

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

A-1
637

A-2
123

B, Increased Limits				Property Damage Liability	
25/50	107	80/80	763	30000	937
35/80	319	100/300	907	50000	969
40/90	388	250/500	1538	80000	985
50/100	488	500/500	2044	100000	987
				500000	1001

	Symbol	COLLISION \$500 DEDUCTIBLE									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1230	1133	1133	1133	1133	1133	1133	1121	680
4,501 - 6,000	02		1230	1133	1133	1133	1133	1133	1133	1121	680
6,001 - 8,000	03		1317	1176	1176	1176	1176	1176	1176	1165	706
8,001 - 10,000	04		1317	1176	1176	1176	1176	1176	1176	1165	706
10,001 - 15,000	05		1626	1452	1452	1452	1452	1452	1452	1438	871
15,001 - 20,000	06		1920	1714	1714	1714	1714	1714	1714	1696	1028
20,001 - 25,000	07		1920	1714	1714	1714	1714	1714	1714	1696	1028
25,001 - 40,000	08		1920	1714	1714	1714	1714	1714	1714	1696	1028
40,001 - 65,000	10		1920	1714	1714	1714	1714	1714	1714	1696	1028
65,001 - 90,000	11		2765	2469	2469	2469	2469	2469	2469	2444	1481
Charge Per \$1K > \$90	12		14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		86	79	79	79	79	79	79	78	47
4,501 - 6,000	02		86	79	79	79	79	79	79	78	47
6,001 - 8,000	03		92	82	82	82	82	82	82	81	49
8,001 - 10,000	04		92	82	82	82	82	82	82	81	49
10,001 - 15,000	05		113	101	101	101	101	101	101	100	61
15,001 - 20,000	06		134	119	119	119	119	119	119	118	72
20,001 - 25,000	07		134	119	119	119	119	119	119	118	72
25,001 - 40,000	08		134	119	119	119	119	119	119	118	72
40,001 - 65,000	10		134	119	119	119	119	119	119	118	72
65,001 - 90,000	11		193	172	172	172	172	172	172	170	103
Charge Per \$1K > \$90	12		1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		200	200	200	200	198	198	178	168	118
4,501 - 6,000	02		200	200	200	200	198	198	178	168	118
6,001 - 8,000	03		221	221	221	221	219	219	197	186	130
8,001 - 10,000	04		221	221	221	221	219	219	197	186	130
10,001 - 15,000	05		230	230	230	230	228	228	205	193	136
15,001 - 20,000	06		309	309	309	309	306	306	275	259	182
20,001 - 25,000	07		338	338	338	338	335	335	301	284	200
25,001 - 40,000	08		357	357	357	357	353	353	318	300	211
40,001 - 65,000	10		442	442	442	442	438	438	394	371	261
65,001 - 90,000	11		716	716	716	716	709	709	637	601	423
Charge Per \$1K > \$90	12		4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61

Medical Payments	
5000	11
10000	13
15000	15
20000	16
25000	18

U1, Uninsured	
25/50	5
35/80	6
40/90	7
50/100	7
80/80	8
100/300	8

U2, Underinsured	
25/50	1
35/80	7
40/90	9
50/100	12
80/80	28
100/300	34

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

R-88
C.A.R.
3/1/2026

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

A-1
637

A-2
123

B, Increased Limits				Property Damage Liability	
25/50	107	80/80	763	30000	937
35/80	319	100/300	907	80000	969
40/90	388	250/500	1538	50000	985
50/100	488	500/500	2044	100000	987
				500000	1001

	Symbol	COLLISION \$500 DEDUCTIBLE									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1230	1133	1133	1133	1133	1133	1133	1121	680
4,501 - 6,000	02		1230	1133	1133	1133	1133	1133	1133	1121	680
6,001 - 8,000	03		1317	1176	1176	1176	1176	1176	1176	1165	706
8,001 - 10,000	04		1317	1176	1176	1176	1176	1176	1176	1165	706
10,001 - 15,000	05		1626	1452	1452	1452	1452	1452	1452	1438	871
15,001 - 20,000	06		1920	1714	1714	1714	1714	1714	1714	1696	1028
20,001 - 25,000	07		1920	1714	1714	1714	1714	1714	1714	1696	1028
25,001 - 40,000	08		1920	1714	1714	1714	1714	1714	1714	1696	1028
40,001 - 65,000	10		1920	1714	1714	1714	1714	1714	1714	1696	1028
65,001 - 90,000	11		2765	2469	2469	2469	2469	2469	2469	2444	1481
Charge Per \$1K > \$90	12		14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		86	79	79	79	79	79	79	78	47
4,501 - 6,000	02		86	79	79	79	79	79	79	78	47
6,001 - 8,000	03		92	82	82	82	82	82	82	81	49
8,001 - 10,000	04		92	82	82	82	82	82	82	81	49
10,001 - 15,000	05		113	101	101	101	101	101	101	100	61
15,001 - 20,000	06		134	119	119	119	119	119	119	118	72
20,001 - 25,000	07		134	119	119	119	119	119	119	118	72
25,001 - 40,000	08		134	119	119	119	119	119	119	118	72
40,001 - 65,000	10		134	119	119	119	119	119	119	118	72
65,001 - 90,000	11		193	172	172	172	172	172	172	170	103
Charge Per \$1K > \$90	12		1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		200	200	200	200	198	198	178	168	118
4,501 - 6,000	02		200	200	200	200	198	198	178	168	118
6,001 - 8,000	03		221	221	221	221	219	219	197	186	130
8,001 - 10,000	04		221	221	221	221	219	219	197	186	130
10,001 - 15,000	05		230	230	230	230	228	228	205	193	136
15,001 - 20,000	06		309	309	309	309	306	306	275	259	182
20,001 - 25,000	07		338	338	338	338	335	335	301	284	200
25,001 - 40,000	08		357	357	357	357	353	353	318	300	211
40,001 - 65,000	10		442	442	442	442	438	438	394	371	261
65,001 - 90,000	11		716	716	716	716	709	709	637	601	423
Charge Per \$1K > \$90	12		4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61

Medical Payments

5000	11
10000	13
15000	15
20000	16
25000	18

U1, Uninsured

25/50	5
35/80	6
40/90	7
50/100	7
80/80	8
100/300	8

U2, Underinsured

25/50	1
35/80	7
40/90	9
50/100	12
80/80	28
100/300	34

Towing & Labor (Rule 65)

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

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

A-1
637

A-2
123

B, Increased Limits				Property Damage Liability	
25/50	107	80/80	763	30000	937
35/80	319	100/300	907	80000	969
40/90	388	250/500	1538	50000	985
50/100	488	500/500	2044	100000	987
				500000	1001

	Symbol	<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1230	1133	1133	1133	1133	1133	1133	1121	680
4,501 - 6,000	02		1230	1133	1133	1133	1133	1133	1133	1121	680
6,001 - 8,000	03		1317	1176	1176	1176	1176	1176	1176	1165	706
8,001 - 10,000	04		1317	1176	1176	1176	1176	1176	1176	1165	706
10,001 - 15,000	05		1626	1452	1452	1452	1452	1452	1452	1438	871
15,001 - 20,000	06		1920	1714	1714	1714	1714	1714	1714	1696	1028
20,001 - 25,000	07		1920	1714	1714	1714	1714	1714	1714	1696	1028
25,001 - 40,000	08		1920	1714	1714	1714	1714	1714	1714	1696	1028
40,001 - 65,000	10		1920	1714	1714	1714	1714	1714	1714	1696	1028
65,001 - 90,000	11		2765	2469	2469	2469	2469	2469	2469	2444	1481
Charge Per \$1K > \$90	12		14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		86	79	79	79	79	79	79	78	47
4,501 - 6,000	02		86	79	79	79	79	79	79	78	47
6,001 - 8,000	03		92	82	82	82	82	82	82	81	49
8,001 - 10,000	04		92	82	82	82	82	82	82	81	49
10,001 - 15,000	05		113	101	101	101	101	101	101	100	61
15,001 - 20,000	06		134	119	119	119	119	119	119	118	72
20,001 - 25,000	07		134	119	119	119	119	119	119	118	72
25,001 - 40,000	08		134	119	119	119	119	119	119	118	72
40,001 - 65,000	10		134	119	119	119	119	119	119	118	72
65,001 - 90,000	11		193	172	172	172	172	172	172	170	103
Charge Per \$1K > \$90	12		1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		200	200	200	200	198	198	178	168	118
4,501 - 6,000	02		200	200	200	200	198	198	178	168	118
6,001 - 8,000	03		221	221	221	221	219	219	197	186	130
8,001 - 10,000	04		221	221	221	221	219	219	197	186	130
10,001 - 15,000	05		230	230	230	230	228	228	205	193	136
15,001 - 20,000	06		309	309	309	309	306	306	275	259	182
20,001 - 25,000	07		338	338	338	338	335	335	301	284	200
25,001 - 40,000	08		357	357	357	357	353	353	318	300	211
40,001 - 65,000	10		442	442	442	442	438	438	394	371	261
65,001 - 90,000	11		716	716	716	716	709	709	637	601	423
Charge Per \$1K > \$90	12		4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61

Medical Payments	
5000	11
10000	13
15000	15
20000	16
25000	18

U1, Uninsured	
25/50	5
35/80	6
40/90	7
50/100	7
80/80	8
100/300	8

U2, Underinsured	
25/50	1
35/80	7
40/90	9
50/100	12
80/80	28
100/300	34

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

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

A-1
637

A-2
123

B, Increased Limits				Property Damage Liability	
25/50	107	80/80	763	30000	937
35/80	319	100/300	907	80000	969
40/90	388	250/500	1538	50000	985
50/100	488	500/500	2044	100000	987
				500000	1001

	Symbol	<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1230	1133	1133	1133	1133	1133	1133	1121	680
4,501 - 6,000	02		1230	1133	1133	1133	1133	1133	1133	1121	680
6,001 - 8,000	03		1317	1176	1176	1176	1176	1176	1176	1165	706
8,001 - 10,000	04		1317	1176	1176	1176	1176	1176	1176	1165	706
10,001 - 15,000	05		1626	1452	1452	1452	1452	1452	1452	1438	871
15,001 - 20,000	06		1920	1714	1714	1714	1714	1714	1714	1696	1028
20,001 - 25,000	07		1920	1714	1714	1714	1714	1714	1714	1696	1028
25,001 - 40,000	08		1920	1714	1714	1714	1714	1714	1714	1696	1028
40,001 - 65,000	10		1920	1714	1714	1714	1714	1714	1714	1696	1028
65,001 - 90,000	11		2765	2469	2469	2469	2469	2469	2469	2444	1481
Charge Per \$1K > \$90	12		14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		86	79	79	79	79	79	79	78	47
4,501 - 6,000	02		86	79	79	79	79	79	79	78	47
6,001 - 8,000	03		92	82	82	82	82	82	82	81	49
8,001 - 10,000	04		92	82	82	82	82	82	82	81	49
10,001 - 15,000	05		113	101	101	101	101	101	101	100	61
15,001 - 20,000	06		134	119	119	119	119	119	119	118	72
20,001 - 25,000	07		134	119	119	119	119	119	119	118	72
25,001 - 40,000	08		134	119	119	119	119	119	119	118	72
40,001 - 65,000	10		134	119	119	119	119	119	119	118	72
65,001 - 90,000	11		193	172	172	172	172	172	172	170	103
Charge Per \$1K > \$90	12		1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		200	200	200	200	198	198	178	168	118
4,501 - 6,000	02		200	200	200	200	198	198	178	168	118
6,001 - 8,000	03		221	221	221	221	219	219	197	186	130
8,001 - 10,000	04		221	221	221	221	219	219	197	186	130
10,001 - 15,000	05		230	230	230	230	228	228	205	193	136
15,001 - 20,000	06		309	309	309	309	306	306	275	259	182
20,001 - 25,000	07		338	338	338	338	335	335	301	284	200
25,001 - 40,000	08		357	357	357	357	353	353	318	300	211
40,001 - 65,000	10		442	442	442	442	438	438	394	371	261
65,001 - 90,000	11		716	716	716	716	709	709	637	601	423
Charge Per \$1K > \$90	12		4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61

Medical Payments	
5000	11
10000	13
15000	15
20000	16
25000	18

U1, Uninsured	
25/50	5
35/80	6
40/90	7
50/100	7
80/80	8
100/300	8

U2, Underinsured	
25/50	1
35/80	7
40/90	9
50/100	12
80/80	28
100/300	34

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

R-91
C.A.R.
3/1/2026

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

Territory 5

A-1
637

A-2
123

B, Increased Limits

25/50	107	80/80	763
35/80	319	100/300	907
40/90	388	250/500	1538
50/100	488	500/500	2044

Property Damage Liability

30000	937
80000	969
50000	985
100000	987
500000	1001

	Symbol		<u>COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1230	1133	1133	1133	1133	1133	1133	1121	680
4,501 - 6,000	02		1230	1133	1133	1133	1133	1133	1133	1121	680
6,001 - 8,000	03		1317	1176	1176	1176	1176	1176	1176	1165	706
8,001 - 10,000	04		1317	1176	1176	1176	1176	1176	1176	1165	706
10,001 - 15,000	05		1626	1452	1452	1452	1452	1452	1452	1438	871
15,001 - 20,000	06		1920	1714	1714	1714	1714	1714	1714	1696	1028
20,001 - 25,000	07		1920	1714	1714	1714	1714	1714	1714	1696	1028
25,001 - 40,000	08		1920	1714	1714	1714	1714	1714	1714	1696	1028
40,001 - 65,000	10		1920	1714	1714	1714	1714	1714	1714	1696	1028
65,001 - 90,000	11		2765	2469	2469	2469	2469	2469	2469	2444	1481
Charge Per \$1K > \$90	12		14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		86	79	79	79	79	79	79	78	47
4,501 - 6,000	02		86	79	79	79	79	79	79	78	47
6,001 - 8,000	03		92	82	82	82	82	82	82	81	49
8,001 - 10,000	04		92	82	82	82	82	82	82	81	49
10,001 - 15,000	05		113	101	101	101	101	101	101	100	61
15,001 - 20,000	06		134	119	119	119	119	119	119	118	72
20,001 - 25,000	07		134	119	119	119	119	119	119	118	72
25,001 - 40,000	08		134	119	119	119	119	119	119	118	72
40,001 - 65,000	10		134	119	119	119	119	119	119	118	72
65,001 - 90,000	11		193	172	172	172	172	172	172	170	103
Charge Per \$1K > \$90	12		1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		200	200	200	200	198	198	178	168	118
4,501 - 6,000	02		200	200	200	200	198	198	178	168	118
6,001 - 8,000	03		221	221	221	221	219	219	197	186	130
8,001 - 10,000	04		221	221	221	221	219	219	197	186	130
10,001 - 15,000	05		230	230	230	230	228	228	205	193	136
15,001 - 20,000	06		309	309	309	309	306	306	275	259	182
20,001 - 25,000	07		338	338	338	338	335	335	301	284	200
25,001 - 40,000	08		357	357	357	357	353	353	318	300	211
40,001 - 65,000	10		442	442	442	442	438	438	394	371	261
65,001 - 90,000	11		716	716	716	716	709	709	637	601	423
Charge Per \$1K > \$90	12		4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61

Medical Payments

5000	11
10000	13
15000	15
20000	16
25000	18

U1, Uninsured

25/50	5
35/80	6
40/90	7
50/100	7
80/80	8
100/300	8

U2, Underinsured

25/50	1
35/80	7
40/90	9
50/100	12
80/80	28
100/300	34

Towing & Labor (Rule 65)

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

R-92
C.A.R.
3/1/2026

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

A-1
637

A-2
123

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
25/50	107	80/80	763	30000	937
35/80	319	100/300	907	80000	969
40/90	388	250/500	1538	50000	985
50/100	488	500/500	2044	100000	987
				500000	1001

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1230	1133	1133	1133	1133	1133	1133	1121	680
4,501 - 6,000	02		1230	1133	1133	1133	1133	1133	1133	1121	680
6,001 - 8,000	03		1317	1176	1176	1176	1176	1176	1176	1165	706
8,001 - 10,000	04		1317	1176	1176	1176	1176	1176	1176	1165	706
10,001 - 15,000	05		1626	1452	1452	1452	1452	1452	1452	1438	871
15,001 - 20,000	06		1920	1714	1714	1714	1714	1714	1714	1696	1028
20,001 - 25,000	07		1920	1714	1714	1714	1714	1714	1714	1696	1028
25,001 - 40,000	08		1920	1714	1714	1714	1714	1714	1714	1696	1028
40,001 - 65,000	10		1920	1714	1714	1714	1714	1714	1714	1696	1028
65,001 - 90,000	11		2765	2469	2469	2469	2469	2469	2469	2444	1481
Charge Per \$1K > \$90	12		14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		86	79	79	79	79	79	79	78	47
4,501 - 6,000	02		86	79	79	79	79	79	79	78	47
6,001 - 8,000	03		92	82	82	82	82	82	82	81	49
8,001 - 10,000	04		92	82	82	82	82	82	82	81	49
10,001 - 15,000	05		113	101	101	101	101	101	101	100	61
15,001 - 20,000	06		134	119	119	119	119	119	119	118	72
20,001 - 25,000	07		134	119	119	119	119	119	119	118	72
25,001 - 40,000	08		134	119	119	119	119	119	119	118	72
40,001 - 65,000	10		134	119	119	119	119	119	119	118	72
65,001 - 90,000	11		193	172	172	172	172	172	172	170	103
Charge Per \$1K > \$90	12		1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	<u>Age:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		200	200	200	200	198	198	178	168	118
4,501 - 6,000	02		200	200	200	200	198	198	178	168	118
6,001 - 8,000	03		221	221	221	221	219	219	197	186	130
8,001 - 10,000	04		221	221	221	221	219	219	197	186	130
10,001 - 15,000	05		230	230	230	230	228	228	205	193	136
15,001 - 20,000	06		309	309	309	309	306	306	275	259	182
20,001 - 25,000	07		338	338	338	338	335	335	301	284	200
25,001 - 40,000	08		357	357	357	357	353	353	318	300	211
40,001 - 65,000	10		442	442	442	442	438	438	394	371	261
65,001 - 90,000	11		716	716	716	716	709	709	637	601	423
Charge Per \$1K > \$90	12		4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

Towing & Labor (Rule 65)

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

R-93
C.A.R.
3/1/2026

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

A-1
637

A-2
123

B, Increased Limits				Property Damage Liability	
25/50	107	80/80	763	30000	937
35/80	319	100/300	907	80000	969
40/90	388	250/500	1538	50000	985
50/100	488	500/500	2044	100000	987
				500000	1001

	Symbol	COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1230	1133	1133	1133	1133	1133	1133	1121	680
4,501 - 6,000	02		1230	1133	1133	1133	1133	1133	1133	1121	680
6,001 - 8,000	03		1317	1176	1176	1176	1176	1176	1176	1165	706
8,001 - 10,000	04		1317	1176	1176	1176	1176	1176	1176	1165	706
10,001 - 15,000	05		1626	1452	1452	1452	1452	1452	1452	1438	871
15,001 - 20,000	06		1920	1714	1714	1714	1714	1714	1714	1696	1028
20,001 - 25,000	07		1920	1714	1714	1714	1714	1714	1714	1696	1028
25,001 - 40,000	08		1920	1714	1714	1714	1714	1714	1714	1696	1028
40,001 - 65,000	10		1920	1714	1714	1714	1714	1714	1714	1696	1028
65,001 - 90,000	11		2765	2469	2469	2469	2469	2469	2469	2444	1481
Charge Per \$1K > \$90	12		14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		86	79	79	79	79	79	79	78	47
4,501 - 6,000	02		86	79	79	79	79	79	79	78	47
6,001 - 8,000	03		92	82	82	82	82	82	82	81	49
8,001 - 10,000	04		92	82	82	82	82	82	82	81	49
10,001 - 15,000	05		113	101	101	101	101	101	101	100	61
15,001 - 20,000	06		134	119	119	119	119	119	119	118	72
20,001 - 25,000	07		134	119	119	119	119	119	119	118	72
25,001 - 40,000	08		134	119	119	119	119	119	119	118	72
40,001 - 65,000	10		134	119	119	119	119	119	119	118	72
65,001 - 90,000	11		193	172	172	172	172	172	172	170	103
Charge Per \$1K > \$90	12		1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		200	200	200	200	198	198	178	168	118
4,501 - 6,000	02		200	200	200	200	198	198	178	168	118
6,001 - 8,000	03		221	221	221	221	219	219	197	186	130
8,001 - 10,000	04		221	221	221	221	219	219	197	186	130
10,001 - 15,000	05		230	230	230	230	228	228	205	193	136
15,001 - 20,000	06		309	309	309	309	306	306	275	259	182
20,001 - 25,000	07		338	338	338	338	335	335	301	284	200
25,001 - 40,000	08		357	357	357	357	353	353	318	300	211
40,001 - 65,000	10		442	442	442	442	438	438	394	371	261
65,001 - 90,000	11		716	716	716	716	709	709	637	601	423
Charge Per \$1K > \$90	12		4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

Towing & Labor (Rule 65)

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

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

A-1
637

A-2
123

B, Increased Limits				Property Damage Liability	
25/50	107	80/80	763	30000	937
35/80	319	100/300	907	80000	969
40/90	388	250/500	1538	50000	985
50/100	488	500/500	2044	100000	987
				500000	1001

	Symbol		<u>COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1230	1133	1133	1133	1133	1133	1133	1121	680
4,501 - 6,000	02		1230	1133	1133	1133	1133	1133	1133	1121	680
6,001 - 8,000	03		1317	1176	1176	1176	1176	1176	1176	1165	706
8,001 - 10,000	04		1317	1176	1176	1176	1176	1176	1176	1165	706
10,001 - 15,000	05		1626	1452	1452	1452	1452	1452	1452	1438	871
15,001 - 20,000	06		1920	1714	1714	1714	1714	1714	1714	1696	1028
20,001 - 25,000	07		1920	1714	1714	1714	1714	1714	1714	1696	1028
25,001 - 40,000	08		1920	1714	1714	1714	1714	1714	1714	1696	1028
40,001 - 65,000	10		1920	1714	1714	1714	1714	1714	1714	1696	1028
65,001 - 90,000	11		2765	2469	2469	2469	2469	2469	2469	2444	1481
Charge Per \$1K > \$90	12		14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		86	79	79	79	79	79	79	78	47
4,501 - 6,000	02		86	79	79	79	79	79	79	78	47
6,001 - 8,000	03		92	82	82	82	82	82	82	81	49
8,001 - 10,000	04		92	82	82	82	82	82	82	81	49
10,001 - 15,000	05		113	101	101	101	101	101	101	100	61
15,001 - 20,000	06		134	119	119	119	119	119	119	118	72
20,001 - 25,000	07		134	119	119	119	119	119	119	118	72
25,001 - 40,000	08		134	119	119	119	119	119	119	118	72
40,001 - 65,000	10		134	119	119	119	119	119	119	118	72
65,001 - 90,000	11		193	172	172	172	172	172	172	170	103
Charge Per \$1K > \$90	12		1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		200	200	200	200	198	198	178	168	118
4,501 - 6,000	02		200	200	200	200	198	198	178	168	118
6,001 - 8,000	03		221	221	221	221	219	219	197	186	130
8,001 - 10,000	04		221	221	221	221	219	219	197	186	130
10,001 - 15,000	05		230	230	230	230	228	228	205	193	136
15,001 - 20,000	06		309	309	309	309	306	306	275	259	182
20,001 - 25,000	07		338	338	338	338	335	335	301	284	200
25,001 - 40,000	08		357	357	357	357	353	353	318	300	211
40,001 - 65,000	10		442	442	442	442	438	438	394	371	261
65,001 - 90,000	11		716	716	716	716	709	709	637	601	423
Charge Per \$1K > \$90	12		4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

Towing & Labor (Rule 65)

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

R-95
C.A.R.
3/1/2026

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

A-1
637

A-2
123

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
25/50	107	80/80	763	30000	937
35/80	319	100/300	907	80000	969
40/90	388	250/500	1538	50000	985
50/100	488	500/500	2044	100000	987
				500000	1001

<u>Symbol</u>		<u>COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1230	1133	1133	1133	1133	1133	1133	1121	680
4,501 - 6,000	02		1230	1133	1133	1133	1133	1133	1133	1121	680
6,001 - 8,000	03		1317	1176	1176	1176	1176	1176	1176	1165	706
8,001 - 10,000	04		1317	1176	1176	1176	1176	1176	1176	1165	706
10,001 - 15,000	05		1626	1452	1452	1452	1452	1452	1452	1438	871
15,001 - 20,000	06		1920	1714	1714	1714	1714	1714	1714	1696	1028
20,001 - 25,000	07		1920	1714	1714	1714	1714	1714	1714	1696	1028
25,001 - 40,000	08		1920	1714	1714	1714	1714	1714	1714	1696	1028
40,001 - 65,000	10		1920	1714	1714	1714	1714	1714	1714	1696	1028
65,001 - 90,000	11		2765	2469	2469	2469	2469	2469	2469	2444	1481
Charge Per \$1K > \$90	12		14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52

<u>Symbol</u>		<u>LIMITED COLLISION \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		86	79	79	79	79	79	79	78	47
4,501 - 6,000	02		86	79	79	79	79	79	79	78	47
6,001 - 8,000	03		92	82	82	82	82	82	82	81	49
8,001 - 10,000	04		92	82	82	82	82	82	82	81	49
10,001 - 15,000	05		113	101	101	101	101	101	101	100	61
15,001 - 20,000	06		134	119	119	119	119	119	119	118	72
20,001 - 25,000	07		134	119	119	119	119	119	119	118	72
25,001 - 40,000	08		134	119	119	119	119	119	119	118	72
40,001 - 65,000	10		134	119	119	119	119	119	119	118	72
65,001 - 90,000	11		193	172	172	172	172	172	172	170	103
Charge Per \$1K > \$90	12		1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01

<u>Symbol</u>		<u>COMPREHENSIVE \$500 DEDUCTIBLE</u>									
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		200	200	200	200	198	198	178	168	118
4,501 - 6,000	02		200	200	200	200	198	198	178	168	118
6,001 - 8,000	03		221	221	221	221	219	219	197	186	130
8,001 - 10,000	04		221	221	221	221	219	219	197	186	130
10,001 - 15,000	05		230	230	230	230	228	228	205	193	136
15,001 - 20,000	06		309	309	309	309	306	306	275	259	182
20,001 - 25,000	07		338	338	338	338	335	335	301	284	200
25,001 - 40,000	08		357	357	357	357	353	353	318	300	211
40,001 - 65,000	10		442	442	442	442	438	438	394	371	261
65,001 - 90,000	11		716	716	716	716	709	709	637	601	423
Charge Per \$1K > \$90	12		4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

Towing & Labor (Rule 65)

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

R-96
C.A.R.
3/1/2026

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

A-1
637

A-2
123

B, Increased Limits				Property Damage Liability	
25/50	107	80/80	763	30000	937
35/80	319	100/300	907	80000	969
40/90	388	250/500	1538	50000	985
50/100	488	500/500	2044	100000	987
				500000	1001

	Symbol		<u>COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1230	1133	1133	1133	1133	1133	1133	1121	680
4,501 - 6,000	02		1230	1133	1133	1133	1133	1133	1133	1121	680
6,001 - 8,000	03		1317	1176	1176	1176	1176	1176	1176	1165	706
8,001 - 10,000	04		1317	1176	1176	1176	1176	1176	1176	1165	706
10,001 - 15,000	05		1626	1452	1452	1452	1452	1452	1452	1438	871
15,001 - 20,000	06		1920	1714	1714	1714	1714	1714	1714	1696	1028
20,001 - 25,000	07		1920	1714	1714	1714	1714	1714	1714	1696	1028
25,001 - 40,000	08		1920	1714	1714	1714	1714	1714	1714	1696	1028
40,001 - 65,000	10		1920	1714	1714	1714	1714	1714	1714	1696	1028
65,001 - 90,000	11		2765	2469	2469	2469	2469	2469	2469	2444	1481
Charge Per \$1K > \$90	12		14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		86	79	79	79	79	79	79	78	47
4,501 - 6,000	02		86	79	79	79	79	79	79	78	47
6,001 - 8,000	03		92	82	82	82	82	82	82	81	49
8,001 - 10,000	04		92	82	82	82	82	82	82	81	49
10,001 - 15,000	05		113	101	101	101	101	101	101	100	61
15,001 - 20,000	06		134	119	119	119	119	119	119	118	72
20,001 - 25,000	07		134	119	119	119	119	119	119	118	72
25,001 - 40,000	08		134	119	119	119	119	119	119	118	72
40,001 - 65,000	10		134	119	119	119	119	119	119	118	72
65,001 - 90,000	11		193	172	172	172	172	172	172	170	103
Charge Per \$1K > \$90	12		1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		200	200	200	200	198	198	178	168	118
4,501 - 6,000	02		200	200	200	200	198	198	178	168	118
6,001 - 8,000	03		221	221	221	221	219	219	197	186	130
8,001 - 10,000	04		221	221	221	221	219	219	197	186	130
10,001 - 15,000	05		230	230	230	230	228	228	205	193	136
15,001 - 20,000	06		309	309	309	309	306	306	275	259	182
20,001 - 25,000	07		338	338	338	338	335	335	301	284	200
25,001 - 40,000	08		357	357	357	357	353	353	318	300	211
40,001 - 65,000	10		442	442	442	442	438	438	394	371	261
65,001 - 90,000	11		716	716	716	716	709	709	637	601	423
Charge Per \$1K > \$90	12		4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

Towing & Labor (Rule 65)

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

R-97
C.A.R.
3/1/2026

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

A-1
265

A-2
51

B, Increased Limits				Property Damage Liability	
25/50	44	80/80	317	30000	390
35/80	133	100/300	377	80000	404
40/90	161	250/500	640	50000	410
50/100	203	500/500	850	100000	411
				500000	417

	Symbol		COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		559	515	515	515	515	515	515	510	309
4,501 - 6,000	02		559	515	515	515	515	515	515	510	309
6,001 - 8,000	03		599	535	535	535	535	535	535	530	321
8,001 - 10,000	04		599	535	535	535	535	535	535	530	321
10,001 - 15,000	05		740	660	660	660	660	660	660	654	396
15,001 - 20,000	06		873	779	779	779	779	779	779	771	468
20,001 - 25,000	07		873	779	779	779	779	779	779	771	468
25,001 - 40,000	08		873	779	779	779	779	779	779	771	468
40,001 - 65,000	10		873	779	779	779	779	779	779	771	468
65,001 - 90,000	11		1258	1123	1123	1123	1123	1123	1123	1112	674
Charge Per \$1K > \$90	12		6.60	6.60	6.60	6.60	6.60	6.60	6.60	6.60	6.60

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		39	36	36	36	36	36	36	36	22
4,501 - 6,000	02		39	36	36	36	36	36	36	36	22
6,001 - 8,000	03		42	38	38	38	38	38	38	37	23
8,001 - 10,000	04		42	38	38	38	38	38	38	37	23
10,001 - 15,000	05		52	46	46	46	46	46	46	46	28
15,001 - 20,000	06		61	55	55	55	55	55	55	54	33
20,001 - 25,000	07		61	55	55	55	55	55	55	54	33
25,001 - 40,000	08		61	55	55	55	55	55	55	54	33
40,001 - 65,000	10		61	55	55	55	55	55	55	54	33
65,001 - 90,000	11		89	79	79	79	79	79	79	78	47
Charge Per \$1K > \$90	12		0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		137	137	137	137	136	136	122	115	81
4,501 - 6,000	02		137	137	137	137	136	136	122	115	81
6,001 - 8,000	03		152	152	152	152	150	150	135	127	89
8,001 - 10,000	04		152	152	152	152	150	150	135	127	89
10,001 - 15,000	05		158	158	158	158	156	156	141	133	93
15,001 - 20,000	06		212	212	212	212	210	210	188	178	125
20,001 - 25,000	07		232	232	232	232	230	230	207	195	137
25,001 - 40,000	08		245	245	245	245	242	242	218	206	144
40,001 - 65,000	10		303	303	303	303	300	300	270	255	179
65,001 - 90,000	11		491	491	491	491	486	486	437	412	290
Charge Per \$1K > \$90	12		3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

Towing & Labor (Rule 65)

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

R-98
C.A.R.
3/1/2026

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

A-1
286

A-2
55

B, Increased Limits				Property Damage Liability	
25/50	48	80/80	341	30000	420
35/80	142	100/300	406	80000	434
40/90	173	250/500	688	50000	441
50/100	218	500/500	915	100000	442
				500000	448

	Symbol		COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		709	653	653	653	653	653	653	646	392
4,501 - 6,000	02		709	653	653	653	653	653	653	646	392
6,001 - 8,000	03		759	678	678	678	678	678	678	671	407
8,001 - 10,000	04		759	678	678	678	678	678	678	671	407
10,001 - 15,000	05		937	837	837	837	837	837	837	828	502
15,001 - 20,000	06		1106	988	988	988	988	988	988	977	593
20,001 - 25,000	07		1106	988	988	988	988	988	988	977	593
25,001 - 40,000	08		1106	988	988	988	988	988	988	977	593
40,001 - 65,000	10		1106	988	988	988	988	988	988	977	593
65,001 - 90,000	11		1593	1423	1423	1423	1423	1423	1423	1408	854
Charge Per \$1K > \$90	12		8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		50	46	46	46	46	46	46	45	28
4,501 - 6,000	02		50	46	46	46	46	46	46	45	28
6,001 - 8,000	03		53	48	48	48	48	48	48	47	29
8,001 - 10,000	04		53	48	48	48	48	48	48	47	29
10,001 - 15,000	05		66	59	59	59	59	59	59	58	35
15,001 - 20,000	06		78	69	69	69	69	69	69	69	42
20,001 - 25,000	07		78	69	69	69	69	69	69	69	42
25,001 - 40,000	08		78	69	69	69	69	69	69	69	42
40,001 - 65,000	10		78	69	69	69	69	69	69	69	42
65,001 - 90,000	11		112	100	100	100	100	100	100	99	60
Charge Per \$1K > \$90	12		0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		160	160	160	160	159	159	143	135	95
4,501 - 6,000	02		160	160	160	160	159	159	143	135	95
6,001 - 8,000	03		177	177	177	177	175	175	157	148	104
8,001 - 10,000	04		177	177	177	177	175	175	157	148	104
10,001 - 15,000	05		184	184	184	184	182	182	164	155	109
15,001 - 20,000	06		247	247	247	247	244	244	220	207	146
20,001 - 25,000	07		271	271	271	271	268	268	241	228	160
25,001 - 40,000	08		286	286	286	286	283	283	254	240	169
40,001 - 65,000	10		354	354	354	354	350	350	315	297	209
65,001 - 90,000	11		573	573	573	573	567	567	510	481	338
Charge Per \$1K > \$90	12		3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

Towing & Labor (Rule 65)

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

R-99
C.A.R.
3/1/2026

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

A-1
299

A-2
58

B, Increased Limits				Property Damage Liability	
25/50	50	80/80	357	30000	439
35/80	149	100/300	425	80000	454
40/90	182	250/500	721	50000	461
50/100	228	500/500	958	100000	462
				500000	469

	Symbol		COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		683	629	629	629	629	629	629	623	378
4,501 - 6,000	02		683	629	629	629	629	629	629	623	378
6,001 - 8,000	03		732	653	653	653	653	653	653	647	392
8,001 - 10,000	04		732	653	653	653	653	653	653	647	392
10,001 - 15,000	05		904	807	807	807	807	807	807	799	484
15,001 - 20,000	06		1067	952	952	952	952	952	952	942	571
20,001 - 25,000	07		1067	952	952	952	952	952	952	942	571
25,001 - 40,000	08		1067	952	952	952	952	952	952	942	571
40,001 - 65,000	10		1067	952	952	952	952	952	952	942	571
65,001 - 90,000	11		1536	1372	1372	1372	1372	1372	1372	1358	823
Charge Per \$1K > \$90	12		8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		47	44	44	44	44	44	44	43	26
4,501 - 6,000	02		47	44	44	44	44	44	44	43	26
6,001 - 8,000	03		51	45	45	45	45	45	45	45	27
8,001 - 10,000	04		51	45	45	45	45	45	45	45	27
10,001 - 15,000	05		63	56	56	56	56	56	56	56	34
15,001 - 20,000	06		74	66	66	66	66	66	66	65	40
20,001 - 25,000	07		74	66	66	66	66	66	66	65	40
25,001 - 40,000	08		74	66	66	66	66	66	66	65	40
40,001 - 65,000	10		74	66	66	66	66	66	66	65	40
65,001 - 90,000	11		107	95	95	95	95	95	95	94	57
Charge Per \$1K > \$90	12		0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		147	147	147	147	145	145	130	123	86
4,501 - 6,000	02		147	147	147	147	145	145	130	123	86
6,001 - 8,000	03		162	162	162	162	160	160	144	136	95
8,001 - 10,000	04		162	162	162	162	160	160	144	136	95
10,001 - 15,000	05		168	168	168	168	167	167	150	141	99
15,001 - 20,000	06		226	226	226	226	223	223	201	190	133
20,001 - 25,000	07		248	248	248	248	245	245	220	208	146
25,001 - 40,000	08		261	261	261	261	259	259	232	219	154
40,001 - 65,000	10		323	323	323	323	320	320	288	272	191
65,001 - 90,000	11		524	524	524	524	519	519	466	440	309
Charge Per \$1K > \$90	12		3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

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

R-100
C.A.R.
3/1/2026

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

A-1
339

A-2
65

B, Increased Limits				Property Damage Liability	
25/50	57	80/80	407	30000	500
35/80	170	100/300	484	80000	517
40/90	207	250/500	820	50000	525
50/100	260	500/500	1090	100000	526
				500000	534

	Symbol		COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		830	765	765	765	765	765	765	757	459
4,501 - 6,000	02		830	765	765	765	765	765	765	757	459
6,001 - 8,000	03		889	794	794	794	794	794	794	786	476
8,001 - 10,000	04		889	794	794	794	794	794	794	786	476
10,001 - 15,000	05		1098	980	980	980	980	980	980	971	588
15,001 - 20,000	06		1296	1157	1157	1157	1157	1157	1157	1145	694
20,001 - 25,000	07		1296	1157	1157	1157	1157	1157	1157	1145	694
25,001 - 40,000	08		1296	1157	1157	1157	1157	1157	1157	1145	694
40,001 - 65,000	10		1296	1157	1157	1157	1157	1157	1157	1145	694
65,001 - 90,000	11		1867	1667	1667	1667	1667	1667	1667	1650	1000
Charge Per \$1K > \$90	12		9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		58	53	53	53	53	53	53	53	32
4,501 - 6,000	02		58	53	53	53	53	53	53	53	32
6,001 - 8,000	03		62	55	55	55	55	55	55	55	33
8,001 - 10,000	04		62	55	55	55	55	55	55	55	33
10,001 - 15,000	05		77	68	68	68	68	68	68	68	41
15,001 - 20,000	06		90	81	81	81	81	81	81	80	48
20,001 - 25,000	07		90	81	81	81	81	81	81	80	48
25,001 - 40,000	08		90	81	81	81	81	81	81	80	48
40,001 - 65,000	10		90	81	81	81	81	81	81	80	48
65,001 - 90,000	11		130	116	116	116	116	116	116	115	70
Charge Per \$1K > \$90	12		0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		169	169	169	169	168	168	151	142	100
4,501 - 6,000	02		169	169	169	169	168	168	151	142	100
6,001 - 8,000	03		187	187	187	187	185	185	166	157	110
8,001 - 10,000	04		187	187	187	187	185	185	166	157	110
10,001 - 15,000	05		195	195	195	195	193	193	173	164	115
15,001 - 20,000	06		261	261	261	261	258	258	232	219	154
20,001 - 25,000	07		286	286	286	286	283	283	255	241	169
25,001 - 40,000	08		302	302	302	302	299	299	269	254	178
40,001 - 65,000	10		374	374	374	374	370	370	333	314	221
65,001 - 90,000	11		606	606	606	606	600	600	539	509	357
Charge Per \$1K > \$90	12		3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

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

R-101
C.A.R.
3/1/2026

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

A-1
309

A-2
60

B, Increased Limits				Property Damage Liability	
25/50	52	80/80	372	30000	455
35/80	156	100/300	442	80000	470
40/90	190	250/500	749	50000	478
50/100	238	500/500	995	100000	479
				500000	485

	Symbol		COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		771	710	710	710	710	710	710	703	426
4,501 - 6,000	02		771	710	710	710	710	710	710	703	426
6,001 - 8,000	03		826	738	738	738	738	738	738	730	443
8,001 - 10,000	04		826	738	738	738	738	738	738	730	443
10,001 - 15,000	05		1020	911	911	911	911	911	911	902	546
15,001 - 20,000	06		1204	1075	1075	1075	1075	1075	1075	1064	645
20,001 - 25,000	07		1204	1075	1075	1075	1075	1075	1075	1064	645
25,001 - 40,000	08		1204	1075	1075	1075	1075	1075	1075	1064	645
40,001 - 65,000	10		1204	1075	1075	1075	1075	1075	1075	1064	645
65,001 - 90,000	11		1734	1548	1548	1548	1548	1548	1548	1533	929
Charge Per \$1K > \$90	12		9.11	9.11	9.11	9.11	9.11	9.11	9.11	9.11	9.11

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		54	50	50	50	50	50	50	50	30
4,501 - 6,000	02		54	50	50	50	50	50	50	50	30
6,001 - 8,000	03		58	52	52	52	52	52	52	52	31
8,001 - 10,000	04		58	52	52	52	52	52	52	52	31
10,001 - 15,000	05		72	64	64	64	64	64	64	64	39
15,001 - 20,000	06		85	76	76	76	76	76	76	75	46
20,001 - 25,000	07		85	76	76	76	76	76	76	75	46
25,001 - 40,000	08		85	76	76	76	76	76	76	75	46
40,001 - 65,000	10		85	76	76	76	76	76	76	75	46
65,001 - 90,000	11		122	109	109	109	109	109	109	108	66
Charge Per \$1K > \$90	12		0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		168	168	168	168	167	167	150	141	99
4,501 - 6,000	02		168	168	168	168	167	167	150	141	99
6,001 - 8,000	03		186	186	186	186	184	184	165	156	109
8,001 - 10,000	04		186	186	186	186	184	184	165	156	109
10,001 - 15,000	05		193	193	193	193	191	191	172	162	114
15,001 - 20,000	06		259	259	259	259	257	257	231	218	153
20,001 - 25,000	07		284	284	284	284	281	281	253	239	168
25,001 - 40,000	08		300	300	300	300	297	297	267	252	177
40,001 - 65,000	10		371	371	371	371	368	368	331	312	219
65,001 - 90,000	11		602	602	602	602	596	596	535	505	355
Charge Per \$1K > \$90	12		3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

Towing & Labor (Rule 65)

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

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

A-1
378

A-2
73

B, Increased Limits				Property Damage Liability	
25/50	64	80/80	455	30000	559
35/80	191	100/300	541	80000	578
40/90	232	250/500	917	50000	587
50/100	292	500/500	1218	100000	588
				500000	597

Symbol		COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		898	827	827	827	827	827	827	818	496
4,501 - 6,000	02		898	827	827	827	827	827	827	818	496
6,001 - 8,000	03		961	858	858	858	858	858	858	850	515
8,001 - 10,000	04		961	858	858	858	858	858	858	850	515
10,001 - 15,000	05		1187	1060	1060	1060	1060	1060	1060	1049	636
15,001 - 20,000	06		1401	1251	1251	1251	1251	1251	1251	1238	750
20,001 - 25,000	07		1401	1251	1251	1251	1251	1251	1251	1238	750
25,001 - 40,000	08		1401	1251	1251	1251	1251	1251	1251	1238	750
40,001 - 65,000	10		1401	1251	1251	1251	1251	1251	1251	1238	750
65,001 - 90,000	11		2018	1802	1802	1802	1802	1802	1802	1784	1081
Charge Per \$1K > \$90	12		10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		63	58	58	58	58	58	58	57	35
4,501 - 6,000	02		63	58	58	58	58	58	58	57	35
6,001 - 8,000	03		67	60	60	60	60	60	60	59	36
8,001 - 10,000	04		67	60	60	60	60	60	60	59	36
10,001 - 15,000	05		83	74	74	74	74	74	74	73	44
15,001 - 20,000	06		98	87	87	87	87	87	87	86	52
20,001 - 25,000	07		98	87	87	87	87	87	87	86	52
25,001 - 40,000	08		98	87	87	87	87	87	87	86	52
40,001 - 65,000	10		98	87	87	87	87	87	87	86	52
65,001 - 90,000	11		141	126	126	126	126	126	126	124	75
Charge Per \$1K > \$90	12		0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		177	177	177	177	176	176	158	149	105
4,501 - 6,000	02		177	177	177	177	176	176	158	149	105
6,001 - 8,000	03		196	196	196	196	194	194	174	164	115
8,001 - 10,000	04		196	196	196	196	194	194	174	164	115
10,001 - 15,000	05		204	204	204	204	202	202	182	171	120
15,001 - 20,000	06		273	273	273	273	271	271	243	230	161
20,001 - 25,000	07		300	300	300	300	297	297	267	252	177
25,001 - 40,000	08		316	316	316	316	313	313	281	266	187
40,001 - 65,000	10		392	392	392	392	388	388	349	329	231
65,001 - 90,000	11		634	634	634	634	628	628	565	533	374
Charge Per \$1K > \$90	12		4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

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

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

A-1
439

A-2
85

B, Increased Limits				Property Damage Liability	
25/50	74	80/80	526	30000	647
35/80	220	100/300	626	80000	670
40/90	268	250/500	1061	50000	680
50/100	337	500/500	1410	100000	681
				500000	691

	Symbol		<u>COLLISION \$500 DEDUCTIBLE</u>								
<u>Cost New</u>	<u>Code</u>	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		967	891	891	891	891	891	891	881	534
4,501 - 6,000	02		967	891	891	891	891	891	891	881	534
6,001 - 8,000	03		1036	925	925	925	925	925	925	916	555
8,001 - 10,000	04		1036	925	925	925	925	925	925	916	555
10,001 - 15,000	05		1279	1142	1142	1142	1142	1142	1142	1130	685
15,001 - 20,000	06		1509	1347	1347	1347	1347	1347	1347	1334	808
20,001 - 25,000	07		1509	1347	1347	1347	1347	1347	1347	1334	808
25,001 - 40,000	08		1509	1347	1347	1347	1347	1347	1347	1334	808
40,001 - 65,000	10		1509	1347	1347	1347	1347	1347	1347	1334	808
65,001 - 90,000	11		2174	1941	1941	1941	1941	1941	1941	1922	1165
Charge Per \$1K > \$90	12		11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		67	62	62	62	62	62	62	61	37
4,501 - 6,000	02		67	62	62	62	62	62	62	61	37
6,001 - 8,000	03		72	64	64	64	64	64	64	64	39
8,001 - 10,000	04		72	64	64	64	64	64	64	64	39
10,001 - 15,000	05		89	79	79	79	79	79	79	79	48
15,001 - 20,000	06		105	94	94	94	94	94	94	93	56
20,001 - 25,000	07		105	94	94	94	94	94	94	93	56
25,001 - 40,000	08		105	94	94	94	94	94	94	93	56
40,001 - 65,000	10		105	94	94	94	94	94	94	93	56
65,001 - 90,000	11		151	135	135	135	135	135	135	133	81
Charge Per \$1K > \$90	12		0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		169	169	169	169	168	168	151	142	100
4,501 - 6,000	02		169	169	169	169	168	168	151	142	100
6,001 - 8,000	03		187	187	187	187	185	185	166	157	110
8,001 - 10,000	04		187	187	187	187	185	185	166	157	110
10,001 - 15,000	05		195	195	195	195	193	193	173	164	115
15,001 - 20,000	06		261	261	261	261	258	258	232	219	154
20,001 - 25,000	07		286	286	286	286	283	283	255	241	169
25,001 - 40,000	08		302	302	302	302	299	299	269	254	178
40,001 - 65,000	10		374	374	374	374	370	370	333	314	221
65,001 - 90,000	11		606	606	606	606	600	600	539	509	357
Charge Per \$1K > \$90	12		3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

Towing & Labor (Rule 65)

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

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

A-1
530

A-2
102

B, Increased Limits				Property Damage Liability	
25/50	89	80/80	635	30000	781
35/80	266	100/300	754	80000	808
40/90	323	250/500	1280	50000	821
50/100	406	500/500	1701	100000	822
				500000	834

Symbol		COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1149	1058	1058	1058	1058	1058	1058	1047	635
4,501 - 6,000	02		1149	1058	1058	1058	1058	1058	1058	1047	635
6,001 - 8,000	03		1230	1099	1099	1099	1099	1099	1099	1088	659
8,001 - 10,000	04		1230	1099	1099	1099	1099	1099	1099	1088	659
10,001 - 15,000	05		1519	1356	1356	1356	1356	1356	1356	1343	814
15,001 - 20,000	06		1793	1601	1601	1601	1601	1601	1601	1584	960
20,001 - 25,000	07		1793	1601	1601	1601	1601	1601	1601	1584	960
25,001 - 40,000	08		1793	1601	1601	1601	1601	1601	1601	1584	960
40,001 - 65,000	10		1793	1601	1601	1601	1601	1601	1601	1584	960
65,001 - 90,000	11		2583	2306	2306	2306	2306	2306	2306	2283	1384
Charge Per \$1K > \$90	12		13.56	13.56	13.56	13.56	13.56	13.56	13.56	13.56	13.56

Symbol		LIMITED COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		80	74	74	74	74	74	74	73	44
4,501 - 6,000	02		80	74	74	74	74	74	74	73	44
6,001 - 8,000	03		86	76	76	76	76	76	76	76	46
8,001 - 10,000	04		86	76	76	76	76	76	76	76	46
10,001 - 15,000	05		106	94	94	94	94	94	94	93	57
15,001 - 20,000	06		125	111	111	111	111	111	111	110	67
20,001 - 25,000	07		125	111	111	111	111	111	111	110	67
25,001 - 40,000	08		125	111	111	111	111	111	111	110	67
40,001 - 65,000	10		125	111	111	111	111	111	111	110	67
65,001 - 90,000	11		180	160	160	160	160	160	160	159	96
Charge Per \$1K > \$90	12		0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94

Symbol		COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		167	167	167	167	165	165	149	140	99
4,501 - 6,000	02		167	167	167	167	165	165	149	140	99
6,001 - 8,000	03		184	184	184	184	183	183	164	155	109
8,001 - 10,000	04		184	184	184	184	183	183	164	155	109
10,001 - 15,000	05		192	192	192	192	190	190	171	161	113
15,001 - 20,000	06		257	257	257	257	255	255	229	216	152
20,001 - 25,000	07		282	282	282	282	280	280	251	237	167
25,001 - 40,000	08		298	298	298	298	295	295	265	250	176
40,001 - 65,000	10		369	369	369	369	365	365	328	310	218
65,001 - 90,000	11		597	597	597	597	591	591	532	502	353
Charge Per \$1K > \$90	12		3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

Towing & Labor (Rule 65)

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

R-105
C.A.R.
3/1/2026

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

A-1
713

A-2
138

<u>B, Increased Limits</u>				<u>Property Damage Liability</u>	
25/50	120	80/80	855	30000	1051
35/80	358	100/300	1016	80000	1088
40/90	435	250/500	1723	50000	1105
50/100	547	500/500	2290	100000	1107
				500000	1123

	Symbol	COLLISION \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		1333	1228	1228	1228	1228	1228	1228	1215	737
4,501 - 6,000	02		1333	1228	1228	1228	1228	1228	1228	1215	737
6,001 - 8,000	03		1428	1275	1275	1275	1275	1275	1275	1262	765
8,001 - 10,000	04		1428	1275	1275	1275	1275	1275	1275	1262	765
10,001 - 15,000	05		1763	1574	1574	1574	1574	1574	1574	1558	944
15,001 - 20,000	06		2081	1857	1857	1857	1857	1857	1857	1838	1114
20,001 - 25,000	07		2081	1857	1857	1857	1857	1857	1857	1838	1114
25,001 - 40,000	08		2081	1857	1857	1857	1857	1857	1857	1838	1114
40,001 - 65,000	10		2081	1857	1857	1857	1857	1857	1857	1838	1114
65,001 - 90,000	11		2997	2676	2676	2676	2676	2676	2676	2649	1605
Charge Per \$1K > \$90	12		15.74	15.74	15.74	15.74	15.74	15.74	15.74	15.74	15.74

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		94	86	86	86	86	86	86	86	52
4,501 - 6,000	02		94	86	86	86	86	86	86	86	52
6,001 - 8,000	03		100	90	90	90	90	90	90	89	54
8,001 - 10,000	04		100	90	90	90	90	90	90	89	54
10,001 - 15,000	05		124	111	111	111	111	111	111	110	66
15,001 - 20,000	06		146	131	131	131	131	131	131	129	78
20,001 - 25,000	07		146	131	131	131	131	131	131	129	78
25,001 - 40,000	08		146	131	131	131	131	131	131	129	78
40,001 - 65,000	10		146	131	131	131	131	131	131	129	78
65,001 - 90,000	11		211	188	188	188	188	188	188	186	113
Charge Per \$1K > \$90	12		1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11

	Symbol	COMPREHENSIVE \$500 DEDUCTIBLE									
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		189	189	189	189	187	187	168	159	111
4,501 - 6,000	02		189	189	189	189	187	187	168	159	111
6,001 - 8,000	03		208	208	208	208	206	206	185	175	123
8,001 - 10,000	04		208	208	208	208	206	206	185	175	123
10,001 - 15,000	05		217	217	217	217	215	215	193	182	128
15,001 - 20,000	06		291	291	291	291	288	288	259	244	172
20,001 - 25,000	07		319	319	319	319	316	316	284	268	188
25,001 - 40,000	08		337	337	337	337	333	333	300	283	199
40,001 - 65,000	10		417	417	417	417	413	413	371	350	246
65,001 - 90,000	11		675	675	675	675	668	668	601	567	398
Charge Per \$1K > \$90	12		4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34

<u>Medical Payments</u>		<u>U1, Uninsured</u>		<u>U2, Underinsured</u>	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

Towing & Labor (Rule 65)

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

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

A-1
732

A-2
142

B, Increased Limits				Property Damage Liability	
25/50	124	80/80	879	30000	1079
35/80	368	100/300	1044	80000	1116
40/90	447	250/500	1770	50000	1135
50/100	562	500/500	2353	100000	1136
				500000	1153

	Symbol		COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>
0 - 4,500	01		1456	1341	1341	1341	1341	1341	1341	1327	804
4,501 - 6,000	02		1456	1341	1341	1341	1341	1341	1341	1327	804
6,001 - 8,000	03		1559	1392	1392	1392	1392	1392	1392	1379	835
8,001 - 10,000	04		1559	1392	1392	1392	1392	1392	1392	1379	835
10,001 - 15,000	05		1925	1719	1719	1719	1719	1719	1719	1702	1031
15,001 - 20,000	06		2272	2028	2028	2028	2028	2028	2028	2008	1217
20,001 - 25,000	07		2272	2028	2028	2028	2028	2028	2028	2008	1217
25,001 - 40,000	08		2272	2028	2028	2028	2028	2028	2028	2008	1217
40,001 - 65,000	10		2272	2028	2028	2028	2028	2028	2028	2008	1217
65,001 - 90,000	11		3273	2922	2922	2922	2922	2922	2922	2893	1753
Charge Per \$1K > \$90	12		17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19

	Symbol		LIMITED COLLISION \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		102	94	94	94	94	94	94	93	56
4,501 - 6,000	02		102	94	94	94	94	94	94	93	56
6,001 - 8,000	03		109	97	97	97	97	97	97	97	58
8,001 - 10,000	04		109	97	97	97	97	97	97	97	58
10,001 - 15,000	05		135	120	120	120	120	120	120	119	72
15,001 - 20,000	06		159	142	142	142	142	142	142	141	85
20,001 - 25,000	07		159	142	142	142	142	142	142	141	85
25,001 - 40,000	08		159	142	142	142	142	142	142	141	85
40,001 - 65,000	10		159	142	142	142	142	142	142	141	85
65,001 - 90,000	11		229	205	205	205	205	205	205	203	123
Charge Per \$1K > \$90	12		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

	Symbol		COMPREHENSIVE \$500 DEDUCTIBLE								
Cost New	Code	Age:	1	2	3	4	5	6	7	8	9
0 - 4,500	01		200	200	200	200	198	198	178	168	118
4,501 - 6,000	02		200	200	200	200	198	198	178	168	118
6,001 - 8,000	03		221	221	221	221	219	219	197	186	130
8,001 - 10,000	04		221	221	221	221	219	219	197	186	130
10,001 - 15,000	05		230	230	230	230	228	228	205	193	136
15,001 - 20,000	06		309	309	309	309	306	306	275	259	182
20,001 - 25,000	07		338	338	338	338	335	335	301	284	200
25,001 - 40,000	08		357	357	357	357	353	353	318	300	211
40,001 - 65,000	10		442	442	442	442	438	438	394	371	261
65,001 - 90,000	11		716	716	716	716	709	709	637	601	423
Charge Per \$1K > \$90	12		4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61

Medical Payments		U1, Uninsured		U2, Underinsured	
5000	11	25/50	5	25/50	1
10000	13	35/80	6	35/80	7
15000	15	40/90	7	40/90	9
20000	16	50/100	7	50/100	12
25000	18	80/80	8	80/80	28
		100/300	8	100/300	34

Towing & Labor (Rule 65)

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