

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

A-1
672

A-2
142

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

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

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

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

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

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

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

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

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

A-1
672

A-2
142

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

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

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

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

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

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

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

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

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

A-1
672

A-2
142

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

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

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

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

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

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

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

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

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

A-1
672

A-2
142

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

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

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

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

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

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

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

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

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

Territory 5

A-1
672

A-2
142

B, Increased Limits

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

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

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

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

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

U1, Uninsured

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

U2, Underinsured

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

Towing & Labor (Rule 65)

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

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

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

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

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

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

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	14	20/40	3	20/40	0
10000	16	20/50	4	20/50	0
15000	18	25/50	5	25/50	1
20000	19	35/80	6	35/80	5
25000	21	50/100	7	50/100	8
		100/300	8	100/300	24
		250/500	9	250/500	97
		500/500	10	500/500	254
<u>Towing & Labor (Rule 65)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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

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

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

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

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

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	14	20/40	3	20/40	0
10000	16	20/50	4	20/50	0
15000	18	25/50	5	25/50	1
20000	19	35/80	6	35/80	5
25000	21	50/100	7	50/100	8
		100/300	8	100/300	24
		250/500	9	250/500	97
		500/500	10	500/500	254
Towing & Labor (Rule 65)					
\$25 per Disablement:		4			
\$50 per Disablement:		8			
\$100 per Disablement:		16			

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

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

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

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

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

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	14	20/40	3	20/40	0
10000	16	20/50	4	20/50	0
15000	18	25/50	5	25/50	1
20000	19	35/80	6	35/80	5
25000	21	50/100	7	50/100	8
		100/300	8	100/300	24
		250/500	9	250/500	97
		500/500	10	500/500	254
Towing & Labor (Rule 65)					
\$25 per Disablement:		4			
\$50 per Disablement:		8			
\$100 per Disablement:		16			

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

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

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

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

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

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	14	20/40	3	20/40	0
10000	16	20/50	4	20/50	0
15000	18	25/50	5	25/50	1
20000	19	35/80	6	35/80	5
25000	21	50/100	7	50/100	8
		100/300	8	100/300	24
		250/500	9	250/500	97
		500/500	10	500/500	254
Towing & Labor (Rule 65)					
\$25 per Disablement:		4			
\$50 per Disablement:		8			
\$100 per Disablement:		16			

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

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

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

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

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

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	14	20/40	3	20/40	0
10000	16	20/50	4	20/50	0
15000	18	25/50	5	25/50	1
20000	19	35/80	6	35/80	5
25000	21	50/100	7	50/100	8
		100/300	8	100/300	24
		250/500	9	250/500	97
		500/500	10	500/500	254
Towing & Labor (Rule 65)					
\$25 per Disablement:		4			
\$50 per Disablement:		8			
\$100 per Disablement:		16			

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

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B, Increased Limits				Property Damage Liability	
20/40	47	100/300	427	5000	252
20/50	53	250/500	686	10000	330
25/50	102	500/500	891	25000	383
35/80	178	500/1000	900	50000	396
50/100	254	1000/1000	1066	100000	400
				500000	406

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

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

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

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	14	20/40	3	20/40	0
10000	16	20/50	4	20/50	0
15000	18	25/50	5	25/50	1
20000	19	35/80	6	35/80	5
25000	21	50/100	7	50/100	8
		100/300	8	100/300	24
		250/500	9	250/500	97
		500/500	10	500/500	254
<u>Towing & Labor (Rule 65)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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

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

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

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

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

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	14	20/40	3	20/40	0
10000	16	20/50	4	20/50	0
15000	18	25/50	5	25/50	1
20000	19	35/80	6	35/80	5
25000	21	50/100	7	50/100	8
		100/300	8	100/300	24
		250/500	9	250/500	97
		500/500	10	500/500	254
<u>Towing & Labor (Rule 65)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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

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B, Increased Limits				Property Damage Liability	
20/40	53	100/300	483	5000	286
20/50	60	250/500	778	10000	375
25/50	116	500/500	1010	25000	435
35/80	202	500/1000	1020	50000	450
50/100	288	1000/1000	1208	100000	454
				500000	461

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

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

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

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	14	20/40	3	20/40	0
10000	16	20/50	4	20/50	0
15000	18	25/50	5	25/50	1
20000	19	35/80	6	35/80	5
25000	21	50/100	7	50/100	8
		100/300	8	100/300	24
		250/500	9	250/500	97
		500/500	10	500/500	254
Towing & Labor (Rule 65)					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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

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B, Increased Limits				Property Damage Liability	
20/40	59	100/300	539	5000	319
20/50	66	250/500	867	10000	418
25/50	129	500/500	1125	25000	485
35/80	225	500/1000	1136	50000	502
50/100	321	1000/1000	1347	100000	507
				500000	514

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

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

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

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	14	20/40	3	20/40	0
10000	16	20/50	4	20/50	0
15000	18	25/50	5	25/50	1
20000	19	35/80	6	35/80	5
25000	21	50/100	7	50/100	8
		100/300	8	100/300	24
		250/500	9	250/500	97
		500/500	10	500/500	254
<u>Towing & Labor (Rule 65)</u>					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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

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

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

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

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

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	14	20/40	3	20/40	0
10000	16	20/50	4	20/50	0
15000	18	25/50	5	25/50	1
20000	19	35/80	6	35/80	5
25000	21	50/100	7	50/100	8
		100/300	8	100/300	24
		250/500	9	250/500	97
		500/500	10	500/500	254
Towing & Labor (Rule 65)					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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

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B, Increased Limits				Property Damage Liability	
20/40	67	100/300	609	5000	360
20/50	75	250/500	980	10000	472
25/50	146	500/500	1272	25000	548
35/80	255	500/1000	1285	50000	566
50/100	363	1000/1000	1522	100000	572
				500000	580

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

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

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

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	14	20/40	3	20/40	0
10000	16	20/50	4	20/50	0
15000	18	25/50	5	25/50	1
20000	19	35/80	6	35/80	5
25000	21	50/100	7	50/100	8
		100/300	8	100/300	24
Towing & Labor (Rule 65)		250/500	9	250/500	97
\$25 per Disablement:		500/500	10	500/500	254
\$50 per Disablement:					
\$100 per Disablement:					

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

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B, Increased Limits

Property Damage Liability

20/40	80	100/300	733	5000	434
20/50	90	250/500	1179	10000	569
25/50	175	500/500	1531	25000	660
35/80	306	500/1000	1546	50000	683
50/100	436	1000/1000	1832	100000	690
				500000	699

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

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

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

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

U1, Uninsured

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

U2, Underinsured

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

Towing & Labor (Rule 65)

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

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

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B, Increased Limits				Property Damage Liability	
20/40	95	100/300	870	5000	516
20/50	107	250/500	1400	10000	676
25/50	208	500/500	1817	25000	785
35/80	363	500/1000	1835	50000	812
50/100	518	1000/1000	2175	100000	820
				500000	831

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

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

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

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	14	20/40	3	20/40	0
10000	16	20/50	4	20/50	0
15000	18	25/50	5	25/50	1
20000	19	35/80	6	35/80	5
25000	21	50/100	7	50/100	8
		100/300	8	100/300	24
		250/500	9	250/500	97
		500/500	10	500/500	254
Towing & Labor (Rule 65)					
\$25 per Disablement: 4					
\$50 per Disablement: 8					
\$100 per Disablement: 16					

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

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

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

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

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

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	14	20/40	3	20/40	0
10000	16	20/50	4	20/50	0
15000	18	25/50	5	25/50	1
20000	19	35/80	6	35/80	5
25000	21	50/100	7	50/100	8
		100/300	8	100/300	24
		250/500	9	250/500	97
		500/500	10	500/500	254
<u>Towing & Labor (Rule 65)</u>					
\$25 per Disablement:		4			
\$50 per Disablement:		8			
\$100 per Disablement:		16			

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C.A.R.
10/1/2024

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

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B, Increased Limits

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

Symbol

COLLISION \$500 DEDUCTIBLE

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

Symbol

LIMITED COLLISION \$500 DEDUCTIBLE

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

Symbol

COMPREHENSIVE \$500 DEDUCTIBLE

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

Medical Payments

5000	14
10000	16
15000	18
20000	19
25000	21

U1, Uninsured

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

U2, Underinsured

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

Towing & Labor (Rule 65)

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