ZONE RATING TABLES

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

KEY TO ZONE RATING TABLES			
The liability premiums are displayed as follows:			The physical damage premiums are displayed as follows:
Bodily Injury ($20,000/40,000)	$2,512	$278	Comprehensive ($500 Deductible)
Property Damage ($5,000)	1,001	261	Fire, Theft and CAC (incl. MM&V)
		606	Collision ($500 Deductible)
2XX or 9XX			
Zone Combination Code			

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

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

Medical Payments –

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

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

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

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

ZONE RATING TABLES – PHYSICAL DAMAGE

Relativities by Age and Cost New –

COLLISION

	Age of Vehicle			
Cost New	1	2,3	4,5	6-9
$ 0,000 - 4,500	0.194	0.190	0.173	0.108
4,501 - 6,000	0.224	0.220	0.200	0.125
6,001 - 8,000	0.296	0.290	0.264	0.165
8,001 - 10,000	0.561	0.550	0.501	0.314
10,001 - 15,000	1.020	1.000	0.910	0.570
15,001 - 20,000	2.060	2.020	1.838	1.151
20,001 - 25,000	3.356	3.290	2.994	1.875
25,000 - 40,000	3.937	3.860	3.513	2.200
40,001 - 65,000	5.182	5.080	4.623	2.896
65,001 - 90,000	5.681	5.570	5.069	3.175
90,001 & Over	(See Below)			

COMPREHENSIVE

	Age of Vehicle			
Cost New	1	2,3	4,5	6-9
$ 0,000 - 4,500	0.280	0.28	0.272	0.174
4,501 - 6,000	0.320	0.320	0.310	0.198
6,001 - 8,000	0.320	0.320	0.310	0.198
8,001 - 10,000	0.520	0.520	0.504	0.322
10,001 - 15,000	1.000	1.000	0.970	0.620
15,001 - 20,000	1.620	1.620	1.571	1.004
20,001 - 25,000	2.460	2.460	2.386	1.525
25,000 - 40,000	2.790	2.790	2.706	1.730
40,001 - 65,000	3.360	3.360	3.259	2.083
65,001 - 90,000	3.630	3.630	3.521	2.251
90,001 & Over	(See Below)			

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

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

Collision	OTC
0.025	0.007

Deductible Relativities without Waiver –

Deductible	Collision	Comprehensive
300	1.030	1.020
500	1.000	1.000
1000	0.940	0.950
2000	0.830	0.890
3000	0.740	0.850
4000	0.660	0.810
5000	0.600	0.780

Premium Development –

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

LONG DISTANCE ZONE DEFINITIONS

METROPOLITAN ZONES

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

LONG DISTANCE ZONE DEFINITIONS

METROPOLITAN ZONES
(Continued)

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

REGIONAL ZONES

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

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COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

ZONE RATING TABLE
Zone of Principal Garaging is Zone 03 (Boston) or Other Metropolitan Zones
Zone Combination Codes 2XX

Zone	Liability	Phys Dam.	Code
01 Atlanta	2,512 1,001	278 261 606	201
02 Balt.-Wash	2,225 887	244 228 541	202
03 Boston	2,127 848	226 211 636	203
04 Buffalo	2,225 887	244 228 541	204
05 Charlotte	2,512 1,001	278 261 606	205
06 Chicago	2,282 910	237 222 485	206
07 Cincinnati	2,282 910	237 222 485	207
08 Cleveland	2,282 910	237 222 485	208
09 Dallas Fort Worth	1,802 718	258 242 489	209
10 Denver	2,074 827	344 323 513	210
11 Detroit	2,282 910	237 222 485	211
12 Hartford	2,127 848	226 211 636	212
13 Houston	1,802 718	258 242 489	213
14 Indian-apolis	2,282 910	237 222 485	214
15 Jackson-ville	2,512 1,001	278 261 606	215
16 Kansas City	2,614 1,042	290 272 670	216
17 Little Rock	1,802 718	258 242 489	217
18 Los Angeles	2,127 848	315 295 443	218
19 Louisville	2,040 813	289 271 507	219
20 Memphis	2,040 813	289 271 507	220
21 Miami	2,512 1,001	278 261 606	221
22 Milwau-kee	2,614 1,042	290 272 670	222
23 Minn-St. Paul	2,614 1,042	290 272 670	223
24 Nashville	2,040 813	289 271 507	224
25 New Orleans	2,453 977	264 248 554	225
26 N.Y. City	2,225 887	244 228 541	226
27 Okla. City	1,802 718	258 242 489	227
28 Omaha	2,614 1,042	290 272 670	228
29 Phoenix	2,074 827	344 323 513	229
30 Phila-delphia	2,225 887	244 228 541	230
31 Pitts-burgh	2,225 887	244 228 541	231
32 Portland	2,127 848	315 295 443	232
33 Richmond	2,512 1,001	278 261 606	233
34 St. Louis	2,614 1,042	290 272 670	234
35 Salt Lake City	2,074 827	344 323 513	235
36 San. Fran	2,127 848	315 295 443	236
37 Tulsa	1,802 718	258 242 489	237
40 Pacific	2,127 848	315 295 443	240
41 Mountain	2,074 827	344 323 513	241
42 Midwest	2,614 1,042	290 272 670	242
43 Southwest	1,802 718	258 242 489	243
44 North Central	2,282 910	237 222 485	244
45 Mideast	2,040 813	289 271 507	245
46 Gulf	2,453 977	264 248 554	246
47 South East	2,512 1,001	278 261 606	247
48 Eastern	2,225 887	244 228 541	248
49 New England	2,127 848	226 211 636	249

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COMMONWEALTH AUTOMOBILE REINSURERS

Massachusetts Commercial Automobile

ZONE RATING TABLE

Zone of Principal Garaging is Zone 49 (New England) or Other Regional Zones

Zone Combination Codes 9XX

Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.	Zone	Liability	Phys Dam.
01	2,512	278	13	1,802	258	25	2,453	264	37	1,802	258
	1,001	261		718	242		977	248		718	242
Atlanta		606	Houston		489	New		554	Tulsa		489
	901			913		Orleans	925			937	
02	2,225	244	14	2,282	237	26	2,225	244	40	2,026	300
	887	228		910	222		887	228		807	281
Balt.-		541	Indian-		485	N.Y.		541	Pacific		423
Wash	902		apolis	914		City	926			940	
03	2,127	226	15	2,512	278	27	1,802	258	41	1,975	329
	848	211		1,001	261		718	242		787	308
Boston		636	Jackson-		606	Okla.		489	Mountain		489
	903		ville	915		City	927			941	
04	2,225	244	16	2,614	290	28	2,614	290	42	2,490	276
	887	228		1,042	272		1,042	272		992	259
Buffalo		541	Kansas		670	Omaha		670	Midwest		639
	904		City	916			928			942	
05	2,512	278	17	1,802	258	29	2,074	344	43	1,716	246
	1,001	261		718	242		827	323		684	231
Charlotte		606	Little		489	Phoenix		513	Southwest		466
	905		Rock	917			929			943	
06	2,282	237	18	2,127	315	30	2,225	244	44	2,174	227
	910	222		848	295		887	228		866	213
Chicago		485	Los		443	Phila-		541	North		461
	906		Angeles	918		delphia	930		Central	944	
07	2,282	237	19	2,040	289	31	2,225	244	45	1,943	275
	910	222		813	271		887	228		774	257
Cincinnati		485	Louisville		507	Pitts-		541	Mideast		483
	907			919		burgh	931			945	
08	2,282	237	20	2,040	289	32	2,127	315	46	2,336	251
	910	222		813	271		848	295		931	236
Cleveland		485	Memphis		507	Portland		443	Gulf		528
	908			920			932			946	
09	1,802	258	21	2,512	278	33	2,512	278	47	2,392	266
Dallas	718	242		1,001	261		1,001	261		953	249
Fort		489	Miami		606	Richmond		606	South		577
Worth	909			921			933		East	947	
10	2,074	344	22	2,614	290	34	2,614	290	48	2,119	232
	827	323		1,042	272		1,042	272		844	217
Denver		513	Milwau-		670	St.		670	Eastern		515
	910		kee	922		Louis	934			948	
11	2,282	237	23	2,614	290	35	2,074	344	49	2,026	214
	910	222		1,042	272	Salt	827	323		807	201
Detroit		485	Minn-		670	Lake		513	New		606
	911		St. Paul	923		City	935		England	949	
12	2,127	226	24	2,040	289	36	2,127	315			
	848	211		813	271		848	295			
Hartford		636	Nashville		507	San.		443			
	912			924		Fran	936				

COMMONWEALTH AUTOMOBILE REINSURERS

Massachusetts Commercial Automobile

Zone Rating Factors For Calculating Trailer Interchange Agreement Physical Damage Premiums

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

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

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

	Local						Intermediate						Long Distance					
Limit of Liability	Comp or Specified Perils Deductibles $300 (035)	Comp or Specified Perils Deductibles $500 (037)	Collision Deductibles $300 (076)	Collision Deductibles $500 (077)	Collision Deductibles $1000 (078)	Collision Deductibles $2000 (072)	Comp or Specified Perils Deductibles $300 (035)	Comp or Specified Perils Deductibles $500 (037)	Collision Deductibles $300 (076)	Collision Deductibles $500 (077)	Collision Deductibles $1000 (078)	Collision Deductibles $2000 (072)	Comp or Specified Perils Deductibles $300 (035)	Comp or Specified Perils Deductibles $500 (037)	Collision Deductibles $300 (076)	Collision Deductibles $500 (077)	Collision Deductibles $1000 (078)	Collision Deductibles $2000 (072)
$1000	0.004	0.004	0.033	0.029	0.020	0.015	0.007	0.007	0.053	0.050	0.029	0.022	0.015	0.015	0.081	0.074	0.044	0.033
$2000	0.007	0.007	0.037	0.035	0.021	0.019	0.015	0.015	0.064	0.060	0.035	0.028	0.025	0.025	0.098	0.089	0.058	0.044
$3000	0.012	0.012	0.049	0.044	0.026	0.021	0.023	0.023	0.073	0.065	0.044	0.033	0.031	0.028	0.113	0.107	0.065	0.052
$4000	0.015	0.015	0.053	0.050	0.032	0.022	0.025	0.025	0.084	0.080	0.052	0.037	0.040	0.037	0.131	0.121	0.080	0.061
$5000	0.020	0.020	0.061	0.057	0.035	0.028	0.031	0.028	0.098	0.089	0.060	0.046	0.045	0.044	0.148	0.136	0.089	0.069
$6000	0.024	0.024	0.069	0.062	0.040	0.032	0.036	0.033	0.109	0.100	0.065	0.052	0.056	0.052	0.167	0.153	0.102	0.078
$7000	0.025	0.025	0.073	0.065	0.044	0.033	0.041	0.040	0.119	0.109	0.072	0.056	0.064	0.063	0.185	0.168	0.112	0.084
$8000	0.028	0.027	0.080	0.073	0.050	0.036	0.045	0.044	0.129	0.119	0.081	0.062	0.071	0.068	0.197	0.184	0.122	0.096
$9000	0.031	0.028	0.088	0.081	0.053	0.040	0.052	0.048	0.141	0.130	0.087	0.065	0.080	0.078	0.217	0.198	0.133	0.104
$10000	0.036	0.033	0.095	0.084	0.060	0.046	0.057	0.056	0.153	0.141	0.096	0.073	0.084	0.083	0.234	0.216	0.146	0.112
$11000	0.037	0.036	0.102	0.095	0.062	0.050	0.063	0.060	0.165	0.149	0.104	0.080	0.094	0.088	0.252	0.232	0.156	0.120
$12000	0.041	0.040	0.109	0.100	0.065	0.052	0.068	0.067	0.174	0.159	0.109	0.084	0.103	0.096	0.268	0.247	0.167	0.129
$13000	0.044	0.041	0.113	0.107	0.072	0.056	0.074	0.071	0.186	0.172	0.114	0.088	0.110	0.107	0.286	0.263	0.180	0.136
$14000	0.045	0.044	0.121	0.112	0.075	0.060	0.078	0.075	0.194	0.181	0.122	0.096	0.116	0.114	0.303	0.280	0.191	0.146
$15000	0.048	0.047	0.129	0.119	0.081	0.062	0.083	0.079	0.208	0.191	0.131	0.102	0.127	0.123	0.318	0.292	0.202	0.155
$16000	0.056	0.052	0.135	0.123	0.084	0.064	0.084	0.083	0.218	0.202	0.137	0.107	0.136	0.131	0.339	0.311	0.213	0.161
$17000	0.057	0.056	0.142	0.131	0.089	0.069	0.092	0.087	0.232	0.213	0.146	0.112	0.142	0.138	0.353	0.325	0.222	0.172
$18000	0.063	0.060	0.148	0.136	0.095	0.072	0.096	0.094	0.244	0.221	0.153	0.119	0.147	0.143	0.370	0.341	0.234	0.181
$19000	0.064	0.063	0.153	0.141	0.098	0.074	0.103	0.096	0.252	0.232	0.159	0.122	0.158	0.152	0.388	0.359	0.246	0.187
$20000	0.067	0.066	0.160	0.148	0.105	0.080	0.108	0.104	0.265	0.244	0.167	0.129	0.164	0.158	0.404	0.371	0.254	0.194

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

Each Addl $1000	0.001	0.001	0.004	0.004	0.003	0.002	0.003	0.003	0.012	0.011	0.005	0.004	0.005	0.005	0.017	0.016	0.011	0.005