

R-35
C.A.R.
3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 1 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION														
			ALL VEHICLES				TRUCKS								TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS						
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES						
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000	
\$ 0 - 4,500	1	1	35	31	53	49	128	124	117	103	92	82	74	160	155	146	129	115	103	93	
	2,3		35	31	53	49	125	121	114	100	90	80	73	156	151	143	125	113	100	91	
	4,5		34	30	51	47	113	110	103	91	81	73	66	141	138	129	114	101	91	83	
	6-9		23	19	34	30	71	69	65	57	51	46	41	89	86	81	71	64	58	51	
4,501 - 6,000	1	2	40	36	60	56	147	143	134	119	106	94	86	184	179	168	149	133	118	108	
	2,3		40	36	60	56	144	140	132	116	104	92	84	180	175	165	145	130	115	105	
	4,5		39	35	58	54	132	128	120	106	95	84	77	165	160	150	133	119	105	96	
	6-9		26	22	38	34	82	80	75	66	59	53	48	103	100	94	83	74	66	60	
6,001 - 8,000	1	3	40	36	60	56	195	189	178	157	140	125	113	244	236	223	196	175	156	141	
	2,3		40	36	60	56	191	185	174	154	137	122	111	239	231	218	193	171	153	139	
	4,5		39	35	58	54	173	168	158	139	124	111	101	216	210	198	174	155	139	126	
	6-9		26	22	38	34	108	105	99	87	78	69	63	135	131	124	109	98	86	79	
8,001 - 10,000	1	4	62	58	94	90	369	358	337	297	265	236	215	461	448	421	371	331	295	269	
	2,3		62	58	94	90	362	351	330	291	260	232	211	453	439	413	364	325	290	264	
	4,5		60	56	92	88	330	320	301	266	237	211	192	413	400	376	333	296	264	240	
	6-9		40	36	60	56	206	200	188	166	148	132	120	258	250	235	208	185	165	150	
10,001 - 15,000	1	5	115	111	178	174	671	651	612	540	482	430	391	839	814	765	675	603	538	489	
	2,3		115	111	178	174	657	638	600	530	472	421	383	821	798	750	663	590	526	479	
	4,5		112	108	172	168	598	581	546	482	430	383	349	748	726	683	603	538	479	436	
	6-9		73	69	112	108	375	364	342	302	269	240	218	469	455	428	378	336	300	273	
15,001 - 20,000	1	6	184	180	287	281	1353	1314	1235	1091	972	867	788	1691	1643	1544	1364	1215	1084	985	
	2,3		184	180	287	281	1328	1289	1212	1070	954	851	773	1660	1611	1515	1338	1193	1064	966	
	4,5		179	175	278	273	1208	1173	1103	974	868	774	704	1510	1466	1379	1218	1085	968	880	
	6-9		115	111	178	174	756	734	690	609	543	484	440	945	918	863	761	679	605	550	
20,001 - 25,000	1	7	278	273	436	427	2205	2141	2013	1777	1584	1413	1285	2756	2676	2516	2221	1980	1766	1606	
	2,3		278	273	436	427	2162	2099	1973	1742	1553	1385	1259	2703	2624	2466	2178	1941	1731	1574	
	4,5		270	265	422	414	1967	1910	1795	1585	1413	1261	1146	2459	2388	2244	1981	1766	1576	1433	
	6-9		174	170	270	265	1232	1196	1124	993	885	789	718	1540	1495	1405	1241	1106	986	898	
25,001 - 40,000	1	8	316	310	495	485	2587	2512	2361	2085	1859	1658	1507	3234	3140	2951	2606	2324	2073	1884	
	2,3		316	310	495	485	2537	2463	2315	2044	1823	1626	1478	3171	3079	2894	2555	2279	2033	1848	
	4,5		307	301	479	470	2308	2241	2107	1860	1658	1479	1345	2885	2801	2634	2325	2073	1849	1681	
	6-9		196	192	306	300	1446	1404	1320	1165	1039	927	842	1808	1755	1650	1456	1299	1159	1053	
40,001 - 65,000	1	10	381	374	596	584	3405	3306	3108	2744	2446	2182	1984	4256	4133	3885	3430	3058	2728	2480	
	2,3		381	374	596	584	3338	3241	3047	2690	2398	2139	1945	4173	4051	3809	3363	2998	2674	2431	
	4,5		369	362	577	566	3037	2949	2772	2448	2182	1946	1769	3796	3686	3465	3060	2728	2433	2211	
	6-9		237	232	369	362	1903	1848	1737	1534	1368	1220	1109	2379	2310	2171	1918	1710	1525	1386	
65,001 - 90,000	1	11	411	403	643	630	3733	3624	3407	3008	2682	2392	2174	4666	4530	4259	3760	3353	2990	2718	
	2,3		411	403	643	630	3661	3554	3341	2950	2630	2346	2132	4576	4443	4176	3688	3288	2933	2665	
	4,5		399	391	623	611	3331	3234	3040	2684	2393	2134	1940	4164	4043	3800	3355	2991	2668	2425	
	6-9		255	250	399	391	2087	2026	1904	1682	1499	1337	1216	2609	2533	2380	2103	1874	1671	1520	
Charge per \$1000 over \$90,000	1	12	0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96	
	2,3		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96	
	4,5		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96	
	6-9		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96	

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 40
\$1000 Deductible	\$ 73
\$2000 Deductible	\$126
\$3000 Deductible	\$169
\$4000 Deductible	\$206
\$5000 Deductible	\$235

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 Deductible Limited Collision Rate.

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

R-36
C.A.R.
3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 2 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION															
			ALL VEHICLES				TRUCKS								TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS							
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000		
\$ 0 - 4,500	1	1	35	31	53	49	128	124	117	103	92	82	74	160	155	146	129	115	103	93		
	2,3		35	31	53	49	125	121	114	100	90	80	73	156	151	143	125	113	100	91		
	4,5		34	30	51	47	113	110	103	91	81	73	66	141	138	129	114	101	91	83		
	6-9		23	19	34	30	71	69	65	57	51	46	41	89	86	81	71	64	58	51		
4,501 - 6,000	1	2	40	36	60	56	147	143	134	119	106	94	86	184	179	168	149	133	118	108		
	2,3		40	36	60	56	144	140	132	116	104	92	84	180	175	165	145	130	115	105		
	4,5		39	35	58	54	132	128	120	106	95	84	77	165	160	150	133	119	105	96		
	6-9		26	22	38	34	82	80	75	66	59	53	48	103	100	94	83	74	66	60		
6,001 - 8,000	1	3	40	36	60	56	195	189	178	157	140	125	113	244	236	223	196	175	156	141		
	2,3		40	36	60	56	191	185	174	154	137	122	111	239	231	218	193	171	153	139		
	4,5		39	35	58	54	173	168	158	139	124	111	101	216	210	198	174	155	139	126		
	6-9		26	22	38	34	108	105	99	87	78	69	63	135	131	124	109	98	86	79		
8,001 - 10,000	1	4	62	58	94	90	369	358	337	297	265	236	215	461	448	421	371	331	295	269		
	2,3		62	58	94	90	362	351	330	291	260	232	211	453	439	413	364	325	290	264		
	4,5		60	56	92	88	330	320	301	266	237	211	192	413	400	376	333	296	264	240		
	6-9		40	36	60	56	206	200	188	166	148	132	120	258	250	235	208	185	165	150		
10,001 - 15,000	1	5	115	111	178	174	671	651	612	540	482	430	391	839	814	765	675	603	538	489		
	2,3		115	111	178	174	657	638	600	530	472	421	383	821	798	750	663	590	526	479		
	4,5		112	108	172	168	598	581	546	482	430	383	349	748	726	683	603	538	479	436		
	6-9		73	69	112	108	375	364	342	302	269	240	218	469	455	428	378	336	300	273		
15,001 - 20,000	1	6	184	180	287	281	1353	1314	1235	1091	972	867	788	1691	1643	1544	1364	1215	1084	985		
	2,3		184	180	287	281	1328	1289	1212	1070	954	851	773	1660	1611	1515	1338	1193	1064	966		
	4,5		179	175	278	273	1208	1173	1103	974	868	774	704	1510	1466	1379	1218	1085	968	880		
	6-9		115	111	178	174	756	734	690	609	543	484	440	945	918	863	761	679	605	550		
20,001 - 25,000	1	7	278	273	436	427	2205	2141	2013	1777	1584	1413	1285	2756	2676	2516	2221	1980	1766	1606		
	2,3		278	273	436	427	2162	2099	1973	1742	1553	1385	1259	2703	2624	2466	2178	1941	1731	1574		
	4,5		270	265	422	414	1967	1910	1795	1585	1413	1261	1146	2459	2388	2244	1981	1766	1576	1433		
	6-9		174	170	270	265	1232	1196	1124	993	885	789	718	1540	1495	1405	1241	1106	986	898		
25,001 - 40,000	1	8	316	310	495	485	2587	2512	2361	2085	1859	1658	1507	3234	3140	2951	2606	2324	2073	1884		
	2,3		316	310	495	485	2537	2463	2315	2044	1823	1626	1478	3171	3079	2894	2555	2279	2033	1848		
	4,5		307	301	479	470	2308	2241	2107	1860	1658	1479	1345	2885	2801	2634	2325	2073	1849	1681		
	6-9		196	192	306	300	1446	1404	1320	1165	1039	927	842	1808	1755	1650	1456	1299	1159	1053		
40,001 - 65,000	1	10	381	374	596	584	3405	3306	3108	2744	2446	2182	1984	4256	4133	3885	3430	3058	2728	2480		
	2,3		381	374	596	584	3338	3241	3047	2690	2398	2139	1945	4173	4051	3809	3363	2998	2674	2431		
	4,5		369	362	577	566	3037	2949	2772	2448	2182	1946	1769	3796	3686	3465	3060	2728	2433	2211		
	6-9		237	232	369	362	1903	1848	1737	1534	1368	1220	1109	2379	2310	2171	1918	1710	1525	1386		
65,001 - 90,000	1	11	411	403	643	630	3733	3624	3407	3008	2682	2392	2174	4666	4530	4259	3760	3353	2990	2718		
	2,3		411	403	643	630	3661	3554	3341	2950	2630	2346	2132	4576	4443	4176	3688	3288	2933	2665		
	4,5		399	391	623	611	3331	3234	3040	2684	2393	2134	1940	4164	4043	3800	3355	2991	2668	2425		
	6-9		255	250	399	391	2087	2026	1904	1682	1499	1337	1216	2609	2533	2380	2103	1874	1671	1520		
Charge per \$1000 over \$90,000	1	12	0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	2,3		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	4,5		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	6-9		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 40
\$1000 Deductible	\$ 73
\$2000 Deductible	\$126
\$3000 Deductible	\$169
\$4000 Deductible	\$206
\$5000 Deductible	\$235

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

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.

3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 3 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS							
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	35	31	53	49	128	124	117	103	92	82	74	160	155	146	129	115	103	93
	2,3		35	31	53	49	125	121	114	100	90	80	73	156	151	143	125	113	100	91
	4,5		34	30	51	47	113	110	103	91	81	73	66	141	138	129	114	101	91	83
	6-9		23	19	34	30	71	69	65	57	51	46	41	89	86	81	71	64	58	51
4,501 - 6,000	1	2	40	36	60	56	147	143	134	119	106	94	86	184	179	168	149	133	118	108
	2,3		40	36	60	56	144	140	132	116	104	92	84	180	175	165	145	130	115	105
	4,5		39	35	58	54	132	128	120	106	95	84	77	165	160	150	133	119	105	96
	6-9		26	22	38	34	82	80	75	66	59	53	48	103	100	94	83	74	66	60
6,001 - 8,000	1	3	40	36	60	56	195	189	178	157	140	125	113	244	236	223	196	175	156	141
	2,3		40	36	60	56	191	185	174	154	137	122	111	239	231	218	193	171	153	139
	4,5		39	35	58	54	173	168	158	139	124	111	101	216	210	198	174	155	139	126
	6-9		26	22	38	34	108	105	99	87	78	69	63	135	131	124	109	98	86	79
8,001 - 10,000	1	4	62	58	94	90	369	358	337	297	265	236	215	461	448	421	371	331	295	269
	2,3		62	58	94	90	362	351	330	291	260	232	211	453	439	413	364	325	290	264
	4,5		60	56	92	88	330	320	301	266	237	211	192	413	400	376	333	296	264	240
	6-9		40	36	60	56	206	200	188	166	148	132	120	258	250	235	208	185	165	150
10,001 - 15,000	1	5	115	111	178	174	671	651	612	540	482	430	391	839	814	765	675	603	538	489
	2,3		115	111	178	174	657	638	600	530	472	421	383	821	798	750	663	590	526	479
	4,5		112	108	172	168	598	581	546	482	430	383	349	748	726	683	603	538	479	436
	6-9		73	69	112	108	375	364	342	302	269	240	218	469	455	428	378	336	300	273
15,001 - 20,000	1	6	184	180	287	281	1353	1314	1235	1091	972	867	788	1691	1643	1544	1364	1215	1084	985
	2,3		184	180	287	281	1328	1289	1212	1070	954	851	773	1660	1611	1515	1338	1193	1064	966
	4,5		179	175	278	273	1208	1173	1103	974	868	774	704	1510	1466	1379	1218	1085	968	880
	6-9		115	111	178	174	756	734	690	609	543	484	440	945	918	863	761	679	605	550
20,001 - 25,000	1	7	278	273	436	427	2205	2141	2013	1777	1584	1413	1285	2756	2676	2516	2221	1980	1766	1606
	2,3		278	273	436	427	2162	2099	1973	1742	1553	1385	1259	2703	2624	2466	2178	1941	1731	1574
	4,5		270	265	422	414	1967	1910	1795	1585	1413	1261	1146	2459	2388	2244	1981	1766	1576	1433
	6-9		174	170	270	265	1232	1196	1124	993	885	789	718	1540	1495	1405	1241	1106	986	898
25,001 - 40,000	1	8	316	310	495	485	2587	2512	2361	2085	1859	1658	1507	3234	3140	2951	2606	2324	2073	1884
	2,3		316	310	495	485	2537	2463	2315	2044	1823	1626	1478	3171	3079	2894	2555	2279	2033	1848
	4,5		307	301	479	470	2308	2241	2107	1860	1658	1479	1345	2885	2801	2634	2325	2073	1849	1681
	6-9		196	192	306	300	1446	1404	1320	1165	1039	927	842	1808	1755	1650	1456	1299	1159	1053
40,001 - 65,000	1	10	381	374	596	584	3405	3306	3108	2744	2446	2182	1984	4256	4133	3885	3430	3058	2728	2480
	2,3		381	374	596	584	3338	3241	3047	2690	2398	2139	1945	4173	4051	3809	3363	2998	2674	2431
	4,5		369	362	577	566	3037	2949	2772	2448	2182	1946	1769	3796	3686	3465	3060	2728	2433	2211
	6-9		237	232	369	362	1903	1848	1737	1534	1368	1220	1109	2379	2310	2171	1918	1710	1525	1386
65,001 - 90,000	1	11	411	403	643	630	3733	3624	3407	3008	2682	2392	2174	4666	4530	4259	3760	3353	2990	2718
	2,3		411	403	643	630	3661	3554	3341	2950	2630	2346	2132	4576	4443	4176	3688	3288	2933	2665
	4,5		399	391	623	611	3331	3234	3040	2684	2393	2134	1940	4164	4043	3800	3355	2991	2668	2425
	6-9		255	250	399	391	2087	2026	1904	1682	1499	1337	1216	2609	2533	2380	2103	1874	1671	1520
Charge per \$1000 over \$90,000	1	12	0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96
	2,3		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96
	4,5		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96
	6-9		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 40
\$1000 Deductible	\$ 73
\$2000 Deductible	\$126
\$3000 Deductible	\$169
\$4000 Deductible	\$206
\$5000 Deductible	\$235

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

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.

3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 4 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION															
			ALL VEHICLES				TRUCKS								TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS							
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000		
\$ 0 - 4,500	1	1	35	31	53	49	128	124	117	103	92	82	74	160	155	146	129	115	103	93		
	2,3		35	31	53	49	125	121	114	100	90	80	73	156	151	143	125	113	100	91		
	4,5		34	30	51	47	113	110	103	91	81	73	66	141	138	129	114	101	91	83		
	6-9		23	19	34	30	71	69	65	57	51	46	41	89	86	81	71	64	58	51		
4,501 - 6,000	1	2	40	36	60	56	147	143	134	119	106	94	86	184	179	168	149	133	118	108		
	2,3		40	36	60	56	144	140	132	116	104	92	84	180	175	165	145	130	115	105		
	4,5		39	35	58	54	132	128	120	106	95	84	77	165	160	150	133	119	105	96		
	6-9		26	22	38	34	82	80	75	66	59	53	48	103	100	94	83	74	66	60		
6,001 - 8,000	1	3	40	36	60	56	195	189	178	157	140	125	113	244	236	223	196	175	156	141		
	2,3		40	36	60	56	191	185	174	154	137	122	111	239	231	218	193	171	153	139		
	4,5		39	35	58	54	173	168	158	139	124	111	101	216	210	198	174	155	139	126		
	6-9		26	22	38	34	108	105	99	87	78	69	63	135	131	124	109	98	86	79		
8,001 - 10,000	1	4	62	58	94	90	369	358	337	297	265	236	215	461	448	421	371	331	295	269		
	2,3		62	58	94	90	362	351	330	291	260	232	211	453	439	413	364	325	290	264		
	4,5		60	56	92	88	330	320	301	266	237	211	192	413	400	376	333	296	264	240		
	6-9		40	36	60	56	206	200	188	166	148	132	120	258	250	235	208	185	165	150		
10,001 - 15,000	1	5	115	111	178	174	671	651	612	540	482	430	391	839	814	765	675	603	538	489		
	2,3		115	111	178	174	657	638	600	530	472	421	383	821	798	750	663	590	526	479		
	4,5		112	108	172	168	598	581	546	482	430	383	349	748	726	683	603	538	479	436		
	6-9		73	69	112	108	375	364	342	302	269	240	218	469	455	428	378	336	300	273		
15,001 - 20,000	1	6	184	180	287	281	1353	1314	1235	1091	972	867	788	1691	1643	1544	1364	1215	1084	985		
	2,3		184	180	287	281	1328	1289	1212	1070	954	851	773	1660	1611	1515	1338	1193	1064	966		
	4,5		179	175	278	273	1208	1173	1103	974	868	774	704	1510	1466	1379	1218	1085	968	880		
	6-9		115	111	178	174	756	734	690	609	543	484	440	945	918	863	761	679	605	550		
20,001 - 25,000	1	7	278	273	436	427	2205	2141	2013	1777	1584	1413	1285	2756	2676	2516	2221	1980	1766	1606		
	2,3		278	273	436	427	2162	2099	1973	1742	1553	1385	1259	2703	2624	2466	2178	1941	1731	1574		
	4,5		270	265	422	414	1967	1910	1795	1585	1413	1261	1146	2459	2388	2244	1981	1766	1576	1433		
	6-9		174	170	270	265	1232	1196	1124	993	885	789	718	1540	1495	1405	1241	1106	986	898		
25,001 - 40,000	1	8	316	310	495	485	2587	2512	2361	2085	1859	1658	1507	3234	3140	2951	2606	2324	2073	1884		
	2,3		316	310	495	485	2537	2463	2315	2044	1823	1626	1478	3171	3079	2894	2555	2279	2033	1848		
	4,5		307	301	479	470	2308	2241	2107	1860	1658	1479	1345	2885	2801	2634	2325	2073	1849	1681		
	6-9		196	192	306	300	1446	1404	1320	1165	1039	927	842	1808	1755	1650	1456	1299	1159	1053		
40,001 - 65,000	1	10	381	374	596	584	3405	3306	3108	2744	2446	2182	1984	4256	4133	3885	3430	3058	2728	2480		
	2,3		381	374	596	584	3338	3241	3047	2690	2398	2139	1945	4173	4051	3809	3363	2998	2674	2431		
	4,5		369	362	577	566	3037	2949	2772	2448	2182	1946	1769	3796	3686	3465	3060	2728	2433	2211		
	6-9		237	232	369	362	1903	1848	1737	1534	1368	1220	1109	2379	2310	2171	1918	1710	1525	1386		
65,001 - 90,000	1	11	411	403	643	630	3733	3624	3407	3008	2682	2392	2174	4666	4530	4259	3760	3353	2990	2718		
	2,3		411	403	643	630	3661	3554	3341	2950	2630	2346	2132	4576	4443	4176	3688	3288	2933	2665		
	4,5		399	391	623	611	3331	3234	3040	2684	2393	2134	1940	4164	4043	3800	3355	2991	2668	2425		
	6-9		255	250	399	391	2087	2026	1904	1682	1499	1337	1216	2609	2533	2380	2103	1874	1671	1520		
Charge per \$1000 over \$90,000	1	12	0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	2,3		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	4,5		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	6-9		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 40
\$1000 Deductible	\$ 73
\$2000 Deductible	\$126
\$3000 Deductible	\$169
\$4000 Deductible	\$206
\$5000 Deductible	\$235

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

LIMITED COLLISION

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

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 5 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION															
			ALL VEHICLES				TRUCKS								TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS							
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000		
\$ 0 - 4,500	1	1	35	31	53	49	128	124	117	103	92	82	74	160	155	146	129	115	103	93		
	2,3		35	31	53	49	125	121	114	100	90	80	73	156	151	143	125	113	100	91		
	4,5		34	30	51	47	113	110	103	91	81	73	66	141	138	129	114	101	91	83		
	6-9		23	19	34	30	71	69	65	57	51	46	41	89	86	81	71	64	58	51		
4,501 - 6,000	1	2	40	36	60	56	147	143	134	119	106	94	86	184	179	168	149	133	118	108		
	2,3		40	36	60	56	144	140	132	116	104	92	84	180	175	165	145	130	115	105		
	4,5		39	35	58	54	132	128	120	106	95	84	77	165	160	150	133	119	105	96		
	6-9		26	22	38	34	82	80	75	66	59	53	48	103	100	94	83	74	66	60		
6,001 - 8,000	1	3	40	36	60	56	195	189	178	157	140	125	113	244	236	223	196	175	156	141		
	2,3		40	36	60	56	191	185	174	154	137	122	111	239	231	218	193	171	153	139		
	4,5		39	35	58	54	173	168	158	139	124	111	101	216	210	198	174	155	139	126		
	6-9		26	22	38	34	108	105	99	87	78	69	63	135	131	124	109	98	86	79		
8,001 - 10,000	1	4	62	58	94	90	369	358	337	297	265	236	215	461	448	421	371	331	295	269		
	2,3		62	58	94	90	362	351	330	291	260	232	211	453	439	413	364	325	290	264		
	4,5		60	56	92	88	330	320	301	266	237	211	192	413	400	376	333	296	264	240		
	6-9		40	36	60	56	206	200	188	166	148	132	120	258	250	235	208	185	165	150		
10,001 - 15,000	1	5	115	111	178	174	671	651	612	540	482	430	391	839	814	765	675	603	538	489		
	2,3		115	111	178	174	657	638	600	530	472	421	383	821	798	750	663	590	526	479		
	4,5		112	108	172	168	598	581	546	482	430	383	349	748	726	683	603	538	479	436		
	6-9		73	69	112	108	375	364	342	302	269	240	218	469	455	428	378	336	300	273		
15,001 - 20,000	1	6	184	180	287	281	1353	1314	1235	1091	972	867	788	1691	1643	1544	1364	1215	1084	985		
	2,3		184	180	287	281	1328	1289	1212	1070	954	851	773	1660	1611	1515	1338	1193	1064	966		
	4,5		179	175	278	273	1208	1173	1103	974	868	774	704	1510	1466	1379	1218	1085	968	880		
	6-9		115	111	178	174	756	734	690	609	543	484	440	945	918	863	761	679	605	550		
20,001 - 25,000	1	7	278	273	436	427	2205	2141	2013	1777	1584	1413	1285	2756	2676	2516	2221	1980	1766	1606		
	2,3		278	273	436	427	2162	2099	1973	1742	1553	1385	1259	2703	2624	2466	2178	1941	1731	1574		
	4,5		270	265	422	414	1967	1910	1795	1585	1413	1261	1146	2459	2388	2244	1981	1766	1576	1433		
	6-9		174	170	270	265	1232	1196	1124	993	885	789	718	1540	1495	1405	1241	1106	986	898		
25,001 - 40,000	1	8	316	310	495	485	2587	2512	2361	2085	1859	1658	1507	3234	3140	2951	2606	2324	2073	1884		
	2,3		316	310	495	485	2537	2463	2315	2044	1823	1626	1478	3171	3079	2894	2555	2279	2033	1848		
	4,5		307	301	479	470	2308	2241	2107	1860	1658	1479	1345	2885	2801	2634	2325	2073	1849	1681		
	6-9		196	192	306	300	1446	1404	1320	1165	1039	927	842	1808	1755	1650	1456	1299	1159	1053		
40,001 - 65,000	1	10	381	374	596	584	3405	3306	3108	2744	2446	2182	1984	4256	4133	3885	3430	3058	2728	2480		
	2,3		381	374	596	584	3338	3241	3047	2690	2398	2139	1945	4173	4051	3809	3363	2998	2674	2431		
	4,5		369	362	577	566	3037	2949	2772	2448	2182	1946	1769	3796	3686	3465	3060	2728	2433	2211		
	6-9		237	232	369	362	1903	1848	1737	1534	1368	1220	1109	2379	2310	2171	1918	1710	1525	1386		
65,001 - 90,000	1	11	411	403	643	630	3733	3624	3407	3008	2682	2392	2174	4666	4530	4259	3760	3353	2990	2718		
	2,3		411	403	643	630	3661	3554	3341	2950	2630	2346	2132	4576	4443	4176	3688	3288	2933	2665		
	4,5		399	391	623	611	3331	3234	3040	2684	2393	2134	1940	4164	4043	3800	3355	2991	2668	2425		
	6-9		255	250	399	391	2087	2026	1904	1682	1499	1337	1216	2609	2533	2380	2103	1874	1671	1520		
Charge per \$1000 over \$90,000	1	12	0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	2,3		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	4,5		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	6-9		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 40
\$1000 Deductible	\$ 73
\$2000 Deductible	\$126
\$3000 Deductible	\$169
\$4000 Deductible	\$206
\$5000 Deductible	\$235

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

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.

3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 6 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION															
			ALL VEHICLES				TRUCKS								TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS							
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000		
\$ 0 - 4,500	1	1	35	31	53	49	128	124	117	103	92	82	74	160	155	146	129	115	103	93		
	2,3		35	31	53	49	125	121	114	100	90	80	73	156	151	143	125	113	100	91		
	4,5		34	30	51	47	113	110	103	91	81	73	66	141	138	129	114	101	91	83		
	6-9		23	19	34	30	71	69	65	57	51	46	41	89	86	81	71	64	58	51		
4,501 - 6,000	1	2	40	36	60	56	147	143	134	119	106	94	86	184	179	168	149	133	118	108		
	2,3		40	36	60	56	144	140	132	116	104	92	84	180	175	165	145	130	115	105		
	4,5		39	35	58	54	132	128	120	106	95	84	77	165	160	150	133	119	105	96		
	6-9		26	22	38	34	82	80	75	66	59	53	48	103	100	94	83	74	66	60		
6,001 - 8,000	1	3	40	36	60	56	195	189	178	157	140	125	113	244	236	223	196	175	156	141		
	2,3		40	36	60	56	191	185	174	154	137	122	111	239	231	218	193	171	153	139		
	4,5		39	35	58	54	173	168	158	139	124	111	101	216	210	198	174	155	139	126		
	6-9		26	22	38	34	108	105	99	87	78	69	63	135	131	124	109	98	86	79		
8,001 - 10,000	1	4	62	58	94	90	369	358	337	297	265	236	215	461	448	421	371	331	295	269		
	2,3		62	58	94	90	362	351	330	291	260	232	211	453	439	413	364	325	290	264		
	4,5		60	56	92	88	330	320	301	266	237	211	192	413	400	376	333	296	264	240		
	6-9		40	36	60	56	206	200	188	166	148	132	120	258	250	235	208	185	165	150		
10,001 - 15,000	1	5	115	111	178	174	671	651	612	540	482	430	391	839	814	765	675	603	538	489		
	2,3		115	111	178	174	657	638	600	530	472	421	383	821	798	750	663	590	526	479		
	4,5		112	108	172	168	598	581	546	482	430	383	349	748	726	683	603	538	479	436		
	6-9		73	69	112	108	375	364	342	302	269	240	218	469	455	428	378	336	300	273		
15,001 - 20,000	1	6	184	180	287	281	1353	1314	1235	1091	972	867	788	1691	1643	1544	1364	1215	1084	985		
	2,3		184	180	287	281	1328	1289	1212	1070	954	851	773	1660	1611	1515	1338	1193	1064	966		
	4,5		179	175	278	273	1208	1173	1103	974	868	774	704	1510	1466	1379	1218	1085	968	880		
	6-9		115	111	178	174	756	734	690	609	543	484	440	945	918	863	761	679	605	550		
20,001 - 25,000	1	7	278	273	436	427	2205	2141	2013	1777	1584	1413	1285	2756	2676	2516	2221	1980	1766	1606		
	2,3		278	273	436	427	2162	2099	1973	1742	1553	1385	1259	2703	2624	2466	2178	1941	1731	1574		
	4,5		270	265	422	414	1967	1910	1795	1585	1413	1261	1146	2459	2388	2244	1981	1766	1576	1433		
	6-9		174	170	270	265	1232	1196	1124	993	885	789	718	1540	1495	1405	1241	1106	986	898		
25,001 - 40,000	1	8	316	310	495	485	2587	2512	2361	2085	1859	1658	1507	3234	3140	2951	2606	2324	2073	1884		
	2,3		316	310	495	485	2537	2463	2315	2044	1823	1626	1478	3171	3079	2894	2555	2279	2033	1848		
	4,5		307	301	479	470	2308	2241	2107	1860	1658	1479	1345	2885	2801	2634	2325	2073	1849	1681		
	6-9		196	192	306	300	1446	1404	1320	1165	1039	927	842	1808	1755	1650	1456	1299	1159	1053		
40,001 - 65,000	1	10	381	374	596	584	3405	3306	3108	2744	2446	2182	1984	4256	4133	3885	3430	3058	2728	2480		
	2,3		381	374	596	584	3338	3241	3047	2690	2398	2139	1945	4173	4051	3809	3363	2998	2674	2431		
	4,5		369	362	577	566	3037	2949	2772	2448	2182	1946	1769	3796	3686	3465	3060	2728	2433	2211		
	6-9		237	232	369	362	1903	1848	1737	1534	1368	1220	1109	2379	2310	2171	1918	1710	1525	1386		
65,001 - 90,000	1	11	411	403	643	630	3733	3624	3407	3008	2682	2392	2174	4666	4530	4259	3760	3353	2990	2718		
	2,3		411	403	643	630	3661	3554	3341	2950	2630	2346	2132	4576	4443	4176	3688	3288	2933	2665		
	4,5		399	391	623	611	3331	3234	3040	2684	2393	2134	1940	4164	4043	3800	3355	2991	2668	2425		
	6-9		255	250	399	391	2087	2026	1904	1682	1499	1337	1216	2609	2533	2380	2103	1874	1671	1520		
Charge per \$1000 over \$90,000	1	12	0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	2,3		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	4,5		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	6-9		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 40
\$1000 Deductible	\$ 73
\$2000 Deductible	\$126
\$3000 Deductible	\$169
\$4000 Deductible	\$206
\$5000 Deductible	\$235

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

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.

3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 7 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION															
			ALL VEHICLES				TRUCKS								TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS							
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000		
\$ 0 - 4,500	1	1	35	31	53	49	128	124	117	103	92	82	74	160	155	146	129	115	103	93		
	2,3		35	31	53	49	125	121	114	100	90	80	73	156	151	143	125	113	100	91		
	4,5		34	30	51	47	113	110	103	91	81	73	66	141	138	129	114	101	91	83		
	6-9		23	19	34	30	71	69	65	57	51	46	41	89	86	81	71	64	58	51		
4,501 - 6,000	1	2	40	36	60	56	147	143	134	119	106	94	86	184	179	168	149	133	118	108		
	2,3		40	36	60	56	144	140	132	116	104	92	84	180	175	165	145	130	115	105		
	4,5		39	35	58	54	132	128	120	106	95	84	77	165	160	150	133	119	105	96		
	6-9		26	22	38	34	82	80	75	66	59	53	48	103	100	94	83	74	66	60		
6,001 - 8,000	1	3	40	36	60	56	195	189	178	157	140	125	113	244	236	223	196	175	156	141		
	2,3		40	36	60	56	191	185	174	154	137	122	111	239	231	218	193	171	153	139		
	4,5		39	35	58	54	173	168	158	139	124	111	101	216	210	198	174	155	139	126		
	6-9		26	22	38	34	108	105	99	87	78	69	63	135	131	124	109	98	86	79		
8,001 - 10,000	1	4	62	58	94	90	369	358	337	297	265	236	215	461	448	421	371	331	295	269		
	2,3		62	58	94	90	362	351	330	291	260	232	211	453	439	413	364	325	290	264		
	4,5		60	56	92	88	330	320	301	266	237	211	192	413	400	376	333	296	264	240		
	6-9		40	36	60	56	206	200	188	166	148	132	120	258	250	235	208	185	165	150		
10,001 - 15,000	1	5	115	111	178	174	671	651	612	540	482	430	391	839	814	765	675	603	538	489		
	2,3		115	111	178	174	657	638	600	530	472	421	383	821	798	750	663	590	526	479		
	4,5		112	108	172	168	598	581	546	482	430	383	349	748	726	683	603	538	479	436		
	6-9		73	69	112	108	375	364	342	302	269	240	218	469	455	428	378	336	300	273		
15,001 - 20,000	1	6	184	180	287	281	1353	1314	1235	1091	972	867	788	1691	1643	1544	1364	1215	1084	985		
	2,3		184	180	287	281	1328	1289	1212	1070	954	851	773	1660	1611	1515	1338	1193	1064	966		
	4,5		179	175	278	273	1208	1173	1103	974	868	774	704	1510	1466	1379	1218	1085	968	880		
	6-9		115	111	178	174	756	734	690	609	543	484	440	945	918	863	761	679	605	550		
20,001 - 25,000	1	7	278	273	436	427	2205	2141	2013	1777	1584	1413	1285	2756	2676	2516	2221	1980	1766	1606		
	2,3		278	273	436	427	2162	2099	1973	1742	1553	1385	1259	2703	2624	2466	2178	1941	1731	1574		
	4,5		270	265	422	414	1967	1910	1795	1585	1413	1261	1146	2459	2388	2244	1981	1766	1576	1433		
	6-9		174	170	270	265	1232	1196	1124	993	885	789	718	1540	1495	1405	1241	1106	986	898		
25,001 - 40,000	1	8	316	310	495	485	2587	2512	2361	2085	1859	1658	1507	3234	3140	2951	2606	2324	2073	1884		
	2,3		316	310	495	485	2537	2463	2315	2044	1823	1626	1478	3171	3079	2894	2555	2279	2033	1848		
	4,5		307	301	479	470	2308	2241	2107	1860	1658	1479	1345	2885	2801	2634	2325	2073	1849	1681		
	6-9		196	192	306	300	1446	1404	1320	1165	1039	927	842	1808	1755	1650	1456	1299	1159	1053		
40,001 - 65,000	1	10	381	374	596	584	3405	3306	3108	2744	2446	2182	1984	4256	4133	3885	3430	3058	2728	2480		
	2,3		381	374	596	584	3338	3241	3047	2690	2398	2139	1945	4173	4051	3809	3363	2998	2674	2431		
	4,5		369	362	577	566	3037	2949	2772	2448	2182	1946	1769	3796	3686	3465	3060	2728	2433	2211		
	6-9		237	232	369	362	1903	1848	1737	1534	1368	1220	1109	2379	2310	2171	1918	1710	1525	1386		
65,001 - 90,000	1	11	411	403	643	630	3733	3624	3407	3008	2682	2392	2174	4666	4530	4259	3760	3353	2990	2718		
	2,3		411	403	643	630	3661	3554	3341	2950	2630	2346	2132	4576	4443	4176	3688	3288	2933	2665		
	4,5		399	391	623	611	3331	3234	3040	2684	2393	2134	1940	4164	4043	3800	3355	2991	2668	2425		
	6-9		255	250	399	391	2087	2026	1904	1682	1499	1337	1216	2609	2533	2380	2103	1874	1671	1520		
Charge per \$1000 over \$90,000	1	12	0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	2,3		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	4,5		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	6-9		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 40
\$1000 Deductible	\$ 73
\$2000 Deductible	\$126
\$3000 Deductible	\$169
\$4000 Deductible	\$206
\$5000 Deductible	\$235

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

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.

3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 8 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION															
			ALL VEHICLES				TRUCKS								TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS							
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000		
\$ 0 - 4,500	1	1	35	31	53	49	128	124	117	103	92	82	74	160	155	146	129	115	103	93		
	2,3		35	31	53	49	125	121	114	100	90	80	73	156	151	143	125	113	100	91		
	4,5		34	30	51	47	113	110	103	91	81	73	66	141	138	129	114	101	91	83		
	6-9		23	19	34	30	71	69	65	57	51	46	41	89	86	81	71	64	58	51		
4,501 - 6,000	1	2	40	36	60	56	147	143	134	119	106	94	86	184	179	168	149	133	118	108		
	2,3		40	36	60	56	144	140	132	116	104	92	84	180	175	165	145	130	115	105		
	4,5		39	35	58	54	132	128	120	106	95	84	77	165	160	150	133	119	105	96		
	6-9		26	22	38	34	82	80	75	66	59	53	48	103	100	94	83	74	66	60		
6,001 - 8,000	1	3	40	36	60	56	195	189	178	157	140	125	113	244	236	223	196	175	156	141		
	2,3		40	36	60	56	191	185	174	154	137	122	111	239	231	218	193	171	153	139		
	4,5		39	35	58	54	173	168	158	139	124	111	101	216	210	198	174	155	139	126		
	6-9		26	22	38	34	108	105	99	87	78	69	63	135	131	124	109	98	86	79		
8,001 - 10,000	1	4	62	58	94	90	369	358	337	297	265	236	215	461	448	421	371	331	295	269		
	2,3		62	58	94	90	362	351	330	291	260	232	211	453	439	413	364	325	290	264		
	4,5		60	56	92	88	330	320	301	266	237	211	192	413	400	376	333	296	264	240		
	6-9		40	36	60	56	206	200	188	166	148	132	120	258	250	235	208	185	165	150		
10,001 - 15,000	1	5	115	111	178	174	671	651	612	540	482	430	391	839	814	765	675	603	538	489		
	2,3		115	111	178	174	657	638	600	530	472	421	383	821	798	750	663	590	526	479		
	4,5		112	108	172	168	598	581	546	482	430	383	349	748	726	683	603	538	479	436		
	6-9		73	69	112	108	375	364	342	302	269	240	218	469	455	428	378	336	300	273		
15,001 - 20,000	1	6	184	180	287	281	1353	1314	1235	1091	972	867	788	1691	1643	1544	1364	1215	1084	985		
	2,3		184	180	287	281	1328	1289	1212	1070	954	851	773	1660	1611	1515	1338	1193	1064	966		
	4,5		179	175	278	273	1208	1173	1103	974	868	774	704	1510	1466	1379	1218	1085	968	880		
	6-9		115	111	178	174	756	734	690	609	543	484	440	945	918	863	761	679	605	550		
20,001 - 25,000	1	7	278	273	436	427	2205	2141	2013	1777	1584	1413	1285	2756	2676	2516	2221	1980	1766	1606		
	2,3		278	273	436	427	2162	2099	1973	1742	1553	1385	1259	2703	2624	2466	2178	1941	1731	1574		
	4,5		270	265	422	414	1967	1910	1795	1585	1413	1261	1146	2459	2388	2244	1981	1766	1576	1433		
	6-9		174	170	270	265	1232	1196	1124	993	885	789	718	1540	1495	1405	1241	1106	986	898		
25,001 - 40,000	1	8	316	310	495	485	2587	2512	2361	2085	1859	1658	1507	3234	3140	2951	2606	2324	2073	1884		
	2,3		316	310	495	485	2537	2463	2315	2044	1823	1626	1478	3171	3079	2894	2555	2279	2033	1848		
	4,5		307	301	479	470	2308	2241	2107	1860	1658	1479	1345	2885	2801	2634	2325	2073	1849	1681		
	6-9		196	192	306	300	1446	1404	1320	1165	1039	927	842	1808	1755	1650	1456	1299	1159	1053		
40,001 - 65,000	1	10	381	374	596	584	3405	3306	3108	2744	2446	2182	1984	4256	4133	3885	3430	3058	2728	2480		
	2,3		381	374	596	584	3338	3241	3047	2690	2398	2139	1945	4173	4051	3809	3363	2998	2674	2431		
	4,5		369	362	577	566	3037	2949	2772	2448	2182	1946	1769	3796	3686	3465	3060	2728	2433	2211		
	6-9		237	232	369	362	1903	1848	1737	1534	1368	1220	1109	2379	2310	2171	1918	1710	1525	1386		
65,001 - 90,000	1	11	411	403	643	630	3733	3624	3407	3008	2682	2392	2174	4666	4530	4259	3760	3353	2990	2718		
	2,3		411	403	643	630	3661	3554	3341	2950	2630	2346	2132	4576	4443	4176	3688	3288	2933	2665		
	4,5		399	391	623	611	3331	3234	3040	2684	2393	2134	1940	4164	4043	3800	3355	2991	2668	2425		
	6-9		255	250	399	391	2087	2026	1904	1682	1499	1337	1216	2609	2533	2380	2103	1874	1671	1520		
Charge per \$1000 over \$90,000	1	12	0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	2,3		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	4,5		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		
	6-9		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96		

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 40
\$1000 Deductible	\$ 73
\$2000 Deductible	\$126
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\$4000 Deductible	\$206
\$5000 Deductible	\$235

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

LIMITED COLLISION

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

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

TRUCKS, TRACTORS, TRAILERS**Physical Damage Coverages****Territory 9 - NON-FLEET**

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1		35	31	53	49	128	124	117	103	92	82	74	160	155	146	129	115	103	93
	2,3	1	35	31	53	49	125	121	114	100	90	80	73	156	151	143	125	113	100	91
	4,5		34	30	51	47	113	110	103	91	81	73	66	141	138	129	114	101	91	83
	6-9		23	19	34	30	71	69	65	57	51	46	41	89	86	81	71	64	58	51
4,501 - 6,000	1		40	36	60	56	147	143	134	119	106	94	86	184	179	168	149	133	118	108
	2,3	2	40	36	60	56	144	140	132	116	104	92	84	180	175	165	145	130	115	105
	4,5		39	35	58	54	132	128	120	106	95	84	77	165	160	150	133	119	105	96
	6-9		26	22	38	34	82	80	75	66	59	53	48	103	100	94	83	74	66	60
6,001 - 8,000	1		40	36	60	56	195	189	178	157	140	125	113	244	236	223	196	175	156	141
	2,3	3	40	36	60	56	191	185	174	154	137	122	111	239	231	218	193	171	153	139
	4,5		39	35	58	54	173	168	158	139	124	111	101	216	210	198	174	155	139	126
	6-9		26	22	38	34	108	105	99	87	78	69	63	135	131	124	109	98	86	79
8,001 - 10,000	1		62	58	94	90	369	358	337	297	265	236	215	461	448	421	371	331	295	269
	2,3	4	62	58	94	90	362	351	330	291	260	232	211	453	439	413	364	325	290	264
	4,5		60	56	92	88	330	320	301	266	237	211	192	413	400	376	333	296	264	240
	6-9		40	36	60	56	206	200	188	166	148	132	120	258	250	235	208	185	165	150
10,001 - 15,000	1		115	111	178	174	671	651	612	540	482	430	391	839	814	765	675	603	538	489
	2,3	5	115	111	178	174	657	638	600	530	472	421	383	821	798	750	663	590	526	479
	4,5		112	108	172	168	598	581	546	482	430	383	349	748	726	683	603	538	479	436
	6-9		73	69	112	108	375	364	342	302	269	240	218	469	455	428	378	336	300	273
15,001 - 20,000	1		184	180	287	281	1353	1314	1235	1091	972	867	788	1691	1643	1544	1364	1215	1084	985
	2,3	6	184	180	287	281	1328	1289	1212	1070	954	851	773	1660	1611	1515	1338	1193	1064	966
	4,5		179	175	278	273	1208	1173	1103	974	868	774	704	1510	1466	1379	1218	1085	968	880
	6-9		115	111	178	174	756	734	690	609	543	484	440	945	918	863	761	679	605	550
20,001 - 25,000	1		278	273	436	427	2205	2141	2013	1777	1584	1413	1285	2756	2676	2516	2221	1980	1766	1606
	2,3	7	278	273	436	427	2162	2099	1973	1742	1553	1385	1259	2703	2624	2466	2178	1941	1731	1574
	4,5		270	265	422	414	1967	1910	1795	1585	1413	1261	1146	2459	2388	2244	1981	1766	1576	1433
	6-9		174	170	270	265	1232	1196	1124	993	885	789	718	1540	1495	1405	1241	1106	986	898
25,001 - 40,000	1		316	310	495	485	2587	2512	2361	2085	1859	1658	1507	3234	3140	2951	2606	2324	2073	1884
	2,3	8	316	310	495	485	2537	2463	2315	2044	1823	1626	1478	3171	3079	2894	2555	2279	2033	1848
	4,5		307	301	479	470	2308	2241	2107	1860	1658	1479	1345	2885	2801	2634	2325	2073	1849	1681
	6-9		196	192	306	300	1446	1404	1320	1165	1039	927	842	1808	1755	1650	1456	1299	1159	1053
40,001 - 65,000	1		381	374	596	584	3405	3306	3108	2744	2446	2182	1984	4256	4133	3885	3430	3058	2728	2480
	2,3	10	381	374	596	584	3338	3241	3047	2690	2398	2139	1945	4173	4051	3809	3363	2998	2674	2431
	4,5		369	362	577	566	3037	2949	2772	2448	2182	1946	1769	3796	3686	3465	3060	2728	2433	2211
	6-9		237	232	369	362	1903	1848	1737	1534	1368	1220	1109	2379	2310	2171	1918	1710	1525	1386
65,001 - 90,000	1		411	403	643	630	3733	3624	3407	3008	2682	2392	2174	4666	4530	4259	3760	3353	2990	2718
	2,3	11	411	403	643	630	3661	3554	3341	2950	2630	2346	2132	4576	4443	4176	3688	3288	2933	2665
	4,5		399	391	623	611	3331	3234	3040	2684	2393	2134	1940	4164	4043	3800	3355	2991	2668	2425
	6-9		255	250	399	391	2087	2026	1904	1682	1499	1337	1216	2609	2533	2380	2103	1874	1671	1520
Charge per \$1000 over \$90,000	1		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96
	2,3	12	0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96
	4,5		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96
	6-9		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 40
\$1000 Deductible	\$ 73
\$2000 Deductible	\$126
\$3000 Deductible	\$169
\$4000 Deductible	\$206
\$5000 Deductible	\$235

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

LIMITED COLLISION

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

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 10 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1		35	31	53	49	128	124	117	103	92	82	74	160	155	146	129	115	103	93
	2,3	1	35	31	53	49	125	121	114	100	90	80	73	156	151	143	125	113	100	91
	4,5		34	30	51	47	113	110	103	91	81	73	66	141	138	129	114	101	91	83
	6-9		23	19	34	30	71	69	65	57	51	46	41	89	86	81	71	64	58	51
4,501 - 6,000	1		40	36	60	56	147	143	134	119	106	94	86	184	179	168	149	133	118	108
	2,3	2	40	36	60	56	144	140	132	116	104	92	84	180	175	165	145	130	115	105
	4,5		39	35	58	54	132	128	120	106	95	84	77	165	160	150	133	119	105	96
	6-9		26	22	38	34	82	80	75	66	59	53	48	103	100	94	83	74	66	60
6,001 - 8,000	1		40	36	60	56	195	189	178	157	140	125	113	244	236	223	196	175	156	141
	2,3	3	40	36	60	56	191	185	174	154	137	122	111	239	231	218	193	171	153	139
	4,5		39	35	58	54	173	168	158	139	124	111	101	216	210	198	174	155	139	126
	6-9		26	22	38	34	108	105	99	87	78	69	63	135	131	124	109	98	86	79
8,001 - 10,000	1		62	58	94	90	369	358	337	297	265	236	215	461	448	421	371	331	295	269
	2,3	4	62	58	94	90	362	351	330	291	260	232	211	453	439	413	364	325	290	264
	4,5		60	56	92	88	330	320	301	266	237	211	192	413	400	376	333	296	264	240
	6-9		40	36	60	56	206	200	188	166	148	132	120	258	250	235	208	185	165	150
10,001 - 15,000	1		115	111	178	174	671	651	612	540	482	430	391	839	814	765	675	603	538	489
	2,3	5	115	111	178	174	657	638	600	530	472	421	383	821	798	750	663	590	526	479
	4,5		112	108	172	168	598	581	546	482	430	383	349	748	726	683	603	538	479	436
	6-9		73	69	112	108	375	364	342	302	269	240	218	469	455	428	378	336	300	273
15,001 - 20,000	1		184	180	287	281	1353	1314	1235	1091	972	867	788	1691	1643	1544	1364	1215	1084	985
	2,3	6	184	180	287	281	1328	1289	1212	1070	954	851	773	1660	1611	1515	1338	1193	1064	966
	4,5		179	175	278	273	1208	1173	1103	974	868	774	704	1510	1466	1379	1218	1085	968	880
	6-9		115	111	178	174	756	734	690	609	543	484	440	945	918	863	761	679	605	550
20,001 - 25,000	1		278	273	436	427	2205	2141	2013	1777	1584	1413	1285	2756	2676	2516	2221	1980	1766	1606
	2,3	7	278	273	436	427	2162	2099	1973	1742	1553	1385	1259	2703	2624	2466	2178	1941	1731	1574
	4,5		270	265	422	414	1967	1910	1795	1585	1413	1261	1146	2459	2388	2244	1981	1766	1576	1433
	6-9		174	170	270	265	1232	1196	1124	993	885	789	718	1540	1495	1405	1241	1106	986	898
25,001 - 40,000	1		316	310	495	485	2587	2512	2361	2085	1859	1658	1507	3234	3140	2951	2606	2324	2073	1884
	2,3	8	316	310	495	485	2537	2463	2315	2044	1823	1626	1478	3171	3079	2894	2555	2279	2033	1848
	4,5		307	301	479	470	2308	2241	2107	1860	1658	1479	1345	2885	2801	2634	2325	2073	1849	1681
	6-9		196	192	306	300	1446	1404	1320	1165	1039	927	842	1808	1755	1650	1456	1299	1159	1053
40,001 - 65,000	1		381	374	596	584	3405	3306	3108	2744	2446	2182	1984	4256	4133	3885	3430	3058	2728	2480
	2,3	10	381	374	596	584	3338	3241	3047	2690	2398	2139	1945	4173	4051	3809	3363	2998	2674	2431
	4,5		369	362	577	566	3037	2949	2772	2448	2182	1946	1769	3796	3686	3465	3060	2728	2433	2211
	6-9		237	232	369	362	1903	1848	1737	1534	1368	1220	1109	2379	2310	2171	1918	1710	1525	1386
65,001 - 90,000	1		411	403	643	630	3733	3624	3407	3008	2682	2392	2174	4666	4530	4259	3760	3353	2990	2718
	2,3	11	411	403	643	630	3661	3554	3341	2950	2630	2346	2132	4576	4443	4176	3688	3288	2933	2665
	4,5		399	391	623	611	3331	3234	3040	2684	2393	2134	1940	4164	4043	3800	3355	2991	2668	2425
	6-9		255	250	399	391	2087	2026	1904	1682	1499	1337	1216	2609	2533	2380	2103	1874	1671	1520
Charge per \$1000 over \$90,000	1		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96
	2,3	12	0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96
	4,5		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96
	6-9		0.79	0.78	1.24	1.22	16.43	15.95	14.99	13.24	11.80	10.53	9.57	20.53	19.94	18.74	16.55	14.75	13.16	11.96

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 40
\$1000 Deductible	\$ 73
\$2000 Deductible	\$126
\$3000 Deductible	\$169
\$4000 Deductible	\$206
\$5000 Deductible	\$235

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

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.
3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 11 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	27	23	40	36	70	68	64	56	50	45	41	88	85	80	70	63	56	51
	2,3		27	23	40	36	69	67	63	56	50	44	40	86	84	79	70	63	55	50
	4,5		26	22	39	35	63	61	57	51	45	40	37	79	76	71	64	56	50	46
	6-9		18	14	26	22	39	38	36	32	28	25	23	49	48	45	40	35	31	29
4,501 - 6,000	1	2	30	26	45	41	80	78	73	65	58	51	47	100	98	91	81	73	64	59
	2,3		30	26	45	41	79	77	72	64	57	51	46	99	96	90	80	71	64	58
	4,5		30	26	44	40	72	70	66	58	52	46	42	90	88	83	73	65	58	53
	6-9		20	16	29	25	45	44	41	37	33	29	26	56	55	51	46	41	36	33
6,001 - 8,000	1	3	30	26	45	41	107	104	98	86	77	69	62	134	130	123	108	96	86	78
	2,3		30	26	45	41	105	102	96	85	75	67	61	131	128	120	106	94	84	76
	4,5		30	26	44	40	95	92	86	76	68	61	55	119	115	108	95	85	76	69
	6-9		20	16	29	25	60	58	55	48	43	38	35	75	73	69	60	54	48	44
8,001 - 10,000	1	4	47	43	71	67	202	196	184	163	145	129	118	253	245	230	204	181	161	148
	2,3		47	43	71	67	199	193	181	160	143	127	116	249	241	226	200	179	159	145
	4,5		46	42	69	65	180	175	165	145	130	116	105	225	219	206	181	163	145	131
	6-9		30	26	45	41	113	110	103	91	81	73	66	141	138	129	114	101	91	83
10,001 - 15,000	1	5	87	83	133	129	368	357	336	296	264	236	214	460	446	420	370	330	295	268
	2,3		87	83	133	129	361	350	329	291	259	231	210	451	438	411	364	324	289	263
	4,5		84	80	129	125	329	319	300	265	236	211	191	411	399	375	331	295	264	239
	6-9		55	51	84	80	206	200	188	166	148	132	120	258	250	235	208	185	165	150
15,001 - 20,000	1	6	137	133	212	208	743	721	678	598	534	476	433	929	901	848	748	668	595	541
	2,3		137	133	212	208	728	707	665	587	523	467	424	910	884	831	734	654	584	530
	4,5		133	129	206	202	663	644	605	535	477	425	386	829	805	756	669	596	531	483
	6-9		87	83	133	129	415	403	379	334	298	266	242	519	504	474	418	373	333	303
20,001 - 25,000	1	7	206	202	322	316	1210	1175	1105	975	870	776	705	1513	1469	1381	1219	1088	970	881
	2,3		206	202	322	316	1187	1152	1083	956	852	760	691	1484	1440	1354	1195	1065	950	864
	4,5		200	196	313	307	1080	1049	986	871	776	692	629	1350	1311	1233	1089	970	865	786
	6-9		129	125	200	196	677	657	618	545	486	434	394	846	821	773	681	608	543	493
25,001 - 40,000	1	8	235	230	366	359	1420	1379	1296	1145	1020	910	827	1775	1724	1620	1431	1275	1138	1034
	2,3		235	230	366	359	1393	1352	1271	1122	1000	892	811	1741	1690	1589	1403	1250	1115	1014
	4,5		227	223	355	348	1267	1230	1156	1021	910	812	738	1584	1538	1445	1276	1138	1015	923
	6-9		146	142	226	222	793	770	724	639	570	508	462	991	963	905	799	713	635	578
40,001 - 65,000	1	10	282	276	441	432	1869	1815	1706	1506	1343	1198	1089	2336	2269	2133	1883	1679	1498	1361
	2,3		282	276	441	432	1832	1779	1672	1477	1316	1174	1067	2290	2224	2090	1846	1645	1468	1334
	4,5		273	268	427	419	1668	1619	1522	1344	1198	1069	971	2085	2024	1903	1680	1498	1336	1214
	6-9		176	172	273	268	1044	1014	953	842	750	669	608	1305	1268	1191	1053	938	836	760
65,001 - 90,000	1	11	305	299	476	467	2050	1990	1871	1652	1473	1313	1194	2563	2488	2339	2065	1841	1641	1493
	2,3		305	299	476	467	2010	1951	1834	1619	1444	1288	1171	2513	2439	2293	2024	1805	1610	1464
	4,5		296	290	462	453	1828	1775	1669	1473	1314	1172	1065	2285	2219	2086	1841	1643	1465	1331
	6-9		189	185	295	289	1145	1112	1045	923	823	734	667	1431	1390	1306	1154	1029	918	834
Charge per \$1000 over \$90,000	1	12	0.59	0.58	0.92	0.90	9.02	8.76	8.23	7.27	6.48	5.78	5.25	11.27	10.94	10.29	9.08	8.10	7.22	6.57
	2,3		0.59	0.58	0.92	0.90	9.02	8.76	8.23	7.27	6.48	5.78	5.25	11.27	10.94	10.29	9.08	8.10	7.22	6.57
	4,5		0.59	0.58	0.92	0.90	9.02	8.76	8.23	7.27	6.48	5.78	5.25	11.27	10.94	10.29	9.08	8.10	7.22	6.57
	6-9		0.59	0.58	0.92	0.90	9.02	8.76	8.23	7.27	6.48	5.78	5.25	11.27	10.94	10.29	9.08	8.10	7.22	6.57

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	\$ 22
\$1000 Deductible	\$ 40
\$2000 Deductible	\$ 69
\$3000 Deductible	\$ 93
\$4000 Deductible	\$113
\$5000 Deductible	\$129

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

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-46
C.A.R.
3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 12 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS							
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	31	27	46	42	78	76	71	63	56	50	46	98	95	89	79	70	63	58
	2,3		31	27	46	42	77	75	71	62	56	50	45	96	94	89	78	70	63	56
	4,5		30	26	45	41	70	68	64	56	50	45	41	88	85	80	70	63	56	51
	6-9		21	17	30	26	43	42	39	35	31	28	25	54	53	49	44	39	35	31
4,501 - 6,000	1	2	35	31	52	48	91	88	83	73	65	58	53	114	110	104	91	81	73	66
	2,3		35	31	52	48	89	86	81	71	64	57	52	111	108	101	89	80	71	65
	4,5		33	29	50	46	80	78	73	65	58	51	47	100	98	91	81	73	64	59
	6-9		23	19	34	30	50	49	46	41	36	32	29	63	61	58	51	45	40	36
6,001 - 8,000	1	3	35	31	52	48	119	116	109	96	86	77	70	149	145	136	120	108	96	88
	2,3		35	31	52	48	117	114	107	95	84	75	68	146	143	134	119	105	94	85
	4,5		33	29	50	46	107	104	98	86	77	69	62	134	130	123	108	96	86	78
	6-9		23	19	34	30	67	65	61	54	48	43	39	84	81	76	68	60	54	49
8,001 - 10,000	1	4	54	50	82	78	227	220	207	183	163	145	132	284	275	259	229	204	181	165
	2,3		54	50	82	78	222	216	203	179	160	143	130	278	270	254	224	200	179	163
	4,5		52	48	79	75	203	197	185	164	146	130	118	254	246	231	205	183	163	148
	6-9		35	31	52	48	127	123	116	102	91	81	74	159	154	145	128	114	101	93
10,001 - 15,000	1	5	99	95	153	149	412	400	376	332	296	264	240	515	500	470	415	370	330	300
	2,3		99	95	153	149	404	392	368	325	290	259	235	505	490	460	406	363	324	294
	4,5		97	93	149	145	368	357	336	296	264	236	214	460	446	420	370	330	295	268
	6-9		63	59	96	92	231	224	211	186	166	148	134	289	280	264	233	208	185	168
15,001 - 20,000	1	6	158	154	246	241	832	808	760	671	598	533	485	1040	1010	950	839	748	666	606
	2,3		158	154	246	241	816	792	744	657	586	523	475	1020	990	930	821	733	654	594
	4,5		154	150	239	234	743	721	678	598	534	476	433	929	901	848	748	668	595	541
	6-9		100	96	154	150	466	452	425	375	334	298	271	583	565	531	469	418	373	339
20,001 - 25,000	1	7	240	235	374	367	1357	1317	1238	1093	975	869	790	1696	1646	1548	1366	1219	1086	988
	2,3		240	235	374	367	1330	1291	1214	1072	955	852	775	1663	1614	1518	1340	1194	1065	969
	4,5		233	228	363	356	1210	1175	1105	975	870	776	705	1513	1469	1381	1219	1088	970	881
	6-9		149	145	232	227	758	736	692	611	545	486	442	948	920	865	764	681	608	553
25,001 - 40,000	1	8	271	266	424	416	1590	1544	1451	1282	1143	1019	926	1988	1930	1814	1603	1429	1274	1158
	2,3		271	266	424	416	1559	1514	1423	1257	1120	999	908	1949	1893	1779	1571	1400	1249	1135
	4,5		263	258	411	403	1419	1378	1295	1144	1020	909	827	1774	1723	1619	1430	1275	1136	1034
	6-9		169	165	263	258	889	863	811	716	639	570	518	1111	1079	1014	895	799	713	648
40,001 - 65,000	1	10	327	321	511	501	2094	2033	1911	1687	1504	1342	1220	2618	2541	2389	2109	1880	1678	1525
	2,3		327	321	511	501	2053	1993	1873	1654	1475	1315	1196	2566	2491	2341	2068	1844	1644	1495
	4,5		317	311	496	486	1868	1814	1705	1506	1342	1197	1088	2335	2268	2131	1883	1678	1496	1360
	6-9		202	198	316	310	1170	1136	1068	943	841	750	682	1463	1420	1335	1179	1051	938	853
65,001 - 90,000	1	11	353	346	552	541	2296	2229	2095	1850	1649	1471	1337	2870	2786	2619	2313	2061	1839	1671
	2,3		353	346	552	541	2251	2185	2054	1814	1617	1442	1311	2814	2731	2568	2268	2021	1803	1639
	4,5		343	336	536	525	2049	1989	1870	1651	1472	1313	1193	2561	2486	2338	2064	1840	1641	1491
	6-9		219	215	343	336	1283	1246	1171	1034	922	822	748	1604	1558	1464	1293	1153	1028	935
Charge per \$1000 over \$90,000	1	12	0.68	0.67	1.06	1.04	10.10	9.81	9.22	8.14	7.26	6.47	5.88	12.63	12.26	11.52	10.18	9.07	8.09	7.36
	2,3		0.68	0.67	1.06	1.04	10.10	9.81	9.22	8.14	7.26	6.47	5.88	12.63	12.26	11.52	10.18	9.07	8.09	7.36
	4,5		0.68	0.67	1.06	1.04	10.10	9.81	9.22	8.14	7.26	6.47	5.88	12.63	12.26	11.52	10.18	9.07	8.09	7.36
	6-9		0.68	0.67	1.06	1.04	10.10	9.81	9.22	8.14	7.26	6.47	5.88	12.63	12.26	11.52	10.18	9.07	8.09	7.36

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

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

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

For Stated Amount rating refer to Rule 42.

COLLISION - WAIVER OF DEDUCTIBLE

\$ 300 Deductible	\$ 16
\$ 500 Deductible	\$ 24
\$1000 Deductible	\$ 45
\$2000 Deductible	\$ 77
\$3000 Deductible	\$104
\$4000 Deductible	\$126
\$5000 Deductible	\$144

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

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-47

C.A.R.

3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 13 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	30	26	45	41	82	80	75	66	59	53	48	103	100	94	83	74	66	60
	2,3		30	26	45	41	81	79	74	66	58	52	47	101	99	93	83	73	65	59
	4,5		30	26	44	40	74	72	68	60	53	48	43	93	90	85	75	66	60	54
	6-9		20	16	29	25	46	45	42	37	33	30	27	58	56	53	46	41	38	34
4,501 - 6,000	1	2	34	30	51	47	96	93	87	77	69	61	56	120	116	109	96	86	76	70
	2,3		34	30	51	47	94	91	86	76	67	60	55	118	114	108	95	84	75	69
	4,5		33	29	49	45	85	83	78	69	61	55	50	106	104	98	86	76	69	63
	6-9		23	19	33	29	54	52	49	43	38	34	31	68	65	61	54	48	43	39
6,001 - 8,000	1	3	34	30	51	47	127	123	116	102	91	81	74	159	154	145	128	114	101	93
	2,3		34	30	51	47	124	120	113	100	89	79	72	155	150	141	125	111	99	90
	4,5		33	29	49	45	112	109	102	90	81	72	65	140	136	128	113	101	90	81
	6-9		23	19	33	29	70	68	64	56	50	45	41	88	85	80	70	63	56	51
8,001 - 10,000	1	4	53	49	80	76	239	232	218	193	172	153	139	299	290	273	241	215	191	174
	2,3		53	49	80	76	235	228	214	189	169	150	137	294	285	268	236	211	188	171
	4,5		51	47	78	74	213	207	195	172	153	137	124	266	259	244	215	191	171	155
	6-9		34	30	51	47	134	130	122	108	96	86	78	168	163	153	135	120	108	98
10,001 - 15,000	1	5	97	93	150	146	435	422	397	350	312	279	253	544	528	496	438	390	349	316
	2,3		97	93	150	146	426	414	389	344	306	273	248	533	518	486	430	383	341	310
	4,5		95	91	146	142	388	377	354	313	279	249	226	485	471	443	391	349	311	283
	6-9		62	58	95	91	243	236	222	196	175	156	142	304	295	278	245	219	195	178
15,001 - 20,000	1	6	156	152	242	237	879	853	802	708	631	563	512	1099	1066	1003	885	789	704	640
	2,3		156	152	242	237	861	836	786	694	619	552	502	1076	1045	983	868	774	690	628
	4,5		151	147	235	230	784	761	715	632	563	502	457	980	951	894	790	704	628	571
	6-9		98	94	151	147	491	477	448	396	353	315	286	614	596	560	495	441	394	358
20,001 - 25,000	1	7	235	230	367	360	1431	1389	1306	1153	1028	917	833	1789	1736	1633	1441	1285	1146	1041
	2,3		235	230	367	360	1403	1362	1280	1130	1008	899	817	1754	1703	1600	1413	1260	1124	1021
	4,5		227	223	356	349	1277	1240	1166	1029	918	818	744	1596	1550	1458	1286	1148	1023	930
	6-9		147	143	227	223	799	776	729	644	574	512	466	999	970	911	805	718	640	583
25,001 - 40,000	1	8	266	261	416	408	1679	1630	1532	1353	1206	1076	978	2099	2038	1915	1691	1508	1345	1223
	2,3		266	261	416	408	1646	1598	1502	1326	1183	1055	959	2058	1998	1878	1658	1479	1319	1199
	4,5		258	253	404	396	1498	1454	1367	1207	1076	960	872	1873	1818	1709	1509	1345	1200	1090
	6-9		166	162	258	253	938	911	856	756	674	601	547	1173	1139	1070	945	843	751	684
40,001 - 65,000	1	10	321	315	502	492	2209	2145	2016	1780	1587	1416	1287	2761	2681	2520	2225	1984	1770	1609
	2,3		321	315	502	492	2166	2103	1977	1745	1556	1388	1262	2708	2629	2471	2181	1945	1735	1578
	4,5		311	305	487	477	1971	1914	1799	1589	1416	1263	1148	2464	2393	2249	1986	1770	1579	1435
	6-9		199	195	311	305	1235	1199	1127	995	887	791	719	1544	1499	1409	1244	1109	989	899
65,001 - 90,000	1	11	347	340	542	531	2423	2352	2211	1952	1740	1552	1411	3029	2940	2764	2440	2175	1940	1764
	2,3		347	340	542	531	2375	2306	2168	1914	1706	1522	1384	2969	2883	2710	2393	2133	1903	1730
	4,5		337	330	525	515	2162	2099	1973	1742	1553	1385	1259	2703	2624	2466	2178	1941	1731	1574
	6-9		215	211	336	329	1353	1314	1235	1091	972	867	788	1691	1643	1544	1364	1215	1084	985
Charge per \$1000 over \$90,000	1	12	0.67	0.66	1.04	1.02	10.66	10.35	9.73	8.59	7.66	6.83	6.21	13.33	12.94	12.16	10.74	9.57	8.54	7.76
	2,3		0.67	0.66	1.04	1.02	10.66	10.35	9.73	8.59	7.66	6.83	6.21	13.33	12.94	12.16	10.74	9.57	8.54	7.76
	4,5		0.67	0.66	1.04	1.02	10.66	10.35	9.73	8.59	7.66	6.83	6.21	13.33	12.94	12.16	10.74	9.57	8.54	7.76
	6-9		0.67	0.66	1.04	1.02	10.66	10.35	9.73	8.59	7.66	6.83	6.21	13.33	12.94	12.16	10.74	9.57	8.54	7.76

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	\$ 26
\$1000 Deductible	\$ 47
\$2000 Deductible	\$ 82
\$3000 Deductible	\$110
\$4000 Deductible	\$133
\$5000 Deductible	\$152

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

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-48

C.A.R.

3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 14 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION															
			ALL VEHICLES				TRUCKS								TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS							
			Fire,Theft & CAC		Comprehensive		DEDUCTIBLES								DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000		
\$ 0 - 4,500	1	1	32	28	48	44	88	85	80	71	63	56	51	110	106	100	89	79	70	64		
	2,3		32	28	48	44	87	84	79	70	62	55	50	109	105	99	88	78	69	63		
	4,5		31	27	46	42	78	76	71	63	56	50	46	98	95	89	79	70	63	58		
	6-9		21	17	31	27	48	47	44	39	35	31	28	60	59	55	49	44	39	35		
4,501 - 6,000	1	2	36	32	54	50	102	99	93	82	73	65	59	128	124	116	103	91	81	74		
	2,3		36	32	54	50	100	97	91	81	72	64	58	125	121	114	101	90	80	73		
	4,5		35	31	52	48	91	88	83	73	65	58	53	114	110	104	91	81	73	66		
	6-9		24	20	35	31	57	55	52	46	41	36	33	71	69	65	58	51	45	41		
6,001 - 8,000	1	3	36	32	54	50	134	130	122	108	96	86	78	168	163	153	135	120	108	98		
	2,3		36	32	54	50	132	128	120	106	95	84	77	165	160	150	133	119	105	96		
	4,5		35	31	52	48	119	116	109	96	86	77	70	149	145	136	120	108	96	88		
	6-9		24	20	35	31	75	73	69	61	54	48	44	94	91	86	76	68	60	55		
8,001 - 10,000	1	4	56	52	85	81	254	247	232	205	183	163	148	318	309	290	256	229	204	185		
	2,3		56	52	85	81	249	242	227	201	179	160	145	311	303	284	251	224	200	181		
	4,5		55	51	83	79	227	220	207	183	163	145	132	284	275	259	229	204	181	165		
	6-9		36	32	54	50	142	138	130	115	102	91	83	178	173	163	144	128	114	104		
10,001 - 15,000	1	5	104	100	160	156	462	449	422	373	332	296	269	578	561	528	466	415	370	336		
	2,3		104	100	160	156	453	440	414	365	326	290	264	566	550	518	456	408	363	330		
	4,5		101	97	155	151	412	400	376	332	296	264	240	515	500	470	415	370	330	300		
	6-9		66	62	101	97	259	251	236	208	186	166	151	324	314	295	260	233	208	189		
15,001 - 20,000	1	6	166	162	258	253	933	906	852	752	670	598	544	1166	1133	1065	940	838	748	680		
	2,3		166	162	258	253	915	888	835	737	657	586	533	1144	1110	1044	921	821	733	666		
	4,5		161	157	250	245	832	808	760	671	598	533	485	1040	1010	950	839	748	666	606		
	6-9		104	100	161	157	521	506	476	420	374	334	304	651	633	595	525	468	418	380		
20,001 - 25,000	1	7	250	245	391	383	1520	1476	1387	1225	1092	974	886	1900	1845	1734	1531	1365	1218	1108		
	2,3		250	245	391	383	1490	1447	1360	1201	1071	955	868	1863	1809	1700	1501	1339	1194	1085		
	4,5		243	238	379	372	1357	1317	1238	1093	975	869	790	1696	1646	1548	1366	1219	1086	988		
	6-9		156	152	243	238	850	825	776	685	611	545	495	1063	1031	970	856	764	681	619		
25,001 - 40,000	1	8	284	278	444	435	1783	1731	1627	1437	1281	1142	1039	2229	2164	2034	1796	1601	1428	1299		
	2,3		284	278	444	435	1749	1698	1596	1409	1257	1121	1019	2186	2123	1995	1761	1571	1401	1274		
	4,5		275	270	430	422	1591	1545	1452	1282	1143	1020	927	1989	1931	1815	1603	1429	1275	1159		
	6-9		177	173	275	270	997	968	910	803	716	639	581	1246	1210	1138	1004	895	799	726		
40,001 - 65,000	1	10	342	335	534	524	2347	2279	2142	1892	1686	1504	1367	2934	2849	2678	2365	2108	1880	1709		
	2,3		342	335	534	524	2301	2234	2100	1854	1653	1474	1340	2876	2793	2625	2318	2066	1843	1675		
	4,5		332	325	518	508	2094	2033	1911	1687	1504	1342	1220	2618	2541	2389	2109	1880	1678	1525		
	6-9		212	208	332	325	1312	1274	1198	1057	943	841	764	1640	1593	1498	1321	1179	1051	955		
65,001 - 90,000	1	11	369	362	577	566	2573	2498	2348	2073	1849	1649	1499	3216	3123	2935	2591	2311	2061	1874		
	2,3		369	362	577	566	2524	2450	2303	2034	1813	1617	1470	3155	3063	2879	2543	2266	2021	1838		
	4,5		358	351	560	549	2296	2229	2095	1850	1649	1471	1337	2870	2786	2619	2313	2061	1839	1671		
	6-9		230	225	358	351	1438	1396	1312	1159	1033	921	838	1798	1745	1640	1449	1291	1151	1048		
Charge per \$1000 over \$90,000	1	12	0.71	0.70	1.11	1.09	11.32	10.99	10.34	9.13	8.14	7.26	6.60	14.16	13.74	12.92	11.41	10.17	9.07	8.25		
	2,3		0.71	0.70	1.11	1.09	11.32	10.99	10.34	9.13	8.14	7.26	6.60	14.16	13.74	12.92	11.41	10.17	9.07	8.25		
	4,5		0.71	0.70	1.11	1.09	11.32	10.99	10.34	9.13	8.14	7.26	6.60	14.16	13.74	12.92	11.41	10.17	9.07	8.25		
	6-9		0.71	0.70	1.11	1.09	11.32	10.99	10.34	9.13	8.14	7.26	6.60	14.16	13.74	12.92	11.41	10.17	9.07	8.25		

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

For Fire only, Charge 40% of Fire, Theft, 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	\$ 27
\$1000 Deductible	\$ 50
\$2000 Deductible	\$ 87
\$3000 Deductible	\$117
\$4000 Deductible	\$142
\$5000 Deductible	\$162

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

LIMITED COLLISION

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

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

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 15 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS							TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS						
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES							DEDUCTIBLES						
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	33	29	50	46	88	85	80	71	63	56	51	110	106	100	89	79	70	64
	2,3		33	29	50	46	85	83	78	69	61	55	50	106	104	98	86	76	69	63
	4,5		33	29	49	45	77	75	71	62	56	50	45	96	94	89	78	70	63	56
	6-9		23	19	33	29	48	47	44	39	35	31	28	60	59	55	49	44	39	35
4,501 - 6,000	1	2	38	34	57	53	101	98	92	81	73	65	59	126	123	115	101	91	81	74
	2,3		38	34	57	53	99	96	90	80	71	63	58	124	120	113	100	89	79	73
	4,5		37	33	55	51	90	87	82	72	64	57	52	113	109	103	90	80	71	65
	6-9		24	20	36	32	56	54	51	45	40	36	32	70	68	64	56	50	45	40
6,001 - 8,000	1	3	38	34	57	53	133	129	121	107	95	85	77	166	161	151	134	119	106	96
	2,3		38	34	57	53	130	126	118	105	93	83	76	163	158	148	131	116	104	95
	4,5		37	33	55	51	118	115	108	95	85	76	69	148	144	135	119	106	95	86
	6-9		24	20	36	32	74	72	68	60	53	48	43	93	90	85	75	66	60	54
8,001 - 10,000	1	4	58	54	89	85	251	244	229	203	181	161	146	314	305	286	254	226	201	183
	2,3		58	54	89	85	247	240	226	199	178	158	144	309	300	283	249	223	198	180
	4,5		57	53	87	83	225	218	205	181	161	144	131	281	273	256	226	201	180	164
	6-9		38	34	57	53	141	137	129	114	101	90	82	176	171	161	143	126	113	103
10,001 - 15,000	1	5	109	105	168	164	457	444	417	369	329	293	266	571	555	521	461	411	366	333
	2,3		109	105	168	164	449	436	410	362	323	288	262	561	545	513	453	404	360	328
	4,5		106	102	163	159	409	397	373	330	294	262	238	511	496	466	413	368	328	298
	6-9		69	65	106	102	255	248	233	206	184	164	149	319	310	291	258	230	205	186
15,001 - 20,000	1	6	174	170	271	266	925	898	844	745	665	593	539	1156	1123	1055	931	831	741	674
	2,3		174	170	271	266	906	880	827	730	651	581	528	1133	1100	1034	913	814	726	660
	4,5		169	165	263	258	825	801	753	665	593	529	481	1031	1001	941	831	741	661	601
	6-9		110	106	169	165	517	502	472	417	371	331	301	646	628	590	521	464	414	376
20,001 - 25,000	1	7	264	259	412	404	1506	1462	1374	1213	1082	965	877	1883	1828	1718	1516	1353	1206	1096
	2,3		264	259	412	404	1477	1434	1348	1190	1061	946	860	1846	1793	1685	1488	1326	1183	1075
	4,5		256	251	400	392	1344	1305	1227	1083	966	861	783	1680	1631	1534	1354	1208	1076	979
	6-9		164	160	255	250	842	817	768	678	605	539	490	1053	1021	960	848	756	674	613
25,001 - 40,000	1	8	299	293	467	458	1766	1715	1612	1423	1269	1132	1029	2208	2144	2015	1779	1586	1415	1286
	2,3		299	293	467	458	1732	1682	1581	1396	1245	1110	1009	2165	2103	1976	1745	1556	1388	1261
	4,5		290	284	453	444	1577	1531	1439	1271	1133	1010	919	1971	1914	1799	1589	1416	1263	1149
	6-9		186	182	290	284	988	959	901	796	710	633	575	1235	1199	1126	995	888	791	719
40,001 - 65,000	1	10	360	353	562	551	2326	2258	2123	1874	1671	1490	1355	2908	2823	2654	2343	2089	1863	1694
	2,3		360	353	562	551	2279	2213	2080	1837	1638	1461	1328	2849	2766	2600	2296	2048	1826	1660
	4,5		349	342	546	535	2074	2014	1893	1672	1490	1329	1208	2593	2518	2366	2090	1863	1661	1510
	6-9		223	219	349	342	1300	1262	1186	1047	934	833	757	1625	1578	1483	1309	1168	1041	946
65,001 - 90,000	1	11	389	381	608	596	2549	2475	2327	2054	1832	1634	1485	3186	3094	2909	2568	2290	2043	1856
	2,3		389	381	608	596	2500	2427	2281	2014	1796	1602	1456	3125	3034	2851	2518	2245	2003	1820
	4,5		377	370	590	578	2275	2209	2076	1833	1635	1458	1325	2844	2761	2595	2291	2044	1823	1656
	6-9		241	236	376	369	1424	1383	1300	1148	1023	913	830	1780	1729	1625	1435	1279	1141	1038
Charge per \$1000 over \$90,000	1	12	0.75	0.74	1.17	1.15	11.22	10.89	10.24	9.04	8.06	7.19	6.54	14.02	13.62	12.80	11.30	10.08	8.99	8.17
	2,3		0.75	0.74	1.17	1.15	11.22	10.89	10.24	9.04	8.06	7.19	6.54	14.02	13.62	12.80	11.30	10.08	8.99	8.17
	4,5		0.75	0.74	1.17	1.15	11.22	10.89	10.24	9.04	8.06	7.19	6.54	14.02	13.62	12.80	11.30	10.08	8.99	8.17
	6-9		0.75	0.74	1.17	1.15	11.22	10.89	10.24	9.04	8.06	7.19	6.54	14.02	13.62	12.80	11.30	10.08	8.99	8.17

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	\$ 18
\$ 500 Deductible	\$ 27
\$1000 Deductible	\$ 50
\$2000 Deductible	\$ 86
\$3000 Deductible	\$116
\$4000 Deductible	\$140
\$5000 Deductible	\$160

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

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-50
C.A.R.
3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 16 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	35	31	53	49	99	96	90	80	71	63	58	124	120	113	100	89	79	73
	2,3		35	31	53	49	97	94	88	78	70	62	56	121	118	110	98	88	78	70
	4,5		34	30	51	47	88	85	80	71	63	56	51	110	106	100	89	79	70	64
	6-9		23	19	34	30	55	53	50	44	39	35	32	69	66	63	55	49	44	40
4,501 - 6,000	1	2	40	36	60	56	114	111	104	92	82	73	67	143	139	130	115	103	91	84
	2,3		40	36	60	56	112	109	102	90	81	72	65	140	136	128	113	101	90	81
	4,5		39	35	58	54	102	99	93	82	73	65	59	128	124	116	103	91	81	74
	6-9		26	22	38	34	64	62	58	51	46	41	37	80	78	73	64	58	51	46
6,001 - 8,000	1	3	40	36	60	56	150	146	137	121	108	96	88	188	183	171	151	135	120	110
	2,3		40	36	60	56	147	143	134	119	106	94	86	184	179	168	149	133	118	108
	4,5		39	35	58	54	134	130	122	108	96	86	78	168	163	153	135	120	108	98
	6-9		26	22	38	34	84	82	77	68	61	54	49	105	103	96	85	76	68	61
8,001 - 10,000	1	4	62	58	94	90	285	277	260	230	205	183	166	356	346	325	288	256	229	208
	2,3		62	58	94	90	280	272	256	226	201	180	163	350	340	320	283	251	225	204
	4,5		60	56	92	88	255	248	233	206	184	164	149	319	310	291	258	230	205	186
	6-9		40	36	60	56	160	155	146	129	115	102	93	200	194	183	161	144	128	116
10,001 - 15,000	1	5	115	111	178	174	519	504	474	418	373	333	302	649	630	593	523	466	416	378
	2,3		115	111	178	174	509	494	464	410	366	326	296	636	618	580	513	458	408	370
	4,5		112	108	172	168	464	450	423	374	333	297	270	580	563	529	468	416	371	338
	6-9		73	69	112	108	290	282	265	234	209	186	169	363	353	331	293	261	233	211
15,001 - 20,000	1	6	184	180	287	281	1049	1018	957	845	753	672	611	1311	1273	1196	1056	941	840	764
	2,3		184	180	287	281	1028	998	938	828	739	659	599	1285	1248	1173	1035	924	824	749
	4,5		179	175	278	273	935	908	854	754	672	599	545	1169	1135	1068	943	840	749	681
	6-9		115	111	178	174	586	569	535	472	421	376	341	733	711	669	590	526	470	426
20,001 - 25,000	1	7	278	273	436	427	1708	1658	1559	1376	1227	1094	995	2135	2073	1949	1720	1534	1368	1244
	2,3		278	273	436	427	1675	1626	1528	1350	1203	1073	976	2094	2033	1910	1688	1504	1341	1220
	4,5		270	265	422	414	1523	1479	1390	1228	1094	976	887	1904	1849	1738	1535	1368	1220	1109
	6-9		174	170	270	265	954	926	870	769	685	611	556	1193	1158	1088	961	856	764	695
25,001 - 40,000	1	8	316	310	495	485	2003	1945	1828	1614	1439	1284	1167	2504	2431	2285	2018	1799	1605	1459
	2,3		316	310	495	485	1964	1907	1793	1583	1411	1259	1144	2455	2384	2241	1979	1764	1574	1430
	4,5		307	301	479	470	1788	1736	1632	1441	1285	1146	1042	2235	2170	2040	1801	1606	1433	1303
	6-9		196	192	306	300	1120	1087	1022	902	804	717	652	1400	1359	1278	1128	1005	896	815
40,001 - 65,000	1	10	381	374	596	584	2637	2560	2406	2125	1894	1690	1536	3296	3200	3008	2656	2368	2113	1920
	2,3		381	374	596	584	2585	2510	2359	2083	1857	1657	1506	3231	3138	2949	2604	2321	2071	1883
	4,5		369	362	577	566	2353	2284	2147	1896	1690	1507	1370	2941	2855	2684	2370	2113	1884	1713
	6-9		237	232	369	362	1474	1431	1345	1188	1059	944	859	1843	1789	1681	1485	1324	1180	1074
65,001 - 90,000	1	11	411	403	643	630	2891	2807	2639	2330	2077	1853	1684	3614	3509	3299	2913	2596	2316	2105
	2,3		411	403	643	630	2835	2752	2587	2284	2036	1816	1651	3544	3440	3234	2855	2545	2270	2064
	4,5		399	391	623	611	2580	2505	2355	2079	1854	1653	1503	3225	3131	2944	2599	2318	2066	1879
	6-9		255	250	399	391	1616	1569	1475	1302	1161	1036	941	2020	1961	1844	1628	1451	1295	1176
Charge per \$1000 over \$90,000	1	12	0.79	0.78	1.24	1.22	12.72	12.35	11.61	10.25	9.14	8.15	7.41	15.90	15.44	14.51	12.82	11.43	10.19	9.26
	2,3		0.79	0.78	1.24	1.22	12.72	12.35	11.61	10.25	9.14	8.15	7.41	15.90	15.44	14.51	12.82	11.43	10.19	9.26
	4,5		0.79	0.78	1.24	1.22	12.72	12.35	11.61	10.25	9.14	8.15	7.41	15.90	15.44	14.51	12.82	11.43	10.19	9.26
	6-9		0.79	0.78	1.24	1.22	12.72	12.35	11.61	10.25	9.14	8.15	7.41	15.90	15.44	14.51	12.82	11.43	10.19	9.26

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	\$ 20
\$ 500 Deductible	\$ 31
\$1000 Deductible	\$ 56
\$2000 Deductible	\$ 98
\$3000 Deductible	\$131
\$4000 Deductible	\$159
\$5000 Deductible	\$182

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

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 \$20
to the \$300 Ded Limited Collision Rate.

R-51

C.A.R.

3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territories 17 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	33	29	49	45	99	96	90	80	71	63	58	124	120	113	100	89	79	73
	2,3		33	29	49	45	97	94	88	78	70	62	56	121	118	110	98	88	78	70
	4,5		32	28	48	44	88	85	80	71	63	56	51	110	106	100	89	79	70	64
	6-9		22	18	32	28	55	53	50	44	39	35	32	69	66	63	55	49	44	40
4,501 - 6,000	1	2	37	33	56	52	113	110	103	91	81	73	66	141	138	129	114	101	91	83
	2,3		37	33	56	52	111	108	102	90	80	71	65	139	135	128	113	100	89	81
	4,5		36	32	54	50	102	99	93	82	73	65	59	128	124	116	103	91	81	74
	6-9		24	20	36	32	64	62	58	51	46	41	37	80	78	73	64	58	51	46
6,001 - 8,000	1	3	37	33	56	52	150	146	137	121	108	96	88	188	183	171	151	135	120	110
	2,3		37	33	56	52	147	143	134	119	106	94	86	184	179	168	149	133	118	108
	4,5		36	32	54	50	134	130	122	108	96	86	78	168	163	153	135	120	108	98
	6-9		24	20	36	32	83	81	76	67	60	53	49	104	101	95	84	75	66	61
8,001 - 10,000	1	4	58	54	88	84	284	276	259	229	204	182	166	355	345	324	286	255	228	208
	2,3		58	54	88	84	279	271	255	225	201	179	163	349	339	319	281	251	224	204
	4,5		56	52	85	81	254	247	232	205	183	163	148	318	309	290	256	229	204	185
	6-9		37	33	56	52	160	155	146	129	115	102	93	200	194	183	161	144	128	116
10,001 - 15,000	1	5	107	103	165	161	518	503	473	417	372	332	302	648	629	591	521	465	415	378
	2,3		107	103	165	161	508	493	463	409	365	325	296	635	616	579	511	456	406	370
	4,5		104	100	161	157	461	448	421	372	332	296	269	576	560	526	465	415	370	336
	6-9		68	64	104	100	289	281	264	233	208	185	169	361	351	330	291	260	231	211
15,001 - 20,000	1	6	171	167	266	261	1045	1015	954	842	751	670	609	1306	1269	1193	1053	939	838	761
	2,3		171	167	266	261	1025	995	935	826	736	657	597	1281	1244	1169	1033	920	821	746
	4,5		166	162	258	253	933	906	852	752	670	598	544	1166	1133	1065	940	838	748	680
	6-9		108	104	166	162	584	567	533	471	420	374	340	730	709	666	589	525	468	425
20,001 - 25,000	1	7	259	254	405	397	1704	1654	1555	1373	1224	1092	992	2130	2068	1944	1716	1530	1365	1240
	2,3		259	254	405	397	1670	1621	1524	1345	1200	1070	973	2088	2026	1905	1681	1500	1338	1216
	4,5		251	246	393	385	1519	1475	1387	1224	1092	974	885	1899	1844	1734	1530	1365	1218	1106
	6-9		161	157	251	246	952	924	869	767	684	610	554	1190	1155	1086	959	855	763	693
25,001 - 40,000	1	8	294	288	459	450	1998	1940	1824	1610	1436	1280	1164	2498	2425	2280	2013	1795	1600	1455
	2,3		294	288	459	450	1959	1902	1788	1579	1407	1255	1141	2449	2378	2235	1974	1759	1569	1426
	4,5		286	280	446	437	1783	1731	1627	1437	1281	1142	1039	2229	2164	2034	1796	1601	1428	1299
	6-9		183	179	285	279	1117	1084	1019	900	802	715	650	1396	1355	1274	1125	1003	894	813
40,001 - 65,000	1	10	354	347	553	542	2630	2553	2400	2119	1889	1685	1532	3288	3191	3000	2649	2361	2106	1915
	2,3		354	347	553	542	2578	2503	2353	2077	1852	1652	1502	3223	3129	2941	2596	2315	2065	1878
	4,5		344	337	537	526	2346	2278	2141	1891	1686	1503	1367	2933	2848	2676	2364	2108	1879	1709
	6-9		219	215	343	336	1470	1427	1341	1184	1056	942	856	1838	1784	1676	1480	1320	1178	1070
65,001 - 90,000	1	11	383	375	598	586	2883	2799	2631	2323	2071	1847	1679	3604	3499	3289	2904	2589	2309	2099
	2,3		383	375	598	586	2827	2745	2580	2278	2031	1812	1647	3534	3431	3225	2848	2539	2265	2059
	4,5		371	364	579	568	2573	2498	2348	2073	1849	1649	1499	3216	3123	2935	2591	2311	2061	1874
	6-9		237	232	370	363	1611	1564	1470	1298	1157	1032	938	2014	1955	1838	1623	1446	1290	1173
Charge per \$1000 over \$90,000	1	12	0.74	0.72	1.15	1.13	12.69	12.32	11.58	10.22	9.12	8.13	7.39	15.86	15.40	14.47	12.78	11.39	10.16	9.24
	2,3		0.74	0.72	1.15	1.13	12.69	12.32	11.58	10.22	9.12	8.13	7.39	15.86	15.40	14.47	12.78	11.39	10.16	9.24
	4,5		0.74	0.72	1.15	1.13	12.69	12.32	11.58	10.22	9.12	8.13	7.39	15.86	15.40	14.47	12.78	11.39	10.16	9.24
	6-9		0.74	0.72	1.15	1.13	12.69	12.32	11.58	10.22	9.12	8.13	7.39	15.86	15.40	14.47	12.78	11.39	10.16	9.24

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	\$ 20
\$ 500 Deductible	\$ 31
\$1000 Deductible	\$ 56
\$2000 Deductible	\$ 97
\$3000 Deductible	\$131
\$4000 Deductible	\$159
\$5000 Deductible	\$182

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

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 \$20
to the \$300 Ded Limited Collision Rate.

R-52

C.A.R.

3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 18 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	34	30	51	47	102	99	93	82	73	65	59	128	124	116	103	91	81	74
	2,3		34	30	51	47	100	97	91	81	72	64	58	125	121	114	101	90	80	73
	4,5		33	29	49	45	92	89	84	74	66	59	53	115	111	105	93	83	74	66
	6-9		23	19	33	29	57	55	52	46	41	36	33	71	69	65	58	51	45	41
4,501 - 6,000	1	2	38	34	57	53	118	115	108	95	85	76	69	148	144	135	119	106	95	86
	2,3		38	34	57	53	116	113	106	94	84	75	68	145	141	133	118	105	94	85
	4,5		37	33	56	52	105	102	96	85	75	67	61	131	128	120	106	94	84	76
	6-9		25	21	37	33	66	64	60	53	47	42	38	83	80	75	66	59	53	48
6,001 - 8,000	1	3	38	34	57	53	156	151	142	125	112	100	91	195	189	178	156	140	125	114
	2,3		38	34	57	53	152	148	139	123	110	98	89	190	185	174	154	138	123	111
	4,5		37	33	56	52	139	135	127	112	100	89	81	174	169	159	140	125	111	101
	6-9		25	21	37	33	87	84	79	70	62	55	50	109	105	99	88	78	69	63
8,001 - 10,000	1	4	60	56	91	87	296	287	270	238	212	189	172	370	359	338	298	265	236	215
	2,3		60	56	91	87	289	281	264	233	208	185	169	361	351	330	291	260	231	211
	4,5		58	54	88	84	264	256	241	212	189	169	154	330	320	301	265	236	211	193
	6-9		39	35	58	54	166	161	151	134	119	106	97	208	201	189	168	149	133	121
10,001 - 15,000	1	5	111	107	171	167	538	522	491	433	386	345	313	673	653	614	541	483	431	391
	2,3		111	107	171	167	527	512	481	425	379	338	307	659	640	601	531	474	423	384
	4,5		108	104	166	162	480	466	438	387	345	308	280	600	583	548	484	431	385	350
	6-9		70	66	107	103	301	292	274	242	216	193	175	376	365	343	303	270	241	219
15,001 - 20,000	1	6	177	173	275	270	1086	1054	991	875	780	696	632	1358	1318	1239	1094	975	870	790
	2,3		177	173	275	270	1065	1034	972	858	765	682	620	1331	1293	1215	1073	956	853	775
	4,5		172	168	267	262	969	941	885	781	696	621	565	1211	1176	1106	976	870	776	706
	6-9		111	107	171	167	607	589	554	489	436	389	353	759	736	693	611	545	486	441
20,001 - 25,000	1	7	267	262	418	410	1769	1717	1614	1425	1271	1133	1030	2211	2146	2018	1781	1589	1416	1288
	2,3		267	262	418	410	1735	1684	1583	1398	1246	1111	1010	2169	2105	1979	1748	1558	1389	1263
	4,5		260	255	406	398	1578	1532	1440	1272	1134	1011	919	1973	1915	1800	1590	1418	1264	1149
	6-9		167	163	259	254	989	960	902	797	710	634	576	1236	1200	1128	996	888	793	720
25,001 - 40,000	1	8	304	298	474	465	2075	2015	1894	1672	1491	1330	1209	2594	2519	2368	2090	1864	1663	1511
	2,3		304	298	474	465	2034	1975	1857	1639	1462	1304	1185	2543	2469	2321	2049	1828	1630	1481
	4,5		295	289	460	451	1852	1798	1690	1492	1331	1187	1079	2315	2248	2113	1865	1664	1484	1349
	6-9		189	185	295	289	1160	1126	1058	935	833	743	676	1450	1408	1323	1169	1041	929	845
40,001 - 65,000	1	10	366	359	572	561	2732	2652	2493	2201	1962	1750	1591	3415	3315	3116	2751	2453	2188	1989
	2,3		366	359	572	561	2678	2600	2444	2158	1924	1716	1560	3348	3250	3055	2698	2405	2145	1950
	4,5		355	348	555	544	2437	2366	2224	1964	1751	1562	1420	3046	2958	2780	2455	2189	1953	1775
	6-9		226	222	354	347	1526	1482	1393	1230	1097	978	889	1908	1853	1741	1538	1371	1223	1111
65,001 - 90,000	1	11	396	388	618	606	2994	2907	2733	2413	2151	1919	1744	3743	3634	3416	3016	2689	2399	2180
	2,3		396	388	618	606	2936	2850	2679	2366	2109	1881	1710	3670	3563	3349	2958	2636	2351	2138
	4,5		384	376	599	587	2672	2594	2438	2153	1920	1712	1556	3340	3243	3048	2691	2400	2140	1945
	6-9		246	241	384	376	1674	1625	1528	1349	1203	1073	975	2093	2031	1910	1686	1504	1341	1219
Charge per \$1000 over \$90,000	1	12	0.76	0.75	1.19	1.17	13.18	12.79	12.03	10.62	9.47	8.44	7.68	16.47	15.99	15.03	13.27	11.83	10.55	9.60
	2,3		0.76	0.75	1.19	1.17	13.18	12.79	12.03	10.62	9.47	8.44	7.68	16.47	15.99	15.03	13.27	11.83	10.55	9.60
	4,5		0.76	0.75	1.19	1.17	13.18	12.79	12.03	10.62	9.47	8.44	7.68	16.47	15.99	15.03	13.27	11.83	10.55	9.60
	6-9		0.76	0.75	1.19	1.17	13.18	12.79	12.03	10.62	9.47	8.44	7.68	16.47	15.99	15.03	13.27	11.83	10.55	9.60

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	\$ 21
\$ 500 Deductible	\$ 32
\$1000 Deductible	\$ 58
\$2000 Deductible	\$101
\$3000 Deductible	\$136
\$4000 Deductible	\$165
\$5000 Deductible	\$188

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

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 \$21
to the \$300 Ded Limited Collision Rate.

R-53

C.A.R.

3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 19 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	39	35	59	55	124	120	113	100	89	79	72	155	150	141	125	111	99	90
	2,3		39	35	59	55	121	117	110	97	87	77	70	151	146	138	121	109	96	88
	4,5		38	34	57	53	110	107	101	89	79	71	64	138	134	126	111	99	89	80
	6-9		26	22	38	34	69	67	63	56	50	44	40	86	84	79	70	63	55	50
4,501 - 6,000	1	2	44	40	67	63	142	138	130	115	102	91	83	178	173	163	144	128	114	104
	2,3		44	40	67	63	140	136	128	113	101	90	82	175	170	160	141	126	113	103
	4,5		43	39	65	61	128	124	117	103	92	82	74	160	155	146	129	115	103	93
	6-9		29	25	43	39	79	77	72	64	57	51	46	99	96	90	80	71	64	58
6,001 - 8,000	1	3	44	40	67	63	188	183	172	152	135	121	110	235	229	215	190	169	151	138
	2,3		44	40	67	63	184	179	168	149	132	118	107	230	224	210	186	165	148	134
	4,5		43	39	65	61	168	163	153	135	121	108	98	210	204	191	169	151	135	123
	6-9		29	25	43	39	105	102	96	85	75	67	61	131	128	120	106	94	84	76
8,001 - 10,000	1	4	69	65	106	102	356	346	325	287	256	228	208	445	433	406	359	320	285	260
	2,3		69	65	106	102	350	340	320	282	252	224	204	438	425	400	353	315	280	255
	4,5		67	63	103	99	318	309	290	256	229	204	185	398	386	363	320	286	255	231
	6-9		44	40	67	63	200	194	182	161	144	128	116	250	243	228	201	180	160	145
10,001 - 15,000	1	5	129	125	200	196	649	630	592	523	466	416	378	811	788	740	654	583	520	473
	2,3		129	125	200	196	637	618	581	513	457	408	371	796	773	726	641	571	510	464
	4,5		126	122	194	190	579	562	528	466	416	371	337	724	703	660	583	520	464	421
	6-9		81	77	125	121	363	352	331	292	260	232	211	454	440	414	365	325	290	264
15,001 - 20,000	1	6	207	203	323	317	1310	1272	1196	1056	941	840	763	1638	1590	1495	1320	1176	1050	954
	2,3		207	203	323	317	1285	1248	1173	1036	924	824	749	1606	1560	1466	1295	1155	1030	936
	4,5		200	196	313	307	1169	1135	1067	942	840	749	681	1461	1419	1334	1178	1050	936	851
	6-9		129	125	200	196	732	711	668	590	526	469	427	915	889	835	738	658	586	534
20,001 - 25,000	1	7	314	308	491	481	2135	2073	1949	1721	1534	1368	1244	2669	2591	2436	2151	1918	1710	1555
	2,3		314	308	491	481	2093	2032	1910	1687	1504	1341	1219	2616	2540	2388	2109	1880	1676	1524
	4,5		305	299	476	467	1904	1849	1738	1535	1368	1220	1109	2380	2311	2173	1919	1710	1525	1386
	6-9		195	191	304	298	1193	1158	1089	961	857	764	695	1491	1448	1361	1201	1071	955	869
25,001 - 40,000	1	8	356	349	557	546	2505	2432	2286	2019	1800	1605	1459	3131	3040	2858	2524	2250	2006	1824
	2,3		356	349	557	546	2456	2384	2241	1979	1764	1573	1430	3070	2980	2801	2474	2205	1966	1788
	4,5		346	339	540	529	2235	2170	2040	1801	1606	1432	1302	2794	2713	2550	2251	2008	1790	1628
	6-9		220	216	345	338	1400	1359	1277	1128	1006	897	815	1750	1699	1596	1410	1258	1121	1019
40,001 - 65,000	1	10	428	420	670	657	3297	3201	3009	2657	2369	2113	1921	4121	4001	3761	3321	2961	2641	2401
	2,3		428	420	670	657	3232	3138	2950	2605	2322	2071	1883	4040	3923	3688	3256	2903	2589	2354
	4,5		416	408	650	637	2941	2855	2684	2370	2113	1884	1713	3676	3569	3355	2963	2641	2355	2141
	6-9		265	260	415	407	1843	1789	1682	1485	1324	1181	1073	2304	2236	2103	1856	1655	1476	1341
65,001 - 90,000	1	11	463	454	724	710	3614	3509	3298	2912	2597	2316	2105	4518	4386	4123	3640	3246	2895	2631
	2,3		463	454	724	710	3543	3440	3234	2855	2546	2270	2064	4429	4300	4043	3569	3183	2838	2580
	4,5		450	441	703	689	3225	3131	2943	2599	2317	2066	1879	4031	3914	3679	3249	2896	2583	2349
	6-9		288	282	449	440	2020	1961	1843	1628	1451	1294	1177	2525	2451	2304	2035	1814	1618	1471
Charge per \$1000 over \$90,000	1	12	0.89	0.88	1.40	1.37	15.90	15.44	14.51	12.82	11.43	10.19	9.26	19.88	19.30	18.14	16.02	14.28	12.74	11.58
	2,3		0.89	0.88	1.40	1.37	15.90	15.44	14.51	12.82	11.43	10.19	9.26	19.88	19.30	18.14	16.02	14.28	12.74	11.58
	4,5		0.89	0.88	1.40	1.37	15.90	15.44	14.51	12.82	11.43	10.19	9.26	19.88	19.30	18.14	16.02	14.28	12.74	11.58
	6-9		0.89	0.88	1.40	1.37	15.90	15.44	14.51	12.82	11.43	10.19	9.26	19.88	19.30	18.14	16.02	14.28	12.74	11.58

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	\$ 39
\$1000 Deductible	\$ 70
\$2000 Deductible	\$122
\$3000 Deductible	\$164
\$4000 Deductible	\$199
\$5000 Deductible	\$228

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

LIMITED COLLISION

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

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

R-54

C.A.R.

3/1/2026

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 20 - NON-FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION				COLLISION													
			ALL VEHICLES				TRUCKS						TRUCK-TRACTORS & VEHICLES USED IN DUMPING OPERATIONS							
			Fire, Theft & CAC		Comprehensive		DEDUCTIBLES						DEDUCTIBLES							
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
\$ 0 - 4,500	1	1	37	33	56	52	126	122	115	101	90	81	73	158	153	144	126	113	101	91
	2,3		37	33	56	52	124	120	113	100	89	79	72	155	150	141	125	111	99	90
	4,5		37	33	55	51	112	109	102	90	81	72	65	140	136	128	113	101	90	81
	6-9		25	21	37	33	70	68	64	56	50	45	41	88	85	80	70	63	56	51
4,501 - 6,000	1	2	42	38	64	60	145	141	133	117	104	93	85	181	176	166	146	130	116	106
	2,3		42	38	64	60	143	139	131	115	103	92	83	179	174	164	144	129	115	104
	4,5		41	37	62	58	130	126	118	105	93	83	76	163	158	148	131	116	104	95
	6-9		28	24	41	37	81	79	74	66	58	52	47	101	99	93	83	73	65	59
6,001 - 8,000	1	3	42	38	64	60	193	187	176	155	138	123	112	241	234	220	194	173	154	140
	2,3		42	38	64	60	188	183	172	152	135	121	110	235	229	215	190	169	151	138
	4,5		41	37	62	58	172	167	157	139	124	110	100	215	209	196	174	155	138	125
	6-9		28	24	41	37	107	104	98	86	77	69	62	134	130	123	108	96	86	78
8,001 - 10,000	1	4	66	62	101	97	365	354	333	294	262	234	212	456	443	416	368	328	293	265
	2,3		66	62	101	97	357	347	326	288	257	229	208	446	434	408	360	321	286	260
	4,5		64	60	98	94	325	316	297	262	234	209	190	406	395	371	328	293	261	238
	6-9		42	38	64	60	204	198	186	164	147	131	119	255	248	233	205	184	164	149
10,001 - 15,000	1	5	124	120	191	187	663	644	605	535	477	425	386	829	805	756	669	596	531	483
	2,3		124	120	191	187	650	631	593	524	467	416	379	813	789	741	655	584	520	474
	4,5		120	116	186	182	591	574	540	476	425	379	344	739	718	675	595	531	474	430
	6-9		78	74	120	116	371	360	338	299	266	238	216	464	450	423	374	333	298	270
15,001 - 20,000	1	6	198	194	309	303	1339	1300	1222	1079	962	858	780	1674	1625	1528	1349	1203	1073	975
	2,3		198	194	309	303	1313	1275	1199	1058	944	842	765	1641	1594	1499	1323	1180	1053	956
	4,5		192	188	300	294	1195	1160	1090	963	858	766	696	1494	1450	1363	1204	1073	958	870
	6-9		124	120	192	188	749	727	683	603	538	480	436	936	909	854	754	673	600	545
20,001 - 25,000	1	7	301	295	470	461	2182	2118	1991	1758	1567	1398	1271	2728	2648	2489	2198	1959	1748	1589
	2,3		301	295	470	461	2139	2077	1952	1724	1537	1371	1246	2674	2596	2440	2155	1921	1714	1558
	4,5		292	286	456	447	1947	1890	1777	1569	1399	1247	1134	2434	2363	2221	1961	1749	1559	1418
	6-9		187	183	292	286	1218	1183	1112	982	875	781	710	1523	1479	1390	1228	1094	976	888
25,001 - 40,000	1	8	342	335	533	523	2560	2485	2336	2063	1839	1640	1491	3200	3106	2920	2579	2299	2050	1864
	2,3		342	335	533	523	2509	2436	2290	2022	1803	1608	1462	3136	3045	2863	2528	2254	2010	1828
	4,5		330	324	517	507	2284	2217	2084	1840	1641	1463	1330	2855	2771	2605	2300	2051	1829	1663
	6-9		211	207	330	324	1431	1389	1306	1153	1028	917	833	1789	1736	1633	1441	1285	1146	1041
40,001 - 65,000	1	10	411	403	642	629	3369	3271	3075	2715	2421	2159	1963	4211	4089	3844	3394	3026	2699	2454
	2,3		411	403	642	629	3302	3206	3014	2661	2372	2116	1924	4128	4008	3768	3326	2965	2645	2405
	4,5		399	391	623	611	3006	2918	2743	2422	2159	1926	1751	3758	3648	3429	3028	2699	2408	2189
	6-9		255	250	398	390	1883	1828	1718	1517	1353	1206	1097	2354	2285	2148	1896	1691	1508	1371
65,001 - 90,000	1	11	444	435	694	680	3694	3586	3371	2976	2654	2367	2152	4618	4483	4214	3720	3318	2959	2690
	2,3		444	435	694	680	3621	3516	3305	2918	2602	2321	2110	4526	4395	4131	3648	3253	2901	2638
	4,5		430	422	673	660	3296	3200	3008	2656	2368	2112	1920	4120	4000	3760	3320	2960	2640	2400
	6-9		275	270	430	422	2064	2004	1884	1663	1483	1323	1202	2580	2505	2355	2079	1854	1654	1503
Charge per \$1000 over \$90,000	1	12	0.86	0.84	1.34	1.31	16.25	15.78	14.83	13.10	11.68	10.41	9.47	20.32	19.72	18.54	16.37	14.60	13.02	11.83
	2,3		0.86	0.84	1.34	1.31	16.25	15.78	14.83	13.10	11.68	10.41	9.47	20.32	19.72	18.54	16.37	14.60	13.02	11.83
	4,5		0.86	0.84	1.34	1.31	16.25	15.78	14.83	13.10	11.68	10.41	9.47	20.32	19.72	18.54	16.37	14.60	13.02	11.83
	6-9		0.86	0.84	1.34	1.31	16.25	15.78	14.83	13.10	11.68	10.41	9.47	20.32	19.72	18.54	16.37	14.60	13.02	11.83

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	\$ 39
\$1000 Deductible	\$ 72
\$2000 Deductible	\$125
\$3000 Deductible	\$168
\$4000 Deductible	\$204
\$5000 Deductible	\$233

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:	81%
\$5000 Ded. - Charge this % of \$500 Ded. Premium:	78%

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.