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |      |      |      |                                                        |       |       |       |       |       |      |      |
|------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|------|------|------|--------------------------------------------------------|-------|-------|-------|-------|-------|------|------|
|                                                            |                        |                                   |                      |      |               |      | TRUCKS      |       |       |      |      |      | TRUCK-TRACTORS &VEHICLES<br>USED IN DUMPING OPERATIONS |       |       |       |       |       |      |      |
|                                                            |                        |                                   | ALL VEHICLES         |      |               |      | DEDUCTIBLES |       |       |      |      |      | DEDUCTIBLES                                            |       |       |       |       |       |      |      |
|                                                            |                        |                                   | Fire,Theft & CAC     |      | Comprehensive |      |             |       |       |      |      |      |                                                        |       |       |       |       |       |      |      |
|                                                            |                        |                                   | 300                  | 500  | 300           | 500  | 300         | 500   | 1000  | 2000 | 3000 | 4000 | 5000                                                   | 300   | 500   | 1000  | 2000  | 3000  | 4000 | 5000 |
| \$ 0 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                      | 1                      | 12                                | 0.75                 | 0.73 | 1.17          | 1.14 | 12.66       | 12.29 | 11.43 | 9.96 | 8.73 | 7.74 | 6.88                                                   | 15.82 | 15.36 | 14.29 | 12.44 | 10.91 | 9.68 | 8.60 |
|                                                            | 2,3                    |                                   | 0.75                 | 0.73 | 1.17          | 1.14 | 12.66       | 12.29 | 11.43 | 9.96 | 8.73 | 7.74 | 6.88                                                   | 15.82 | 15.36 | 14.29 | 12.44 | 10.91 | 9.68 | 8.60 |
|                                                            | 4,5                    |                                   | 0.75                 | 0.73 | 1.17          | 1.14 | 12.66       | 12.29 | 11.43 | 9.96 | 8.73 | 7.74 | 6.88                                                   | 15.82 | 15.36 | 14.29 | 12.44 | 10.91 | 9.68 | 8.60 |
|                                                            | 6-9                    |                                   | 0.75                 | 0.73 | 1.17          | 1.14 | 12.66       | 12.29 | 11.43 | 9.96 | 8.73 | 7.74 | 6.88                                                   | 15.82 | 15.36 | 14.29 | 12.44 | 10.91 | 9.68 | 8.60 |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

|                   |       |
|-------------------|-------|
| \$ 300 Deductible | \$ 18 |
| \$ 500 Deductible | \$ 25 |
| \$1000 Deductible | \$ 46 |
| \$2000 Deductible | \$ 79 |
| \$3000 Deductible | \$104 |
| \$4000 Deductible | \$124 |
| \$5000 Deductible | \$140 |

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

No Deductible - Add \$18  
to the \$300 Ded Limited Collision Rate.

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

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

**Territories 17 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chassis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |      |      |      |                                                        |       |       |       |       |       |      |      |
|-------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|------|------|------|--------------------------------------------------------|-------|-------|-------|-------|-------|------|------|
|                                                             |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |      |      |      | TRUCK-TRACTORS &VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                       | 1                      | 12                                | 0.73                 | 0.72 | 1.15          | 1.12 | 12.59       | 12.22 | 11.36 | 9.90 | 8.68 | 7.70 | 6.84                                                   | 15.73 | 15.28 | 14.21 | 12.37 | 10.85 | 9.62 | 8.55 |
|                                                             | 2,3                    |                                   | 0.73                 | 0.72 | 1.15          | 1.12 | 12.59       | 12.22 | 11.36 | 9.90 | 8.68 | 7.70 | 6.84                                                   | 15.73 | 15.28 | 14.21 | 12.37 | 10.85 | 9.62 | 8.55 |
|                                                             | 4,5                    |                                   | 0.73                 | 0.72 | 1.15          | 1.12 | 12.59       | 12.22 | 11.36 | 9.90 | 8.68 | 7.70 | 6.84                                                   | 15.73 | 15.28 | 14.21 | 12.37 | 10.85 | 9.62 | 8.55 |
|                                                             | 6-9                    |                                   | 0.73                 | 0.72 | 1.15          | 1.12 | 12.59       | 12.22 | 11.36 | 9.90 | 8.68 | 7.70 | 6.84                                                   | 15.73 | 15.28 | 14.21 | 12.37 | 10.85 | 9.62 | 8.55 |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

|                   |       |
|-------------------|-------|
| \$ 300 Deductible | \$ 18 |
| \$ 500 Deductible | \$ 25 |
| \$1000 Deductible | \$ 46 |
| \$2000 Deductible | \$ 78 |
| \$3000 Deductible | \$104 |
| \$4000 Deductible | \$123 |
| \$5000 Deductible | \$139 |

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

No Deductible - Add \$18  
to the \$300 Ded Limited Collision Rate.

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

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

**Territory 18 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chasis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |       |      |      |      |       |                                                         |       |       |       |       |      |  |  |
|------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|-------|------|------|------|-------|---------------------------------------------------------|-------|-------|-------|-------|------|--|--|
|                                                            |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |       |      |      |      |       | TRUCK-TRACTORS & VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                      | 1                      | 12                                | 0.75                 | 0.73 | 1.17          | 1.14 | 13.09       | 12.71 | 11.82 | 10.30 | 9.03 | 8.01 | 7.12 | 16.37 | 15.89                                                   | 14.78 | 12.87 | 11.28 | 10.01 | 8.90 |  |  |
|                                                            | 2,3                    |                                   | 0.75                 | 0.73 | 1.17          | 1.14 | 13.09       | 12.71 | 11.82 | 10.30 | 9.03 | 8.01 | 7.12 | 16.37 | 15.89                                                   | 14.78 | 12.87 | 11.28 | 10.01 | 8.90 |  |  |
|                                                            | 4,5                    |                                   | 0.75                 | 0.73 | 1.17          | 1.14 | 13.09       | 12.71 | 11.82 | 10.30 | 9.03 | 8.01 | 7.12 | 16.37 | 15.89                                                   | 14.78 | 12.87 | 11.28 | 10.01 | 8.90 |  |  |
|                                                            | 6-9                    |                                   | 0.75                 | 0.73 | 1.17          | 1.14 | 13.09       | 12.71 | 11.82 | 10.30 | 9.03 | 8.01 | 7.12 | 16.37 | 15.89                                                   | 14.78 | 12.87 | 11.28 | 10.01 | 8.90 |  |  |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

|                   |       |
|-------------------|-------|
| \$ 300 Deductible | \$ 19 |
| \$ 500 Deductible | \$ 26 |
| \$1000 Deductible | \$ 48 |
| \$2000 Deductible | \$ 81 |
| \$3000 Deductible | \$108 |
| \$4000 Deductible | \$128 |
| \$5000 Deductible | \$145 |

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

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

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

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

**Territory 19 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chasis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |       |       |      |      |       |                                                         |       |       |       |       |       |  |  |
|------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|-------|-------|------|------|-------|---------------------------------------------------------|-------|-------|-------|-------|-------|--|--|
|                                                            |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |       |       |      |      |       | TRUCK-TRACTORS & VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                      | 1                      | 12                                | 0.86                 | 0.84 | 1.34          | 1.31 | 15.49       | 15.04 | 13.98 | 12.18 | 10.68 | 9.47 | 8.42 | 19.36 | 18.80                                                   | 17.48 | 15.23 | 13.35 | 11.84 | 10.53 |  |  |
|                                                            | 2,3                    |                                   | 0.86                 | 0.84 | 1.34          | 1.31 | 15.49       | 15.04 | 13.98 | 12.18 | 10.68 | 9.47 | 8.42 | 19.36 | 18.80                                                   | 17.48 | 15.23 | 13.35 | 11.84 | 10.53 |  |  |
|                                                            | 4,5                    |                                   | 0.86                 | 0.84 | 1.34          | 1.31 | 15.49       | 15.04 | 13.98 | 12.18 | 10.68 | 9.47 | 8.42 | 19.36 | 18.80                                                   | 17.48 | 15.23 | 13.35 | 11.84 | 10.53 |  |  |
|                                                            | 6-9                    |                                   | 0.86                 | 0.84 | 1.34          | 1.31 | 15.49       | 15.04 | 13.98 | 12.18 | 10.68 | 9.47 | 8.42 | 19.36 | 18.80                                                   | 17.48 | 15.23 | 13.35 | 11.84 | 10.53 |  |  |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

|                   |       |
|-------------------|-------|
| \$ 300 Deductible | \$ 23 |
| \$ 500 Deductible | \$ 31 |
| \$1000 Deductible | \$ 57 |
| \$2000 Deductible | \$ 96 |
| \$3000 Deductible | \$128 |
| \$4000 Deductible | \$152 |
| \$5000 Deductible | \$171 |

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

No Deductible - Add \$23  
to the \$300 Ded Limited Collision Rate.

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

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

**Territory 20 - NON-FLEET**

| Original Cost<br>(Complete<br>Automobile<br>Chasis & Body) | Age<br>Group<br>(Code) | Original<br>Cost<br>New<br>(Code) | OTHER THAN COLLISION |      |               |      | COLLISION   |       |       |       |       |       |      |       |                                                         |       |       |       |       |       |  |  |
|------------------------------------------------------------|------------------------|-----------------------------------|----------------------|------|---------------|------|-------------|-------|-------|-------|-------|-------|------|-------|---------------------------------------------------------|-------|-------|-------|-------|-------|--|--|
|                                                            |                        |                                   | ALL VEHICLES         |      |               |      | TRUCKS      |       |       |       |       |       |      |       | TRUCK-TRACTORS & VEHICLES<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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<br>\$1000 over<br>\$90,000                      | 1                      | 12                                | 0.84                 | 0.83 | 1.32          | 1.29 | 17.16       | 16.66 | 15.49 | 13.49 | 11.83 | 10.49 | 9.33 | 21.45 | 20.82                                                   | 19.36 | 16.87 | 14.78 | 13.12 | 11.66 |  |  |
|                                                            | 2,3                    |                                   | 0.84                 | 0.83 | 1.32          | 1.29 | 17.16       | 16.66 | 15.49 | 13.49 | 11.83 | 10.49 | 9.33 | 21.45 | 20.82                                                   | 19.36 | 16.87 | 14.78 | 13.12 | 11.66 |  |  |
|                                                            | 4,5                    |                                   | 0.84                 | 0.83 | 1.32          | 1.29 | 17.16       | 16.66 | 15.49 | 13.49 | 11.83 | 10.49 | 9.33 | 21.45 | 20.82                                                   | 19.36 | 16.87 | 14.78 | 13.12 | 11.66 |  |  |
|                                                            | 6-9                    |                                   | 0.84                 | 0.83 | 1.32          | 1.29 | 17.16       | 16.66 | 15.49 | 13.49 | 11.83 | 10.49 | 9.33 | 21.45 | 20.82                                                   | 19.36 | 16.87 | 14.78 | 13.12 | 11.66 |  |  |

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

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

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

For Stated Amount rating refer to Rule 42.

**COLLISION - WAIVER OF DEDUCTIBLE**

|                   |       |
|-------------------|-------|
| \$ 300 Deductible | \$ 25 |
| \$ 500 Deductible | \$ 34 |
| \$1000 Deductible | \$ 63 |
| \$2000 Deductible | \$107 |
| \$3000 Deductible | \$141 |
| \$4000 Deductible | \$168 |
| \$5000 Deductible | \$190 |

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

|                                                    |     |
|----------------------------------------------------|-----|
| \$1000 Ded. - Charge this % of \$500 Ded. Premium: | 95% |
| \$2000 Ded. - Charge this % of \$500 Ded. Premium: | 89% |
| \$3000 Ded. - Charge this % of \$500 Ded. Premium: | 85% |
| \$4000 Ded. - Charge this % of \$500 Ded. Premium: | 82% |
| \$5000 Ded. - Charge this % of \$500 Ded. Premium: | 79% |

**LIMITED COLLISION**

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

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