(RULE 26) DRIVE OTHER CAR COVERAGE

Premium Per Coverage	Limits	Named Individual
Bodily Injury Liability	$20/40	$69
Property Damage Liability	5,000	19
Medical Payments	500	16
	1,000	17
	2,000	19
	3,000	20
	4,000	21
	5,000	22
Comprehensive	$500 Ded.	12
Collision	$500 Ded.	43

For protection against Uninsured or Underinsured Motorists Coverage, charge the Private Passenger Type rates.

(RULE 27) NON-OWNERSHIP LIABILITY

Premium Development

A. Auto Dealer Risks – This rule does not apply to risks written on an Auto Dealers Coverage Form. Coverage for non-ownership liability for auto dealer risks, including the individual liability of auto dealer's employees, is included in the auto dealer base premium.

B. Other Than Auto Dealer Risks - All risks other than social service agency risks as defined in the Public Transportation Section.

1. Other than Auto Service Operations, Partnership, or LLCs

a. Determine the total number of employees of the insured at all locations and select the advance premium from the following table:

Class Code	Total Number of Employees	Bodily Injury Limits $20/40	Property Damage Limit $5,000
66010	0-25	40	10
66020	26-100	99	38
66030	101-500	332	122
66040	501-1,000	627	238
66050	over 1,000	975	349

b. Determine the total number of volunteers at all locations who regularly use their own autos or other covered non-owned autos in connection with the named insured's business.
Multiply this total by a base liability premium rate of $4.69 per volunteer.

2. Auto Service Operations

a. Determined the total number of employees whose principal duty involves operation autos. Multiply this number by the appropriate Private Passenger Type liability premium for the territory where operations are principally conducted. Multiply this premium by a factor of 0.35.

b. Determine the total number of volunteers at all locations who regularly use their own autos or other covered non-owned autos in connection with the named insured's business.
Multiply this total by a base liability premium rate of $4.69 per volunteer.

c. If the Auto Service Operation is also a partnership or LLC, for each active or inactive partner or LLC member, multiply the Private Passenger Type liability premium for the territory in which the partnership or LLC is located by 0.10. Apply this rating base regardless of the type of autos being used.

*Note that Auto Service has a new set of classification codes – please reference the Commercial Automobile Statistical Plan for more information.

3. Partnership or LLC as The Named Insured

a. Determine the total number of employees of the insured at all locations Select the appropriate liability rate from the table below:

Class Code	Total Number of Employees	Bodily Injury Limits $20/40	Property Damage Limit $5,000
66410	0-25	40	10
66420	26-100	99	38
66430	101-500	332	122
66440	501-1,000	627	238
66450	over 1,000	975	349

b. Determine the total number of volunteers at all locations who regularly use their own autos or other covered non-owned autos in connection with the named insured's business. Multiply this total by the liability base premium per volunteer of $4.69.

c. For each active or inactive partner of LLC member, multiply the Private Passenger Type liability premium for the territory in which the partnership or LLC is located by 0.10. Apply this rating base regardless of the type of autos being used.

C. To extend Non-Ownership Liability Coverage to cover the individual liability of:

1. Employees (including auto service operations) while using their autos and other covered non-owned autos in connection with the employer's business, compute the additional premium by multiplying the premium determined in section A above by 0.25.

2. Volunteers while using their autos and other covered non-owned autos, or partners and LLC members while using autos owned by them or members of their household, in connection with the named insured's business, use a rate of $1.15 per volunteer, partner or LLC member.

D. For policies providing Non-Ownership Liability Coverage only, Hired Automobile Coverage only, or Non-Ownership Liability and Hired Automobile Coverage only, a minimum premium of $107 for Bodily Injury Liability and $50 for Property Damage Liability at basic limits applies.

E. Increased Limits – Premium for Higer limits is determined by applying increased limits factors to the basic limits premium determined above. The determination as to whether minimum premiums are applicable is based on the basic limits premiums. If applicable, the minimum premium is then adjusted by the increased limits factor to determine the increased limits premium.

(RULE 28) HIRED AUTOMOBILES

A. Excess Coverage

Premium Development

1. Estimate the total cost for the hire of automobiles for each state where the insured does business. Do not include charges for services performed by common or contract carriers subject to the insurance requirement of any public authority regulating motor carriers.
2. To compute the advance premium, multiply the cost of hire rate times each $100 cost of hire.
3. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.
4. The minimum premium shall be $40 Bodily Injury Liability basic limits and $10 Property Damage Liability basic limit.
5. For policies providing Hired Automobile Coverage only, Non-Ownership Liability Coverage only, or Hired Automobile and Non-Ownership Coverages only, a minimum premium of $107 for Bodily Injury Liability and $50 for Property Damage Liability at basic limits applies.

Hired Automobile

Bodily Injury—20,000/40,000	Property Damage—5,000
$0.78	$0.61

B. Primary Coverage

1. If the insured is providing the primary insurance covering the auto and the term of the lease is:
   a. 6 months or more -
      (1) Rate as though owned by the insured; and
      (2) If the policy is extended to cover the owner of the auto as an additional insured, multiply the otherwise applicable Bodily Injury Liability and Property Damage Liability rates by 1.04. Use the appropriate endorsement for including the owner or lessor as an additional insured.

C. Increased Limits – Premium for Higer limits is determined by applying increased limits factors to the basic limits premium determined above. The determination as to whether minimum premiums are applicable is based on the basic limits premiums. If applicable, the minimum premium is then adjusted by the increased limits factor to determine the increased limits premium.

(RULE 33) RENTAL REIMBURSEMENT—COVERAGE CODE 083

Premium Development

The rate per $100 of liability amount is $14.70.

Compute the premium as follows:

1. the number of automobiles, multiplied by
2. the agreed maximum amount of Rental Reimbursement for each day, multiplied by
3. the maximum number of days, multiplied by
4. the rate per $100 of the liability amount.

Example:

5 automobiles
$15 per day reimbursement limit
30 days coverage

Rental Reimbursement limit
$14.70 rate per $100 of the liability amount
5 x $15 x 30 = $2,250 (liability amount)
$2,250 x $14.70 per $100 = $330.75

(RULE 45) AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT

The charge for this coverage is $10.00 per $100 of valuation.

TRUCKS, TRACTORS, TRAILERS
Rating Procedures

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the following formula:

$$(B, incr) = ([(A\text{-}1_{20/40}) + (B_{20/40})] \times ILF) - [(A\text{-}1_{25/50})])$$

where

B, incr	denotes the Optional Bodily Injury Liability rate,
$A\text{-}1_{20/40}$	denotes the Bodily Injury rate with the basic limits rate (20/40),
$A\text{-}1_{25/50}$	denotes the Bodily Injury rate with the compulsory rate (25/50),
$B_{20/40}$	denotes the basic limits (20/40) Optional Bodily Injury Liability rate,
ILF	denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED AND UNDERINSURED MOTORISTS (Coverages U1 & U2)

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

TRUCKS, TRACTORS, TRAILERS
Rating Procedures
(Continued)

COLLISION

Collision Deductibles: $300, $500, $1000, $2000, $3000, $4000, $5000
Refer to rate pages.

Collision Waiver of Deductible Charges
Refer to rate pages.

LIMITED COLLISION

Limited Collision Deductible: $300 Deductible or higher
Refer to rate pages.

Limited Collision Deductible: $0 Deductible
Refer to rate pages.

OTHER THAN COLLISION

Comprehensive Fire, Theft and CAC Deductibles: $300, $500
Refer to rate pages.

Comprehensive Deductibles: $1000, $2000, $3000, $4000, $5000
Refer to rate pages.

Specific Perils
Refer to rate pages.

Other Than Collision Stated Amount Rating
Refer to Rule 42.

Other Than Collision $100 Glass Deductible Premiums
Charge 94% of the otherwise determined premium that would apply in the absence of a glass deductible.

FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS		RADIUS CLASS					
			Local Up to 50 Miles		Intermediate 51-200 Miles		Long Distance Over 200 Miles	
			BI & PD	OTC & Coll	BI & PD	OTC & Coll	BI & PD	OTC & Coll
Light Trucks (0-10,000 lbs. GVW)	Service	Factor	1.00	1.00	1.10	1.15	1.30	1.20
		Code	014--	014--	015--	015--	016--	016--
	Retail	Factor	1.40	1.15	1.55	1.40	1.80	1.45
		Code	024--	024--	025--	025--	026--	026--
	Commercial	Factor	1.60	1.15	1.45	1.25	2.10	1.50
		Code	034--	034--	035--	035--	036--	036--
							ZONE RATED	
Medium Trucks (10,001-20,000 lbs. GVW)	Service	Factor	1.10	.75	1.10	1.05	.95	.95
		Code	214--	214--	215--	215--	216--	216--
	Retail	Factor	1.55	.90	2.60	1.05	.95	.95
		Code	224--	224--	225--	225--	226--	226--
	Commercial	Factor	1.60	.95	2.20	1.00	.95	.95
		Code	234--	234--	235--	235--	236--	236--
Heavy Trucks (20,001-45,000 lbs. GVW)	Service	Factor	.90	.60	1.35	.70	1.00	1.00
		Code	314--	314--	315--	315--	316--	316--
	Retail	Factor	1.50	.90	2.20	1.20	1.00	1.00
		Code	324--	324--	325--	325--	326--	326--
	Commercial	Factor	1.60	.80	2.20	1.30	1.00	1.00
		Code	334--	334--	335--	335--	336--	336--
Extra-Heavy Trucks (Over 45,000 lbs. GVW)		Factor	1.75	.90	2.60	1.45	1.10	1.10
		Code	404--	404--	405--	405--	406--	406--
Heavy Truck-Tractors (0-45,000 lbs. GCW)	Service	Factor	1.00	.85	1.50	.95	1.00	1.00
		Code	344--	344--	345--	345--	346--	346--
	Retail	Factor	1.80	1.15	2.80	1.40	1.00	1.00
		Code	354--	354--	355--	355--	356--	356--
	Commercial	Factor	1.80	1.00	2.30	1.15	1.00	1.00
		Code	364--	364--	365--	365--	366--	366--
Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW)		Factor	2.20	1.55	2.95	1.35	1.10	1.10
		Code	504--	504--	505--	505--	506--	506--
TRAILER TYPES								
Semitrailers		Factor	.10	.65	.15	.80	.15	1.00
		Code	674--	674--	675--	675--	676--	676--
Trailers		Factor	.10	.50	.15	.65	.15	1.00
		Code	684--	684--	685--	685--	686--	686--
Service or Utility Trailers (0-3,000 lbs. GVWR)		Factor	0	.30	0	.50	0	1.00
		Code	694--	694--	695--	695--	696--	696--

NON-FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

SIZE CLASS	BUSINESS USE CLASS		RADIUS CLASS					
			Local Up to 50 Miles		Intermediate 51-200 Miles		Long Distance Over 200 Miles	
			BI & PD	OTC & Coll	BI & PD	OTC & Coll	BI & PD	OTC & Coll
Light Trucks (0-10,000 lbs. GVW)	Service	Factor	1.00	1.00	1.10	1.15	1.30	1.20
		Code	011--	011--	012--	012--	013--	013--
	Retail	Factor	1.40	1.15	1.55	1.40	1.80	1.45
		Code	021--	021--	022--	022--	023--	023--
	Commercial	Factor	1.60	1.15	1.45	1.25	2.10	1.50
		Code	031--	031--	032--	032--	033--	033--
							ZONE RATED	
Medium Trucks (10,001-20,000 lbs. GVW)	Service	Factor	1.10	.75	1.10	1.05	.95	.95
		Code	211--	211--	212--	212--	213--	213--
	Retail	Factor	1.55	.90	2.60	1.05	.95	.95
		Code	221--	221--	222--	222--	223--	223--
	Commercial	Factor	1.60	.95	2.20	1.00	.95	.95
		Code	231--	231--	232--	232--	233--	233--
Heavy Trucks (20,001-45,000 lbs. GVW)	Service	Factor	.90	.60	1.35	.70	1.00	1.00
		Code	311--	311--	312--	312--	313--	313--
	Retail	Factor	1.50	.90	2.20	1.20	1.00	1.00
		Code	321--	321--	322--	322--	323--	323--
	Commercial	Factor	1.60	.80	2.20	1.30	1.00	1.00
		Code	331--	331--	332--	332--	333--	333--
Extra-Heavy Trucks (Over 45,000 lbs. GVW)		Factor	1.75	.90	2.60	1.45	1.10	1.10
		Code	401--	401--	402--	402--	403--	403--
Heavy Truck-Tractors (0-45,000 lbs. GCW)	Service	Factor	1.00	.85	1.50	.95	1.00	1.00
		Code	341--	341--	342--	342--	343--	343--
	Retail	Factor	1.80	1.15	2.80	1.40	1.00	1.00
		Code	351--	351--	352--	352--	353--	353--
	Commercial	Factor	1.80	1.00	2.30	1.15	1.00	1.00
		Code	361--	361--	362--	362--	363--	363--
Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW)		Factor	2.20	1.55	2.95	1.35	1.10	1.10
		Code	501--	501--	502--	502--	503--	503--
TRAILER TYPES								
Semitrailers		Factor	.10	.65	.15	.80	.15	1.00
		Code	671--	671--	672--	672--	673--	673--
Trailers		Factor	.10	.50	.15	.65	.15	1.00
		Code	681--	681--	682--	682--	683--	683--
Service or Utility Trailers (0-3,000 lbs. GVWR)		Factor	0	.30	0	.50	0	1.00
		Code	691--	691--	692--	692--	693--	693--

Secondary Classification - Special Industry Class.

1. These classification and codes, but not the rating factors, apply to zone rated automobiles.
2. Where more than one secondary rating factor applies, classify the risk using the secondary classification with the largest secondary adjustment unless 80% or more of the use is in a single secondary classification with a lower secondary adjustment. In that case, classify the risk using the secondary classification associated with the smaller adjustment.

	Secondary Factor to be combined with Primary Factor		
CLASSIFICATION	Trailer Types, Light Trucks and Zone Rated Automobiles	All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Manufacturers—Automobiles used to transport raw materials and finished or unfinished goods manufactured, processed or constructed by the insured, except food manufacturers.			
a. Chemical Manufacturers - Those insureds manufacturing flammable, explosive, corrosive or poisonous chemicals.	0.00	-0.10	11
b. Furniture Manufacturers - Those insureds manufacturing household or office furniture and heavy appliances such as refrigerators, stoves and televisions.	0.00	-0.10	12
c. Garment Manufacturers - Those insureds in the wholesale manufacturing of outer garments, such as dresses, coats and suits.	0.00	-0.10	13
d. Machinery Manufacturers - Those insureds manufacturing machinery used for industrial purposes.	0.00	-0.10	14
e. Metal Manufacturers - Those insureds manufacturing metal products for industrial or construction utilization, other than structural iron or steel.	0.00	-0.10	15
f. Structural Iron or Steel Manufacturers.	0.00	-0.10	16
g. All Other Manufacturers Not Otherwise Classified.	0.00	-0.10	19

CLASSIFICATION		Secondary Factor to be combined with Primary Factor: Trailer Types, Light Trucks and Zone Rated Automobiles	Secondary Factor to be combined with Primary Factor: All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Truckers—Automobiles used to haul or transport goods, materials or commodities for another, other than automobiles used in moving operations.				
a. Common Carriers	Local	0.00	+0.65	21
	Intermediate	0.00	+0.65	21
	Long Distance	0.00	+0.00	21
b. Contract Carriers (Other than Chemical, Iron and Steel or Petroleum Haulers)	Local	0.00	+0.65	22
	Intermediate	0.00	+0.65	22
	Long Distance	0.00	+0.00	22
c. Contract Carriers Hauling Chemicals	Local	0.00	+0.65	23
	Intermediate	0.00	+0.65	23
	Long Distance	0.00	+0.00	23
d. Contract Carriers Hauling Iron and Steel	Local	0.00	+0.65	24
	Intermediate	0.00	+0.65	24
	Long Distance	0.00	+0.00	24
e. Contract Carriers Hauling Petroleum or Petroleum Products	Local	0.00	+0.65	27
	Intermediate	0.00	+0.65	27
	Long Distance	0.00	+0.00	27
f. Exempt Carriers (Other Than Livestock Haulers)	Local	0.00	+0.65	25
	Intermediate	0.00	+0.65	25
	Long Distance	0.00	+0.00	25
g. Exempt Carriers Hauling Livestock	Local	0.00	+0.65	26
	Intermediate	0.00	+0.65	26
	Long Distance	0.00	+0.00	26
h. All Other	Local	0.00	+0.65	29
	Intermediate	0.00	+0.65	29
	Long Distance	0.00	+0.00	29
Food Delivery—Automobiles used by food manufacturers to transport raw and finished products or used in wholesale distribution of food.				
a. Canneries and Packing Plants		0.00	+0.50	31
b. Fish and Seafood		0.00	+0.50	32
c. Frozen Food		0.00	+0.50	33
d. Fruit and Vegetable		0.00	+0.50	34
e. Meat or Poultry		0.00	+0.50	35
f. All Other		0.00	+0.50	39

	Secondary Factor to be combined with Primary Factor		
CLASSIFICATION	Trailer Types, Light Service Trucks and Zone Rated Automobiles	All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Specialized Delivery—Automobiles used in deliveries subject to time and similar constraints.			
a. Armored Cars	0.00	+0.40	41
b. Film Delivery	0.00	+0.40	42
c. Magazines or Newspapers	0.00	+0.40	43
d. Mail and Parcel Post	0.00	+0.40	44
e. All Other	0.00	+0.40	49
Waste Disposal—Automobiles transporting salvage and waste material for disposal or resale.			
a. Automobile Dismantlers	0.00	0.00	51
b. Building Wrecking Operators	0.00	0.00	52
c. Garbage	0.00	0.00	53
d. Junk Dealers	0.00	0.00	54
e. All Other	0.00	0.00	59

	Trailer Types and Zone Rated Automobiles	All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Farmers—Automobiles owned by a farmer, used in connection with the operation of his own farm occasionally used to haul commodities for other farmers.			
a. Individually Owned or Family Corp. (Other Than Livestock Hauling)	0.00	-0.50	61
b. Livestock Hauling	0.00	-0.50	62
c. All Other	0.00	-0.50	69

	Secondary Factor to be combined with Primary Factor		
CLASSIFICATION	Trailer Types, Light Service Trucks and Zone Rated Automobiles	All Other Automobiles	Code to be inserted in 4th and 5th Digit of Classification Code
Dump and Transit Mix Trucks and Trailers (Use these factors and codes only when no other secondary classification applies.)			
a. Excavating	0.00	-0.20	71
b. Sand and Gravel (Other Than Quarrying)	0.00	-0.20	72
c. Mining	0.00	-0.20	73
d. Quarrying	0.00	-0.20	74
e. All Other	0.00	-0.20	79

	All Automobiles	
Contractors (Other Than Dump Trucks)		
a. Building - Commercial	0.00	81
b. Building - Private Dwellings	0.00	82
c. Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	0.00	83
d. Excavating	0.00	84
e. Street and Road	0.00	85
f. All Other	0.00	89
Not Otherwise Specified		
a. Logging and Lumbering	0.00	91
b. Petroleum Business - automobiles used to transport petroleum and petroleum products such as gasoline and fuel oil.	0.00	92
c. All Other	0.00	99

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
TRUCKS, TRACTORS, & TRAILERS
Liability Rates - Light and Medium Trucks

FLEET

	COVERAGE																
	A-1	A-2	B										PDL				
Territory			25/50	35/80	40/90	50/100	80/80	100/300	250/500	500/500	500/1000	1000/1000	30,000	50,000	80,000	100,000	500,000
1	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1343	1390	1412	1414	1435
2	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1343	1390	1412	1414	1435
3	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1343	1390	1412	1414	1435
4	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1343	1390	1412	1414	1435
5	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1343	1390	1412	1414	1435
6	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1343	1390	1412	1414	1435
7	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1343	1390	1412	1414	1435
8	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1343	1390	1412	1414	1435
9	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1343	1390	1412	1414	1435
10	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1343	1390	1412	1414	1435
11	225	10	32	105	129	164	259	309	527	702	710	851	521	539	547	548	556
12	298	13	42	138	169	215	340	406	694	925	936	1121	687	711	723	724	734
13	289	13	42	136	167	211	334	398	678	904	915	1095	671	694	705	706	716
14	361	16	51	168	206	262	414	494	843	1123	1137	1362	834	863	877	878	891
15	347	15	50	164	201	254	401	478	815	1086	1099	1316	804	832	845	847	859
16	387	17	55	181	221	281	444	529	904	1205	1219	1461	893	924	939	940	954
17	421	18	60	197	242	306	484	577	985	1312	1328	1591	973	1006	1023	1024	1039
18	490	21	70	231	282	358	565	673	1149	1531	1549	1856	1136	1175	1194	1196	1213
19	526	23	75	247	302	383	605	721	1231	1640	1661	1989	1217	1259	1280	1282	1300
20	646	28	92	303	371	470	743	885	1512	2014	2039	2442	1494	1545	1570	1573	1595

NON - FLEET

	COVERAGE																
	A-1	A-2	B										PDL				
Territory			25/50	35/80	40/90	50/100	80/80	100/300	250/500	500/500	500/1000	1000/1000	30,000	50,000	80,000	100,000	500,000
1	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1399	1447	1471	1473	1494
2	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1399	1447	1471	1473	1494
3	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1399	1447	1471	1473	1494
4	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1399	1447	1471	1473	1494
5	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1399	1447	1471	1473	1494
6	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1399	1447	1471	1473	1494
7	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1399	1447	1471	1473	1494
8	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1399	1447	1471	1473	1494
9	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1399	1447	1471	1473	1494
10	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1399	1447	1471	1473	1494
11	248	11	36	116	142	180	285	340	580	773	783	937	574	594	604	605	613
12	298	13	42	138	169	215	340	406	694	925	936	1121	687	711	723	724	734
13	289	13	42	136	167	211	334	398	678	904	915	1095	671	694	705	706	716
14	368	16	52	172	211	267	423	504	860	1146	1160	1390	851	880	894	896	908
15	347	15	50	164	201	254	401	478	815	1086	1099	1316	804	832	845	847	859
16	387	17	55	181	221	281	444	529	904	1205	1219	1461	893	924	939	940	954
17	421	18	60	197	242	306	484	577	985	1312	1328	1591	973	1006	1023	1024	1039
18	490	21	70	231	282	358	565	673	1149	1531	1549	1856	1136	1175	1194	1196	1213
19	562	25	80	263	322	408	645	769	1314	1750	1772	2122	1301	1346	1367	1370	1389
20	646	28	92	303	371	470	743	885	1512	2014	2039	2442	1494	1545	1570	1573	1595

All Territories

Medical Payments

5000	$11
10000	$13

Limit	U-1 Uninsured	U-2 Underinsured
25/50	5	1
35/80	6	7
40/90	7	9
50/100	7	12
80/80	8	28
100/300	8	34
250/500	9	110
500/500	11	272

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
TRUCKS, TRACTORS, & TRAILERS

Liability Rates - Heavy Trucks and Heavy Truck Tractors

FLEET

	COVERAGE																
	A-1	A-2	B										PDL				
Territory			25/50	35/80	40/90	50/100	80/80	100/300	250/500	500/500	500/1000	1000/1000	30,000	50,000	80,000	100,000	500,000
1	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1407	1465	1500	1504	1603
2	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1407	1465	1500	1504	1603
3	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1407	1465	1500	1504	1603
4	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1407	1465	1500	1504	1603
5	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1407	1465	1500	1504	1603
6	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1407	1465	1500	1504	1603
7	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1407	1465	1500	1504	1603
8	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1407	1465	1500	1504	1603
9	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1407	1465	1500	1504	1603
10	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1407	1465	1500	1504	1603
11	225	10	32	105	129	164	259	309	527	702	710	851	545	568	581	583	621
12	298	13	42	138	169	215	340	406	694	925	936	1121	720	749	768	770	820
13	289	13	42	136	167	211	334	398	678	904	915	1095	703	731	749	751	800
14	361	16	51	168	206	262	414	494	843	1123	1137	1362	873	909	931	934	995
15	347	15	50	164	201	254	401	478	815	1086	1099	1316	842	877	898	901	960
16	387	17	55	181	221	281	444	529	904	1205	1219	1461	936	974	997	1000	1066
17	421	18	60	197	242	306	484	577	985	1312	1328	1591	1019	1061	1086	1089	1161
18	490	21	70	231	282	358	565	673	1149	1531	1549	1856	1190	1238	1268	1272	1355
19	526	23	75	247	302	383	605	721	1231	1640	1661	1989	1275	1327	1359	1363	1453
20	646	28	92	303	371	470	743	885	1512	2014	2039	2442	1564	1628	1668	1672	1782

NON - FLEET

	COVERAGE																
	A-1	A-2	B										PDL				
Territory			25/50	35/80	40/90	50/100	80/80	100/300	250/500	500/500	500/1000	1000/1000	30,000	50,000	80,000	100,000	500,000
1	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1465	1525	1562	1567	1669
2	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1465	1525	1562	1567	1669
3	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1465	1525	1562	1567	1669
4	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1465	1525	1562	1567	1669
5	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1465	1525	1562	1567	1669
6	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1465	1525	1562	1567	1669
7	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1465	1525	1562	1567	1669
8	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1465	1525	1562	1567	1669
9	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1465	1525	1562	1567	1669
10	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1465	1525	1562	1567	1669
11	248	11	36	116	142	180	285	340	580	773	783	937	602	626	641	643	685
12	298	13	42	138	169	215	340	406	694	925	936	1121	720	749	768	770	820
13	289	13	42	136	167	211	334	398	678	904	915	1095	703	731	749	751	800
14	368	16	52	172	211	267	423	504	860	1146	1160	1390	891	927	950	952	1015
15	347	15	50	164	201	254	401	478	815	1086	1099	1316	842	877	898	901	960
16	387	17	55	181	221	281	444	529	904	1205	1219	1461	936	974	997	1000	1066
17	421	18	60	197	242	306	484	577	985	1312	1328	1591	1019	1061	1086	1089	1161
18	490	21	70	231	282	358	565	673	1149	1531	1549	1856	1190	1238	1268	1272	1355
19	562	25	80	263	322	408	645	769	1314	1750	1772	2122	1363	1418	1452	1457	1552
20	646	28	92	303	371	470	743	885	1512	2014	2039	2442	1564	1628	1668	1672	1782

All Territories

Medical Payments			U-1	U-2
		Limit	Uninsured	Underinsured
5000	$11			
10000	$13	25/50	5	1
		35/80	6	7
		40/90	7	9
		50/100	7	12
		80/80	8	28
		100/300	8	34
		250/500	9	110
		500/500	11	272

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
TRUCKS, TRACTORS, & TRAILERS

Liability Rates - Extra Heavy Trucks, Extra-Heavy Truck-Tractors, Trailers, and Semi-Trailers

FLEET

	COVERAGE																
	A-1	A-2	B										PDL				
Territory			25/50	35/80	40/90	50/100	80/80	100/300	250/500	500/500	500/1000	1000/1000	30,000	50,000	80,000	100,000	500,000
1	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1576	1694	1797	1809	1981
2	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1576	1694	1797	1809	1981
3	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1576	1694	1797	1809	1981
4	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1576	1694	1797	1809	1981
5	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1576	1694	1797	1809	1981
6	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1576	1694	1797	1809	1981
7	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1576	1694	1797	1809	1981
8	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1576	1694	1797	1809	1981
9	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1576	1694	1797	1809	1981
10	581	25	82	271	332	422	667	795	1357	1809	1831	2193	1576	1694	1797	1809	1981
11	225	10	32	105	129	164	259	309	527	702	710	851	611	656	696	701	768
12	298	13	42	138	169	215	340	406	694	925	936	1121	807	867	919	926	1014
13	289	13	42	136	167	211	334	398	678	904	915	1095	787	846	897	903	989
14	361	16	51	168	206	262	414	494	843	1123	1137	1362	978	1051	1115	1123	1230
15	347	15	50	164	201	254	401	478	815	1086	1099	1316	944	1014	1075	1083	1186
16	387	17	55	181	221	281	444	529	904	1205	1219	1461	1048	1126	1194	1203	1317
17	421	18	60	197	242	306	484	577	985	1312	1328	1591	1141	1226	1301	1310	1435
18	490	21	70	231	282	358	565	673	1149	1531	1549	1856	1333	1432	1519	1529	1675
19	526	23	75	247	302	383	605	721	1231	1640	1661	1989	1428	1535	1628	1639	1796
20	646	28	92	303	371	470	743	885	1512	2014	2039	2442	1752	1883	1997	2011	2203

NON - FLEET

	COVERAGE																
	A-1	A-2	B										PDL				
Territory			25/50	35/80	40/90	50/100	80/80	100/300	250/500	500/500	500/1000	1000/1000	30,000	50,000	80,000	100,000	500,000
1	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1641	1764	1871	1884	2063
2	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1641	1764	1871	1884	2063
3	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1641	1764	1871	1884	2063
4	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1641	1764	1871	1884	2063
5	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1641	1764	1871	1884	2063
6	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1641	1764	1871	1884	2063
7	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1641	1764	1871	1884	2063
8	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1641	1764	1871	1884	2063
9	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1641	1764	1871	1884	2063
10	605	26	86	282	346	439	694	828	1413	1883	1906	2283	1641	1764	1871	1884	2063
11	248	11	36	116	142	180	285	340	580	773	783	937	674	724	768	773	847
12	298	13	42	138	169	215	340	406	694	925	936	1121	807	867	919	926	1014
13	289	13	42	136	167	211	334	398	678	904	915	1095	787	846	897	903	989
14	368	16	52	172	211	267	423	504	860	1146	1160	1390	998	1072	1137	1145	1254
15	347	15	50	164	201	254	401	478	815	1086	1099	1316	944	1014	1075	1083	1186
16	387	17	55	181	221	281	444	529	904	1205	1219	1461	1048	1126	1194	1203	1317
17	421	18	60	197	242	306	484	577	985	1312	1328	1591	1141	1226	1301	1310	1435
18	490	21	70	231	282	358	565	673	1149	1531	1549	1856	1333	1432	1519	1529	1675
19	562	25	80	263	322	408	645	769	1314	1750	1772	2122	1526	1640	1740	1751	1919
20	646	28	92	303	371	470	743	885	1512	2014	2039	2442	1752	1883	1997	2011	2203

All Territories				
Medical Payments			U-1	U-2
		Limit	Uninsured	Underinsured
5000	$11			
10000	$13	25/50	5	1
		35/80	6	7
		40/90	7	9
		50/100	7	12
		80/80	8	28
		100/300	8	34
		250/500	9	110
		500/500	11	272

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 1 - FLEET

			OTHER THAN COLLISION				COLLISION													
Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	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	124	120	113	100	89	79	72	155	150	141	125	111	99	90
	2,3		33	29	50	46	122	118	111	98	87	78	71	153	148	139	123	109	98	89
	4,5		33	29	49	45	110	107	101	89	79	71	64	138	134	126	111	99	89	80
	6-9		23	19	33	29	69	67	63	56	50	44	40	86	84	79	70	63	55	50
4,501 - 6,000	1	2	38	34	57	53	143	139	131	115	103	92	83	179	174	164	144	129	115	104
	2,3		38	34	57	53	140	136	128	113	101	90	82	175	170	160	141	126	113	103
	4,5		37	33	55	51	128	124	117	103	92	82	74	160	155	146	129	115	103	93
	6-9		25	21	37	33	79	77	72	64	57	51	46	99	96	90	80	71	64	58
6,001 - 8,000	1	3	38	34	57	53	188	183	172	152	135	121	110	235	229	215	190	169	151	138
	2,3		38	34	57	53	185	180	169	149	133	119	108	231	225	211	186	166	149	135
	4,5		37	33	55	51	168	163	153	135	121	108	98	210	204	191	169	151	135	123
	6-9		25	21	37	33	105	102	96	85	75	67	61	131	128	120	106	94	84	76
8,001 - 10,000	1	4	59	55	90	86	357	347	326	288	257	229	208	446	434	408	360	321	286	260
	2,3		59	55	90	86	350	340	320	282	252	224	204	438	425	400	353	315	280	255
	4,5		57	53	87	83	319	310	291	257	229	205	186	399	388	364	321	286	256	233
	6-9		38	34	57	53	200	194	182	161	144	128	116	250	243	228	201	180	160	145
10,001 - 15,000	1	5	110	106	169	165	650	631	593	524	467	416	379	813	789	741	655	584	520	474
	2,3		110	106	169	165	638	619	582	514	458	409	371	798	774	728	643	573	511	464
	4,5		106	102	164	160	580	563	529	467	417	372	338	725	704	661	584	521	465	423
	6-9		70	66	107	103	364	353	332	293	261	233	212	455	441	415	366	326	291	265
15,001 - 20,000	1	6	176	172	273	268	1313	1275	1199	1058	944	842	765	1641	1594	1499	1323	1180	1053	956
	2,3		176	172	273	268	1288	1250	1175	1038	925	825	750	1610	1563	1469	1298	1156	1031	938
	4,5		170	166	265	260	1172	1138	1070	945	842	751	683	1465	1423	1338	1181	1053	939	854
	6-9		110	106	170	166	733	712	669	591	527	470	427	916	890	836	739	659	588	534
20,001 - 25,000	1	7	265	260	415	407	2139	2077	1952	1724	1537	1371	1246	2674	2596	2440	2155	1921	1714	1558
	2,3		265	260	415	407	2097	2036	1914	1690	1507	1344	1222	2621	2545	2393	2113	1884	1680	1528
	4,5		258	253	403	395	1909	1853	1742	1538	1371	1223	1112	2386	2316	2178	1923	1714	1529	1390
	6-9		165	161	257	252	1196	1161	1091	964	859	766	697	1495	1451	1364	1205	1074	958	871
25,001 - 40,000	1	8	302	296	471	462	2510	2437	2291	2023	1803	1608	1462	3138	3046	2864	2529	2254	2010	1828
	2,3		302	296	471	462	2461	2389	2246	1983	1768	1577	1433	3076	2986	2808	2479	2210	1971	1791
	4,5		293	287	457	448	2239	2174	2044	1804	1609	1435	1304	2799	2718	2555	2255	2011	1794	1630
	6-9		187	183	292	286	1403	1362	1280	1130	1008	899	817	1754	1703	1600	1413	1260	1124	1021
40,001 - 65,000	1	10	363	356	567	556	3304	3208	3016	2663	2374	2117	1925	4130	4010	3770	3329	2968	2646	2406
	2,3		363	356	567	556	3238	3144	2955	2610	2327	2075	1886	4048	3930	3694	3263	2909	2594	2358
	4,5		352	345	550	539	2948	2862	2690	2375	2118	1889	1717	3685	3578	3363	2969	2648	2361	2146
	6-9		225	221	352	345	1847	1793	1685	1488	1327	1183	1076	2309	2241	2106	1860	1659	1479	1345
65,001 - 90,000	1	11	393	385	613	601	3621	3516	3305	2918	2602	2321	2110	4526	4395	4131	3648	3253	2901	2638
	2,3		393	385	613	601	3551	3448	3241	2862	2552	2276	2069	4439	4310	4051	3578	3190	2845	2586
	4,5		380	373	595	583	3232	3138	2950	2605	2322	2071	1883	4040	3923	3688	3256	2903	2589	2354
	6-9		243	238	379	372	2024	1965	1847	1631	1454	1297	1179	2530	2456	2309	2039	1818	1621	1474
Charge per $1000 over $90,000	1	12	0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	2,3		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	4,5		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	6-9		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 25
$ 500 Deductible	$ 39
$1000 Deductible	$ 70
$2000 Deductible	$123
$3000 Deductible	$164
$4000 Deductible	$200
$5000 Deductible	$228

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.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 2 - 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	33	29	50	46	124	120	113	100	89	79	72	155	150	141	125	111	99	90
	2,3		33	29	50	46	122	118	111	98	87	78	71	153	148	139	123	109	98	89
	4,5		33	29	49	45	110	107	101	89	79	71	64	138	134	126	111	99	89	80
	6-9		23	19	33	29	69	67	63	56	50	44	40	86	84	79	70	63	55	50
4,501 - 6,000	1	2	38	34	57	53	143	139	131	115	103	92	83	179	174	164	144	129	115	104
	2,3		38	34	57	53	140	136	128	113	101	90	82	175	170	160	141	126	113	103
	4,5		37	33	55	51	128	124	117	103	92	82	74	160	155	146	129	115	103	93
	6-9		25	21	37	33	79	77	72	64	57	51	46	99	96	90	80	71	64	58
6,001 - 8,000	1	3	38	34	57	53	188	183	172	152	135	121	110	235	229	215	190	169	151	138
	2,3		38	34	57	53	185	180	169	149	133	119	108	231	225	211	186	166	149	135
	4,5		37	33	55	51	168	163	153	135	121	108	98	210	204	191	169	151	135	123
	6-9		25	21	37	33	105	102	96	85	75	67	61	131	128	120	106	94	84	76
8,001 - 10,000	1	4	59	55	90	86	357	347	326	288	257	229	208	446	434	408	360	321	286	260
	2,3		59	55	90	86	350	340	320	282	252	224	204	438	425	400	353	315	280	255
	4,5		57	53	87	83	319	310	291	257	229	205	186	399	388	364	321	286	256	233
	6-9		38	34	57	53	200	194	182	161	144	128	116	250	243	228	201	180	160	145
10,001 - 15,000	1	5	110	106	169	165	650	631	593	524	467	416	379	813	789	741	655	584	520	474
	2,3		110	106	169	165	638	619	582	514	458	409	371	798	774	728	643	573	511	464
	4,5		106	102	164	160	580	563	529	467	417	372	338	725	704	661	584	521	465	423
	6-9		70	66	107	103	364	353	332	293	261	233	212	455	441	415	366	326	291	265
15,001 - 20,000	1	6	176	172	273	268	1313	1275	1199	1058	944	842	765	1641	1594	1499	1323	1180	1053	956
	2,3		176	172	273	268	1288	1250	1175	1038	925	825	750	1610	1563	1469	1298	1156	1031	938
	4,5		170	166	265	260	1172	1138	1070	945	842	751	683	1465	1423	1338	1181	1053	939	854
	6-9		110	106	170	166	733	712	669	591	527	470	427	916	890	836	739	659	588	534
20,001 - 25,000	1	7	265	260	415	407	2139	2077	1952	1724	1537	1371	1246	2674	2596	2440	2155	1921	1714	1558
	2,3		265	260	415	407	2097	2036	1914	1690	1507	1344	1222	2621	2545	2393	2113	1884	1680	1528
	4,5		258	253	403	395	1909	1853	1742	1538	1371	1223	1112	2386	2316	2178	1923	1714	1529	1390
	6-9		165	161	257	252	1196	1161	1091	964	859	766	697	1495	1451	1364	1205	1074	958	871
25,001 - 40,000	1	8	302	296	471	462	2510	2437	2291	2023	1803	1608	1462	3138	3046	2864	2529	2254	2010	1828
	2,3		302	296	471	462	2461	2389	2246	1983	1768	1577	1433	3076	2986	2808	2479	2210	1971	1791
	4,5		293	287	457	448	2239	2174	2044	1804	1609	1435	1304	2799	2718	2555	2255	2011	1794	1630
	6-9		187	183	292	286	1403	1362	1280	1130	1008	899	817	1754	1703	1600	1413	1260	1124	1021
40,001 - 65,000	1	10	363	356	567	556	3304	3208	3016	2663	2374	2117	1925	4130	4010	3770	3329	2968	2646	2406
	2,3		363	356	567	556	3238	3144	2955	2610	2327	2075	1886	4048	3930	3694	3263	2909	2594	2358
	4,5		352	345	550	539	2948	2862	2690	2375	2118	1889	1717	3685	3578	3363	2969	2648	2361	2146
	6-9		225	221	352	345	1847	1793	1685	1488	1327	1183	1076	2309	2241	2106	1860	1659	1479	1345
65,001 - 90,000	1	11	393	385	613	601	3621	3516	3305	2918	2602	2321	2110	4526	4395	4131	3648	3253	2901	2638
	2,3		393	385	613	601	3551	3448	3241	2862	2552	2276	2069	4439	4310	4051	3578	3190	2845	2586
	4,5		380	373	595	583	3232	3138	2950	2605	2322	2071	1883	4040	3923	3688	3256	2903	2589	2354
	6-9		243	238	379	372	2024	1965	1847	1631	1454	1297	1179	2530	2456	2309	2039	1818	1621	1474
Charge per $1000 over $90,000	1	12	0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	2,3		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	4,5		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	6-9		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 25
$ 500 Deductible	$ 39
$1000 Deductible	$ 70
$2000 Deductible	$123
$3000 Deductible	$164
$4000 Deductible	$200
$5000 Deductible	$228

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.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 3 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION – ALL VEHICLES – Fire,Theft & CAC		Comprehensive		COLLISION – TRUCKS – DEDUCTIBLES							TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS – DEDUCTIBLES						
			300	500	300	500	300	500	1000	2000	3000	4000	5000	300	500	1000	2000	3000	4000	5000
	1		33	29	50	46	124	120	113	100	89	79	72	155	150	141	125	111	99	90
$ 0 -	2,3	1	33	29	50	46	122	118	111	98	87	78	71	153	148	139	123	109	98	89
4,500	4,5		33	29	49	45	110	107	101	89	79	71	64	138	134	126	111	99	89	80
	6-9		23	19	33	29	69	67	63	56	50	44	40	86	84	79	70	63	55	50
	1		38	34	57	53	143	139	131	115	103	92	83	179	174	164	144	129	115	104
4,501 -	2,3	2	38	34	57	53	140	136	128	113	101	90	82	175	170	160	141	126	113	103
6,000	4,5		37	33	55	51	128	124	117	103	92	82	74	160	155	146	129	115	103	93
	6-9		25	21	37	33	79	77	72	64	57	51	46	99	96	90	80	71	64	58
	1		38	34	57	53	188	183	172	152	135	121	110	235	229	215	190	169	151	138
6,001 -	2,3	3	38	34	57	53	185	180	169	149	133	119	108	231	225	211	186	166	149	135
8,000	4,5		37	33	55	51	168	163	153	135	121	108	98	210	204	191	169	151	135	123
	6-9		25	21	37	33	105	102	96	85	75	67	61	131	128	120	106	94	84	76
	1		59	55	90	86	357	347	326	288	257	229	208	446	434	408	360	321	286	260
8,001 -	2,3	4	59	55	90	86	350	340	320	282	252	224	204	438	425	400	353	315	280	255
10,000	4,5		57	53	87	83	319	310	291	257	229	205	186	399	388	364	321	286	256	233
	6-9		38	34	57	53	200	194	182	161	144	128	116	250	243	228	201	180	160	145
	1		110	106	169	165	650	631	593	524	467	416	379	813	789	741	655	584	520	474
10,001 -	2,3	5	110	106	169	165	638	619	582	514	458	409	371	798	774	728	643	573	511	464
15,000	4,5		106	102	164	160	580	563	529	467	417	372	338	725	704	661	584	521	465	423
	6-9		70	66	107	103	364	353	332	293	261	233	212	455	441	415	366	326	291	265
	1		176	172	273	268	1313	1275	1199	1058	944	842	765	1641	1594	1499	1323	1180	1053	956
15,001 -	2,3	6	176	172	273	268	1288	1250	1175	1038	925	825	750	1610	1563	1469	1298	1156	1031	938
20,000	4,5		170	166	265	260	1172	1138	1070	945	842	751	683	1465	1423	1338	1181	1053	939	854
	6-9		110	106	170	166	733	712	669	591	527	470	427	916	890	836	739	659	588	534
	1		265	260	415	407	2139	2077	1952	1724	1537	1371	1246	2674	2596	2440	2155	1921	1714	1558
20,001 -	2,3	7	265	260	415	407	2097	2036	1914	1690	1507	1344	1222	2621	2545	2393	2113	1884	1680	1528
25,000	4,5		258	253	403	395	1909	1853	1742	1538	1371	1223	1112	2386	2316	2178	1923	1714	1529	1390
	6-9		165	161	257	252	1196	1161	1091	964	859	766	697	1495	1451	1364	1205	1074	958	871
	1		302	296	471	462	2510	2437	2291	2023	1803	1608	1462	3138	3046	2864	2529	2254	2010	1828
25,001 -	2,3	8	302	296	471	462	2461	2389	2246	1983	1768	1577	1433	3076	2986	2808	2479	2210	1971	1791
40,000	4,5		293	287	457	448	2239	2174	2044	1804	1609	1435	1304	2799	2718	2555	2255	2011	1794	1630
	6-9		187	183	292	286	1403	1362	1280	1130	1008	899	817	1754	1703	1600	1413	1260	1124	1021
	1		363	356	567	556	3304	3208	3016	2663	2374	2117	1925	4130	4010	3770	3329	2968	2646	2406
40,001 -	2,3	10	363	356	567	556	3238	3144	2955	2610	2327	2075	1886	4048	3930	3694	3263	2909	2594	2358
65,000	4,5		352	345	550	539	2948	2862	2690	2375	2118	1889	1717	3685	3578	3363	2969	2648	2361	2146
	6-9		225	221	352	345	1847	1793	1685	1488	1327	1183	1076	2309	2241	2106	1860	1659	1479	1345
	1		393	385	613	601	3621	3516	3305	2918	2602	2321	2110	4526	4395	4131	3648	3253	2901	2638
65,001 -	2,3	11	393	385	613	601	3551	3448	3241	2862	2552	2276	2069	4439	4310	4051	3578	3190	2845	2586
90,000	4,5		380	373	595	583	3232	3138	2950	2605	2322	2071	1883	4040	3923	3688	3256	2903	2589	2354
	6-9		243	238	379	372	2024	1965	1847	1631	1454	1297	1179	2530	2456	2309	2039	1818	1621	1474
Charge per	1		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
$1000 over	2,3	12	0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
$90,000	4,5		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	6-9		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 25
$ 500 Deductible	$ 39
$1000 Deductible	$ 70
$2000 Deductible	$123
$3000 Deductible	$164
$4000 Deductible	$200
$5000 Deductible	$228

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.

TRUCKS, TRACTORS, TRAILERS

Physical Damage Coverages

Territory 4 - 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	33	29	50	46	124	120	113	100	89	79	72	155	150	141	125	111	99	90
	2,3		33	29	50	46	122	118	111	98	87	78	71	153	148	139	123	109	98	89
	4,5		33	29	49	45	110	107	101	89	79	71	64	138	134	126	111	99	89	80
	6-9		23	19	33	29	69	67	63	56	50	44	40	86	84	79	70	63	55	50
4,501 - 6,000	1	2	38	34	57	53	143	139	131	115	103	92	83	179	174	164	144	129	115	104
	2,3		38	34	57	53	140	136	128	113	101	90	82	175	170	160	141	126	113	103
	4,5		37	33	55	51	128	124	117	103	92	82	74	160	155	146	129	115	103	93
	6-9		25	21	37	33	79	77	72	64	57	51	46	99	96	90	80	71	64	58
6,001 - 8,000	1	3	38	34	57	53	188	183	172	152	135	121	110	235	229	215	190	169	151	138
	2,3		38	34	57	53	185	180	169	149	133	119	108	231	225	211	186	166	149	135
	4,5		37	33	55	51	168	163	153	135	121	108	98	210	204	191	169	151	135	123
	6-9		25	21	37	33	105	102	96	85	75	67	61	131	128	120	106	94	84	76
8,001 - 10,000	1	4	59	55	90	86	357	347	326	288	257	229	208	446	434	408	360	321	286	260
	2,3		59	55	90	86	350	340	320	282	252	224	204	438	425	400	353	315	280	255
	4,5		57	53	87	83	319	310	291	257	229	205	186	399	388	364	321	286	256	233
	6-9		38	34	57	53	200	194	182	161	144	128	116	250	243	228	201	180	160	145
10,001 - 15,000	1	5	110	106	169	165	650	631	593	524	467	416	379	813	789	741	655	584	520	474
	2,3		110	106	169	165	638	619	582	514	458	409	371	798	774	728	643	573	511	464
	4,5		106	102	164	160	580	563	529	467	417	372	338	725	704	661	584	521	465	423
	6-9		70	66	107	103	364	353	332	293	261	233	212	455	441	415	366	326	291	265
15,001 - 20,000	1	6	176	172	273	268	1313	1275	1199	1058	944	842	765	1641	1594	1499	1323	1180	1053	956
	2,3		176	172	273	268	1288	1250	1175	1038	925	825	750	1610	1563	1469	1298	1156	1031	938
	4,5		170	166	265	260	1172	1138	1070	945	842	751	683	1465	1423	1338	1181	1053	939	854
	6-9		110	106	170	166	733	712	669	591	527	470	427	916	890	836	739	659	588	534
20,001 - 25,000	1	7	265	260	415	407	2139	2077	1952	1724	1537	1371	1246	2674	2596	2440	2155	1921	1714	1558
	2,3		265	260	415	407	2097	2036	1914	1690	1507	1344	1222	2621	2545	2393	2113	1884	1680	1528
	4,5		258	253	403	395	1909	1853	1742	1538	1371	1223	1112	2386	2316	2178	1923	1714	1529	1390
	6-9		165	161	257	252	1196	1161	1091	964	859	766	697	1495	1451	1364	1205	1074	958	871
25,001 - 40,000	1	8	302	296	471	462	2510	2437	2291	2023	1803	1608	1462	3138	3046	2864	2529	2254	2010	1828
	2,3		302	296	471	462	2461	2389	2246	1983	1768	1577	1433	3076	2986	2808	2479	2210	1971	1791
	4,5		293	287	457	448	2239	2174	2044	1804	1609	1435	1304	2799	2718	2555	2255	2011	1794	1630
	6-9		187	183	292	286	1403	1362	1280	1130	1008	899	817	1754	1703	1600	1413	1260	1124	1021
40,001 - 65,000	1	10	363	356	567	556	3304	3208	3016	2663	2374	2117	1925	4130	4010	3770	3329	2968	2646	2406
	2,3		363	356	567	556	3238	3144	2955	2610	2327	2075	1886	4048	3930	3694	3263	2909	2594	2358
	4,5		352	345	550	539	2948	2862	2690	2375	2118	1889	1717	3685	3578	3363	2969	2648	2361	2146
	6-9		225	221	352	345	1847	1793	1685	1488	1327	1183	1076	2309	2241	2106	1860	1659	1479	1345
65,001 - 90,000	1	11	393	385	613	601	3621	3516	3305	2918	2602	2321	2110	4526	4395	4131	3648	3253	2901	2638
	2,3		393	385	613	601	3551	3448	3241	2862	2552	2276	2069	4439	4310	4051	3578	3190	2845	2586
	4,5		380	373	595	583	3232	3138	2950	2605	2322	2071	1883	4040	3923	3688	3256	2903	2589	2354
	6-9		243	238	379	372	2024	1965	1847	1631	1454	1297	1179	2530	2456	2309	2039	1818	1621	1474
Charge per $1000 over $90,000	1	12	0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	2,3		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	4,5		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	6-9		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 25
$ 500 Deductible	$ 39
$1000 Deductible	$ 70
$2000 Deductible	$123
$3000 Deductible	$164
$4000 Deductible	$200
$5000 Deductible	$228

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.

TRUCKS, TRACTORS, TRAILERS

Physical Damage Coverages

Territory 5 - 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	33	29	50	46	124	120	113	100	89	79	72	155	150	141	125	111	99	90
	2,3		33	29	50	46	122	118	111	98	87	78	71	153	148	139	123	109	98	89
	4,5		33	29	49	45	110	107	101	89	79	71	64	138	134	126	111	99	89	80
	6-9		23	19	33	29	69	67	63	56	50	44	40	86	84	79	70	63	55	50
4,501 - 6,000	1	2	38	34	57	53	143	139	131	115	103	92	83	179	174	164	144	129	115	104
	2,3		38	34	57	53	140	136	128	113	101	90	82	175	170	160	141	126	113	103
	4,5		37	33	55	51	128	124	117	103	92	82	74	160	155	146	129	115	103	93
	6-9		25	21	37	33	79	77	72	64	57	51	46	99	96	90	80	71	64	58
6,001 - 8,000	1	3	38	34	57	53	188	183	172	152	135	121	110	235	229	215	190	169	151	138
	2,3		38	34	57	53	185	180	169	149	133	119	108	231	225	211	186	166	149	135
	4,5		37	33	55	51	168	163	153	135	121	108	98	210	204	191	169	151	135	123
	6-9		25	21	37	33	105	102	96	85	75	67	61	131	128	120	106	94	84	76
8,001 - 10,000	1	4	59	55	90	86	357	347	326	288	257	229	208	446	434	408	360	321	286	260
	2,3		59	55	90	86	350	340	320	282	252	224	204	438	425	400	353	315	280	255
	4,5		57	53	87	83	319	310	291	257	229	205	186	399	388	364	321	286	256	233
	6-9		38	34	57	53	200	194	182	161	144	128	116	250	243	228	201	180	160	145
10,001 - 15,000	1	5	110	106	169	165	650	631	593	524	467	416	379	813	789	741	655	584	520	474
	2,3		110	106	169	165	638	619	582	514	458	409	371	798	774	728	643	573	511	464
	4,5		106	102	164	160	580	563	529	467	417	372	338	725	704	661	584	521	465	423
	6-9		70	66	107	103	364	353	332	293	261	233	212	455	441	415	366	326	291	265
15,001 - 20,000	1	6	176	172	273	268	1313	1275	1199	1058	944	842	765	1641	1594	1499	1323	1180	1053	956
	2,3		176	172	273	268	1288	1250	1175	1038	925	825	750	1610	1563	1469	1298	1156	1031	938
	4,5		170	166	265	260	1172	1138	1070	945	842	751	683	1465	1423	1338	1181	1053	939	854
	6-9		110	106	170	166	733	712	669	591	527	470	427	916	890	836	739	659	588	534
20,001 - 25,000	1	7	265	260	415	407	2139	2077	1952	1724	1537	1371	1246	2674	2596	2440	2155	1921	1714	1558
	2,3		265	260	415	407	2097	2036	1914	1690	1507	1344	1222	2621	2545	2393	2113	1884	1680	1528
	4,5		258	253	403	395	1909	1853	1742	1538	1371	1223	1112	2386	2316	2178	1923	1714	1529	1390
	6-9		165	161	257	252	1196	1161	1091	964	859	766	697	1495	1451	1364	1205	1074	958	871
25,001 - 40,000	1	8	302	296	471	462	2510	2437	2291	2023	1803	1608	1462	3138	3046	2864	2529	2254	2010	1828
	2,3		302	296	471	462	2461	2389	2246	1983	1768	1577	1433	3076	2986	2808	2479	2210	1971	1791
	4,5		293	287	457	448	2239	2174	2044	1804	1609	1435	1304	2799	2718	2555	2255	2011	1794	1630
	6-9		187	183	292	286	1403	1362	1280	1130	1008	899	817	1754	1703	1600	1413	1260	1124	1021
40,001 - 65,000	1	10	363	356	567	556	3304	3208	3016	2663	2374	2117	1925	4130	4010	3770	3329	2968	2646	2406
	2,3		363	356	567	556	3238	3144	2955	2610	2327	2075	1886	4048	3930	3694	3263	2909	2594	2358
	4,5		352	345	550	539	2948	2862	2690	2375	2118	1889	1717	3685	3578	3363	2969	2648	2361	2146
	6-9		225	221	352	345	1847	1793	1685	1488	1327	1183	1076	2309	2241	2106	1860	1659	1479	1345
65,001 - 90,000	1	11	393	385	613	601	3621	3516	3305	2918	2602	2321	2110	4526	4395	4131	3648	3253	2901	2638
	2,3		393	385	613	601	3551	3448	3241	2862	2552	2276	2069	4439	4310	4051	3578	3190	2845	2586
	4,5		380	373	595	583	3232	3138	2950	2605	2322	2071	1883	4040	3923	3688	3256	2903	2589	2354
	6-9		243	238	379	372	2024	1965	1847	1631	1454	1297	1179	2530	2456	2309	2039	1818	1621	1474
Charge per $1000 over $90,000	1	12	0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	2,3		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	4,5		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	6-9		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 25
$ 500 Deductible	$ 39
$1000 Deductible	$ 70
$2000 Deductible	$123
$3000 Deductible	$164
$4000 Deductible	$200
$5000 Deductible	$228

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.

TRUCKS, TRACTORS, TRAILERS

Physical Damage Coverages

Territory 6 - 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	33	29	50	46	124	120	113	100	89	79	72	155	150	141	125	111	99	90
	2,3		33	29	50	46	122	118	111	98	87	78	71	153	148	139	123	109	98	89
	4,5		33	29	49	45	110	107	101	89	79	71	64	138	134	126	111	99	89	80
	6-9		23	19	33	29	69	67	63	56	50	44	40	86	84	79	70	63	55	50
4,501 - 6,000	1	2	38	34	57	53	143	139	131	115	103	92	83	179	174	164	144	129	115	104
	2,3		38	34	57	53	140	136	128	113	101	90	82	175	170	160	141	126	113	103
	4,5		37	33	55	51	128	124	117	103	92	82	74	160	155	146	129	115	103	93
	6-9		25	21	37	33	79	77	72	64	57	51	46	99	96	90	80	71	64	58
6,001 - 8,000	1	3	38	34	57	53	188	183	172	152	135	121	110	235	229	215	190	169	151	138
	2,3		38	34	57	53	185	180	169	149	133	119	108	231	225	211	186	166	149	135
	4,5		37	33	55	51	168	163	153	135	121	108	98	210	204	191	169	151	135	123
	6-9		25	21	37	33	105	102	96	85	75	67	61	131	128	120	106	94	84	76
8,001 - 10,000	1	4	59	55	90	86	357	347	326	288	257	229	208	446	434	408	360	321	286	260
	2,3		59	55	90	86	350	340	320	282	252	224	204	438	425	400	353	315	280	255
	4,5		57	53	87	83	319	310	291	257	229	205	186	399	388	364	321	286	256	233
	6-9		38	34	57	53	200	194	182	161	144	128	116	250	243	228	201	180	160	145
10,001 - 15,000	1	5	110	106	169	165	650	631	593	524	467	416	379	813	789	741	655	584	520	474
	2,3		110	106	169	165	638	619	582	514	458	409	371	798	774	728	643	573	511	464
	4,5		106	102	164	160	580	563	529	467	417	372	338	725	704	661	584	521	465	423
	6-9		70	66	107	103	364	353	332	293	261	233	212	455	441	415	366	326	291	265
15,001 - 20,000	1	6	176	172	273	268	1313	1275	1199	1058	944	842	765	1641	1594	1499	1323	1180	1053	956
	2,3		176	172	273	268	1288	1250	1175	1038	925	825	750	1610	1563	1469	1298	1156	1031	938
	4,5		170	166	265	260	1172	1138	1070	945	842	751	683	1465	1423	1338	1181	1053	939	854
	6-9		110	106	170	166	733	712	669	591	527	470	427	916	890	836	739	659	588	534
20,001 - 25,000	1	7	265	260	415	407	2139	2077	1952	1724	1537	1371	1246	2674	2596	2440	2155	1921	1714	1558
	2,3		265	260	415	407	2097	2036	1914	1690	1507	1344	1222	2621	2545	2393	2113	1884	1680	1528
	4,5		258	253	403	395	1909	1853	1742	1538	1371	1223	1112	2386	2316	2178	1923	1714	1529	1390
	6-9		165	161	257	252	1196	1161	1091	964	859	766	697	1495	1451	1364	1205	1074	958	871
25,001 - 40,000	1	8	302	296	471	462	2510	2437	2291	2023	1803	1608	1462	3138	3046	2864	2529	2254	2010	1828
	2,3		302	296	471	462	2461	2389	2246	1983	1768	1577	1433	3076	2986	2808	2479	2210	1971	1791
	4,5		293	287	457	448	2239	2174	2044	1804	1609	1435	1304	2799	2718	2555	2255	2011	1794	1630
	6-9		187	183	292	286	1403	1362	1280	1130	1008	899	817	1754	1703	1600	1413	1260	1124	1021
40,001 - 65,000	1	10	363	356	567	556	3304	3208	3016	2663	2374	2117	1925	4130	4010	3770	3329	2968	2646	2406
	2,3		363	356	567	556	3238	3144	2955	2610	2327	2075	1886	4048	3930	3694	3263	2909	2594	2358
	4,5		352	345	550	539	2948	2862	2690	2375	2118	1889	1717	3685	3578	3363	2969	2648	2361	2146
	6-9		225	221	352	345	1847	1793	1685	1488	1327	1183	1076	2309	2241	2106	1860	1659	1479	1345
65,001 - 90,000	1	11	393	385	613	601	3621	3516	3305	2918	2602	2321	2110	4526	4395	4131	3648	3253	2901	2638
	2,3		393	385	613	601	3551	3448	3241	2862	2552	2276	2069	4439	4310	4051	3578	3190	2845	2586
	4,5		380	373	595	583	3232	3138	2950	2605	2322	2071	1883	4040	3923	3688	3256	2903	2589	2354
	6-9		243	238	379	372	2024	1965	1847	1631	1454	1297	1179	2530	2456	2309	2039	1818	1621	1474
Charge per $1000 over $90,000	1	12	0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	2,3		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	4,5		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	6-9		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemen	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 25
$ 500 Deductible	$ 39
$1000 Deductible	$ 70
$2000 Deductible	$123
$3000 Deductible	$164
$4000 Deductible	$200
$5000 Deductible	$228

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.

TRUCKS, TRACTORS, TRAILERS

Physical Damage Coverages

Territory 7 - 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	33	29	50	46	124	120	113	100	89	79	72	155	150	141	125	111	99	90
	2,3		33	29	50	46	122	118	111	98	87	78	71	153	148	139	123	109	98	89
	4,5		33	29	49	45	110	107	101	89	79	71	64	138	134	126	111	99	89	80
	6-9		23	19	33	29	69	67	63	56	50	44	40	86	84	79	70	63	55	50
4,501 - 6,000	1	2	38	34	57	53	143	139	131	115	103	92	83	179	174	164	144	129	115	104
	2,3		38	34	57	53	140	136	128	113	101	90	82	175	170	160	141	126	113	103
	4,5		37	33	55	51	128	124	117	103	92	82	74	160	155	146	129	115	103	93
	6-9		25	21	37	33	79	77	72	64	57	51	46	99	96	90	80	71	64	58
6,001 - 8,000	1	3	38	34	57	53	188	183	172	152	135	121	110	235	229	215	190	169	151	138
	2,3		38	34	57	53	185	180	169	149	133	119	108	231	225	211	186	166	149	135
	4,5		37	33	55	51	168	163	153	135	121	108	98	210	204	191	169	151	135	123
	6-9		25	21	37	33	105	102	96	85	75	67	61	131	128	120	106	94	84	76
8,001 - 10,000	1	4	59	55	90	86	357	347	326	288	257	229	208	446	434	408	360	321	286	260
	2,3		59	55	90	86	350	340	320	282	252	224	204	438	425	400	353	315	280	255
	4,5		57	53	87	83	319	310	291	257	229	205	186	399	388	364	321	286	256	233
	6-9		38	34	57	53	200	194	182	161	144	128	116	250	243	228	201	180	160	145
10,001 - 15,000	1	5	110	106	169	165	650	631	593	524	467	416	379	813	789	741	655	584	520	474
	2,3		110	106	169	165	638	619	582	514	458	409	371	798	774	728	643	573	511	464
	4,5		106	102	164	160	580	563	529	467	417	372	338	725	704	661	584	521	465	423
	6-9		70	66	107	103	364	353	332	293	261	233	212	455	441	415	366	326	291	265
15,001 - 20,000	1	6	176	172	273	268	1313	1275	1199	1058	944	842	765	1641	1594	1499	1323	1180	1053	956
	2,3		176	172	273	268	1288	1250	1175	1038	925	825	750	1610	1563	1469	1298	1156	1031	938
	4,5		170	166	265	260	1172	1138	1070	945	842	751	683	1465	1423	1338	1181	1053	939	854
	6-9		110	106	170	166	733	712	669	591	527	470	427	916	890	836	739	659	588	534
20,001 - 25,000	1	7	265	260	415	407	2139	2077	1952	1724	1537	1371	1246	2674	2596	2440	2155	1921	1714	1558
	2,3		265	260	415	407	2097	2036	1914	1690	1507	1344	1222	2621	2545	2393	2113	1884	1680	1528
	4,5		258	253	403	395	1909	1853	1742	1538	1371	1223	1112	2386	2316	2178	1923	1714	1529	1390
	6-9		165	161	257	252	1196	1161	1091	964	859	766	697	1495	1451	1364	1205	1074	958	871
25,001 - 40,000	1	8	302	296	471	462	2510	2437	2291	2023	1803	1608	1462	3138	3046	2864	2529	2254	2010	1828
	2,3		302	296	471	462	2461	2389	2246	1983	1768	1577	1433	3076	2986	2808	2479	2210	1971	1791
	4,5		293	287	457	448	2239	2174	2044	1804	1609	1435	1304	2799	2718	2555	2255	2011	1794	1630
	6-9		187	183	292	286	1403	1362	1280	1130	1008	899	817	1754	1703	1600	1413	1260	1124	1021
40,001 - 65,000	1	10	363	356	567	556	3304	3208	3016	2663	2374	2117	1925	4130	4010	3770	3329	2968	2646	2406
	2,3		363	356	567	556	3238	3144	2955	2610	2327	2075	1886	4048	3930	3694	3263	2909	2594	2358
	4,5		352	345	550	539	2948	2862	2690	2375	2118	1889	1717	3685	3578	3363	2969	2648	2361	2146
	6-9		225	221	352	345	1847	1793	1685	1488	1327	1183	1076	2309	2241	2106	1860	1659	1479	1345
65,001 - 90,000	1	11	393	385	613	601	3621	3516	3305	2918	2602	2321	2110	4526	4395	4131	3648	3253	2901	2638
	2,3		393	385	613	601	3551	3448	3241	2862	2552	2276	2069	4439	4310	4051	3578	3190	2845	2586
	4,5		380	373	595	583	3232	3138	2950	2605	2322	2071	1883	4040	3923	3688	3256	2903	2589	2354
	6-9		243	238	379	372	2024	1965	1847	1631	1454	1297	1179	2530	2456	2309	2039	1818	1621	1474
Charge per $1000 over $90,000	1	12	0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	2,3		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	4,5		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	6-9		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 25
$ 500 Deductible	$ 39
$1000 Deductible	$ 70
$2000 Deductible	$123
$3000 Deductible	$164
$4000 Deductible	$200
$5000 Deductible	$228

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.

TRUCKS, TRACTORS, TRAILERS

Physical Damage Coverages

Territory 8 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION – ALL VEHICLES – Fire,Theft & CAC 300	Fire,Theft & CAC 500	Comprehensive 300	Comprehensive 500	COLLISION – TRUCKS – DEDUCTIBLES 300	500	1000	2000	3000	4000	5000	TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS – DEDUCTIBLES 300	500	1000	2000	3000	4000	5000
$ 0 - 4,500	1	1	33	29	50	46	124	120	113	100	89	79	72	155	150	141	125	111	99	90
	2,3		33	29	50	46	122	118	111	98	87	78	71	153	148	139	123	109	98	89
	4,5		33	29	49	45	110	107	101	89	79	71	64	138	134	126	111	99	89	80
	6-9		23	19	33	29	69	67	63	56	50	44	40	86	84	79	70	63	55	50
4,501 - 6,000	1	2	38	34	57	53	143	139	131	115	103	92	83	179	174	164	144	129	115	104
	2,3		38	34	57	53	140	136	128	113	101	90	82	175	170	160	141	126	113	103
	4,5		37	33	55	51	128	124	117	103	92	82	74	160	155	146	129	115	103	93
	6-9		25	21	37	33	79	77	72	64	57	51	46	99	96	90	80	71	64	58
6,001 - 8,000	1	3	38	34	57	53	188	183	172	152	135	121	110	235	229	215	190	169	151	138
	2,3		38	34	57	53	185	180	169	149	133	119	108	231	225	211	186	166	149	135
	4,5		37	33	55	51	168	163	153	135	121	108	98	210	204	191	169	151	135	123
	6-9		25	21	37	33	105	102	96	85	75	67	61	131	128	120	106	94	84	76
8,001 - 10,000	1	4	59	55	90	86	357	347	326	288	257	229	208	446	434	408	360	321	286	260
	2,3		59	55	90	86	350	340	320	282	252	224	204	438	425	400	353	315	280	255
	4,5		57	53	87	83	319	310	291	257	229	205	186	399	388	364	321	286	256	233
	6-9		38	34	57	53	200	194	182	161	144	128	116	250	243	228	201	180	160	145
10,001 - 15,000	1	5	110	106	169	165	650	631	593	524	467	416	379	813	789	741	655	584	520	474
	2,3		110	106	169	165	638	619	582	514	458	409	371	798	774	728	643	573	511	464
	4,5		106	102	164	160	580	563	529	467	417	372	338	725	704	661	584	521	465	423
	6-9		70	66	107	103	364	353	332	293	261	233	212	455	441	415	366	326	291	265
15,001 - 20,000	1	6	176	172	273	268	1313	1275	1199	1058	944	842	765	1641	1594	1499	1323	1180	1053	956
	2,3		176	172	273	268	1288	1250	1175	1038	925	825	750	1610	1563	1469	1298	1156	1031	938
	4,5		170	166	265	260	1172	1138	1070	945	842	751	683	1465	1423	1338	1181	1053	939	854
	6-9		110	106	170	166	733	712	669	591	527	470	427	916	890	836	739	659	588	534
20,001 - 25,000	1	7	265	260	415	407	2139	2077	1952	1724	1537	1371	1246	2674	2596	2440	2155	1921	1714	1558
	2,3		265	260	415	407	2097	2036	1914	1690	1507	1344	1222	2621	2545	2393	2113	1884	1680	1528
	4,5		258	253	403	395	1909	1853	1742	1538	1371	1223	1112	2386	2316	2178	1923	1714	1529	1390
	6-9		165	161	257	252	1196	1161	1091	964	859	766	697	1495	1451	1364	1205	1074	958	871
25,001 - 40,000	1	8	302	296	471	462	2510	2437	2291	2023	1803	1608	1462	3138	3046	2864	2529	2254	2010	1828
	2,3		302	296	471	462	2461	2389	2246	1983	1768	1577	1433	3076	2986	2808	2479	2210	1971	1791
	4,5		293	287	457	448	2239	2174	2044	1804	1609	1435	1304	2799	2718	2555	2255	2011	1794	1630
	6-9		187	183	292	286	1403	1362	1280	1130	1008	899	817	1754	1703	1600	1413	1260	1124	1021
40,001 - 65,000	1	10	363	356	567	556	3304	3208	3016	2663	2374	2117	1925	4130	4010	3770	3329	2968	2646	2406
	2,3		363	356	567	556	3238	3144	2955	2610	2327	2075	1886	4048	3930	3694	3263	2909	2594	2358
	4,5		352	345	550	539	2948	2862	2690	2375	2118	1889	1717	3685	3578	3363	2969	2648	2361	2146
	6-9		225	221	352	345	1847	1793	1685	1488	1327	1183	1076	2309	2241	2106	1860	1659	1479	1345
65,001 - 90,000	1	11	393	385	613	601	3621	3516	3305	2918	2602	2321	2110	4526	4395	4131	3648	3253	2901	2638
	2,3		393	385	613	601	3551	3448	3241	2862	2552	2276	2069	4439	4310	4051	3578	3190	2845	2586
	4,5		380	373	595	583	3232	3138	2950	2605	2322	2071	1883	4040	3923	3688	3256	2903	2589	2354
	6-9		243	238	379	372	2024	1965	1847	1631	1454	1297	1179	2530	2456	2309	2039	1818	1621	1474
Charge per $1000 over $90,000	1	12	0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	2,3		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	4,5		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	6-9		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 25
$ 500 Deductible	$ 39
$1000 Deductible	$ 70
$2000 Deductible	$123
$3000 Deductible	$164
$4000 Deductible	$200
$5000 Deductible	$228

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.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 9 - 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	33	29	50	46	124	120	113	100	89	79	72	155	150	141	125	111	99	90	
	2,3		33	29	50	46	122	118	111	98	87	78	71	153	148	139	123	109	98	89	
	4,5		33	29	49	45	110	107	101	89	79	71	64	138	134	126	111	99	89	80	
	6-9		23	19	33	29	69	67	63	56	50	44	40	86	84	79	70	63	55	50	
4,501 - 6,000	1	2	38	34	57	53	143	139	131	115	103	92	83	179	174	164	144	129	115	104	
	2,3		38	34	57	53	140	136	128	113	101	90	82	175	170	160	141	126	113	103	
	4,5		37	33	55	51	128	124	117	103	92	82	74	160	155	146	129	115	103	93	
	6-9		25	21	37	33	79	77	72	64	57	51	46	99	96	90	80	71	64	58	
6,001 - 8,000	1	3	38	34	57	53	188	183	172	152	135	121	110	235	229	215	190	169	151	138	
	2,3		38	34	57	53	185	180	169	149	133	119	108	231	225	211	186	166	149	135	
	4,5		37	33	55	51	168	163	153	135	121	108	98	210	204	191	169	151	135	123	
	6-9		25	21	37	33	105	102	96	85	75	67	61	131	128	120	106	94	84	76	
8,001 - 10,000	1	4	59	55	90	86	357	347	326	288	257	229	208	446	434	408	360	321	286	260	
	2,3		59	55	90	86	350	340	320	282	252	224	204	438	425	400	353	315	280	255	
	4,5		57	53	87	83	319	310	291	257	229	205	186	399	388	364	321	286	256	233	
	6-9		38	34	57	53	200	194	182	161	144	128	116	250	243	228	201	180	160	145	
10,001 - 15,000	1	5	110	106	169	165	650	631	593	524	467	416	379	813	789	741	655	584	520	474	
	2,3		110	106	169	165	638	619	582	514	458	409	371	798	774	728	643	573	511	464	
	4,5		106	102	164	160	580	563	529	467	417	372	338	725	704	661	584	521	465	423	
	6-9		70	66	107	103	364	353	332	293	261	233	212	455	441	415	366	326	291	265	
15,001 - 20,000	1	6	176	172	273	268	1313	1275	1199	1058	944	842	765	1641	1594	1499	1323	1180	1053	956	
	2,3		176	172	273	268	1288	1250	1175	1038	925	825	750	1610	1563	1469	1298	1156	1031	938	
	4,5		170	166	265	260	1172	1138	1070	945	842	751	683	1465	1423	1338	1181	1053	939	854	
	6-9		110	106	170	166	733	712	669	591	527	470	427	916	890	836	739	659	588	534	
20,001 - 25,000	1	7	265	260	415	407	2139	2077	1952	1724	1537	1371	1246	2674	2596	2440	2155	1921	1714	1558	
	2,3		265	260	415	407	2097	2036	1914	1690	1507	1344	1222	2621	2545	2393	2113	1884	1680	1528	
	4,5		258	253	403	395	1909	1853	1742	1538	1371	1223	1112	2386	2316	2178	1923	1714	1529	1390	
	6-9		165	161	257	252	1196	1161	1091	964	859	766	697	1495	1451	1364	1205	1074	958	871	
25,001 - 40,000	1	8	302	296	471	462	2510	2437	2291	2023	1803	1608	1462	3138	3046	2864	2529	2254	2010	1828	
	2,3		302	296	471	462	2461	2389	2246	1983	1768	1577	1433	3076	2986	2808	2479	2210	1971	1791	
	4,5		293	287	457	448	2239	2174	2044	1804	1609	1435	1304	2799	2718	2555	2255	2011	1794	1630	
	6-9		187	183	292	286	1403	1362	1280	1130	1008	899	817	1754	1703	1600	1413	1260	1124	1021	
40,001 - 65,000	1	10	363	356	567	556	3304	3208	3016	2663	2374	2117	1925	4130	4010	3770	3329	2968	2646	2406	
	2,3		363	356	567	556	3238	3144	2955	2610	2327	2075	1886	4048	3930	3694	3263	2909	2594	2358	
	4,5		352	345	550	539	2948	2862	2690	2375	2118	1889	1717	3685	3578	3363	2969	2648	2361	2146	
	6-9		225	221	352	345	1847	1793	1685	1488	1327	1183	1076	2309	2241	2106	1860	1659	1479	1345	
65,001 - 90,000	1	11	393	385	613	601	3621	3516	3305	2918	2602	2321	2110	4526	4395	4131	3648	3253	2901	2638	
	2,3		393	385	613	601	3551	3448	3241	2862	2552	2276	2069	4439	4310	4051	3578	3190	2845	2586	
	4,5		380	373	595	583	3232	3138	2950	2605	2322	2071	1883	4040	3923	3688	3256	2903	2589	2354	
	6-9		243	238	379	372	2024	1965	1847	1631	1454	1297	1179	2530	2456	2309	2039	1818	1621	1474	
Charge per $1000 over $90,000	1	12	0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61	
	2,3		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61	
	4,5		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61	
	6-9		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61	

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 25
$ 500 Deductible	$ 39
$1000 Deductible	$ 70
$2000 Deductible	$123
$3000 Deductible	$164
$4000 Deductible	$200
$5000 Deductible	$228

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.

TRUCKS, TRACTORS, TRAILERS

Physical Damage Coverages

Territory 10 - FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION – ALL VEHICLES – Fire,Theft & CAC 300	Fire,Theft & CAC 500	Comprehensive 300	Comprehensive 500	COLLISION – TRUCKS – DEDUCTIBLES 300	500	1000	2000	3000	4000	5000	TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS – DEDUCTIBLES 300	500	1000	2000	3000	4000	5000
$ 0 - 4,500	1	1	33	29	50	46	124	120	113	100	89	79	72	155	150	141	125	111	99	90
	2,3		33	29	50	46	122	118	111	98	87	78	71	153	148	139	123	109	98	89
	4,5		33	29	49	45	110	107	101	89	79	71	64	138	134	126	111	99	89	80
	6-9		23	19	33	29	69	67	63	56	50	44	40	86	84	79	70	63	55	50
4,501 - 6,000	1	2	38	34	57	53	143	139	131	115	103	92	83	179	174	164	144	129	115	104
	2,3		38	34	57	53	140	136	128	113	101	90	82	175	170	160	141	126	113	103
	4,5		37	33	55	51	128	124	117	103	92	82	74	160	155	146	129	115	103	93
	6-9		25	21	37	33	79	77	72	64	57	51	46	99	96	90	80	71	64	58
6,001 - 8,000	1	3	38	34	57	53	188	183	172	152	135	121	110	235	229	215	190	169	151	138
	2,3		38	34	57	53	185	180	169	149	133	119	108	231	225	211	186	166	149	135
	4,5		37	33	55	51	168	163	153	135	121	108	98	210	204	191	169	151	135	123
	6-9		25	21	37	33	105	102	96	85	75	67	61	131	128	120	106	94	84	76
8,001 - 10,000	1	4	59	55	90	86	357	347	326	288	257	229	208	446	434	408	360	321	286	260
	2,3		59	55	90	86	350	340	320	282	252	224	204	438	425	400	353	315	280	255
	4,5		57	53	87	83	319	310	291	257	229	205	186	399	388	364	321	286	256	233
	6-9		38	34	57	53	200	194	182	161	144	128	116	250	243	228	201	180	160	145
10,001 - 15,000	1	5	110	106	169	165	650	631	593	524	467	416	379	813	789	741	655	584	520	474
	2,3		110	106	169	165	638	619	582	514	458	409	371	798	774	728	643	573	511	464
	4,5		106	102	164	160	580	563	529	467	417	372	338	725	704	661	584	521	465	423
	6-9		70	66	107	103	364	353	332	293	261	233	212	455	441	415	366	326	291	265
15,001 - 20,000	1	6	176	172	273	268	1313	1275	1199	1058	944	842	765	1641	1594	1499	1323	1180	1053	956
	2,3		176	172	273	268	1288	1250	1175	1038	925	825	750	1610	1563	1469	1298	1156	1031	938
	4,5		170	166	265	260	1172	1138	1070	945	842	751	683	1465	1423	1338	1181	1053	939	854
	6-9		110	106	170	166	733	712	669	591	527	470	427	916	890	836	739	659	588	534
20,001 - 25,000	1	7	265	260	415	407	2139	2077	1952	1724	1537	1371	1246	2674	2596	2440	2155	1921	1714	1558
	2,3		265	260	415	407	2097	2036	1914	1690	1507	1344	1222	2621	2545	2393	2113	1884	1680	1528
	4,5		258	253	403	395	1909	1853	1742	1538	1371	1223	1112	2386	2316	2178	1923	1714	1529	1390
	6-9		165	161	257	252	1196	1161	1091	964	859	766	697	1495	1451	1364	1205	1074	958	871
25,001 - 40,000	1	8	302	296	471	462	2510	2437	2291	2023	1803	1608	1462	3138	3046	2864	2529	2254	2010	1828
	2,3		302	296	471	462	2461	2389	2246	1983	1768	1577	1433	3076	2986	2808	2479	2210	1971	1791
	4,5		293	287	457	448	2239	2174	2044	1804	1609	1435	1304	2799	2718	2555	2255	2011	1794	1630
	6-9		187	183	292	286	1403	1362	1280	1130	1008	899	817	1754	1703	1600	1413	1260	1124	1021
40,001 - 65,000	1	10	363	356	567	556	3304	3208	3016	2663	2374	2117	1925	4130	4010	3770	3329	2968	2646	2406
	2,3		363	356	567	556	3238	3144	2955	2610	2327	2075	1886	4048	3930	3694	3263	2909	2594	2358
	4,5		352	345	550	539	2948	2862	2690	2375	2118	1889	1717	3685	3578	3363	2969	2648	2361	2146
	6-9		225	221	352	345	1847	1793	1685	1488	1327	1183	1076	2309	2241	2106	1860	1659	1479	1345
65,001 - 90,000	1	11	393	385	613	601	3621	3516	3305	2918	2602	2321	2110	4526	4395	4131	3648	3253	2901	2638
	2,3		393	385	613	601	3551	3448	3241	2862	2552	2276	2069	4439	4310	4051	3578	3190	2845	2586
	4,5		380	373	595	583	3232	3138	2950	2605	2322	2071	1883	4040	3923	3688	3256	2903	2589	2354
	6-9		243	238	379	372	2024	1965	1847	1631	1454	1297	1179	2530	2456	2309	2039	1818	1621	1474
Charge per $1000 over $90,000	1	12	0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	2,3		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	4,5		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61
	6-9		0.76	0.74	1.18	1.16	15.94	15.47	14.55	12.84	11.45	10.21	9.28	19.92	19.34	18.18	16.05	14.31	12.77	11.61

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 25
$ 500 Deductible	$ 39
$1000 Deductible	$ 70
$2000 Deductible	$123
$3000 Deductible	$164
$4000 Deductible	$200
$5000 Deductible	$228

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.

TRUCKS, TRACTORS, TRAILERS

Physical Damage Coverages

Territory 11 - 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	69	67	63	56	50	44	40	86	84	79	70	63	55	50
	2,3		27	23	40	36	68	66	62	55	49	44	40	85	83	78	69	61	55	50
	4,5		26	22	39	35	62	60	56	50	44	40	36	78	75	70	63	55	50	45
	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	78	76	71	63	56	50	46	98	95	89	79	70	63	58
	4,5		30	26	44	40	71	69	65	57	51	46	41	89	86	81	71	64	58	51
	6-9		20	16	29	25	44	43	40	36	32	28	26	55	54	50	45	40	35	33
6,001 - 8,000	1	3	30	26	45	41	106	103	97	85	76	68	62	133	129	121	106	95	85	78
	2,3		30	26	45	41	104	101	95	84	75	67	61	130	126	119	105	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	59	57	54	47	42	38	34	74	71	68	59	53	48	43
8,001 - 10,000	1	4	47	43	71	67	201	195	183	162	144	129	117	251	244	229	203	180	161	146
	2,3		47	43	71	67	197	191	180	159	141	126	115	246	239	225	199	176	158	144
	4,5		46	42	69	65	179	174	164	144	129	115	104	224	218	205	180	161	144	130
	6-9		30	26	45	41	112	109	102	90	81	72	65	140	136	128	113	101	90	81
10,001 - 15,000	1	5	87	83	133	129	365	354	333	294	262	234	212	456	443	416	368	328	293	265
	2,3		87	83	133	129	357	347	326	288	257	229	208	446	434	408	360	321	286	260
	4,5		84	80	129	125	325	316	297	262	234	209	190	406	395	371	328	293	261	238
	6-9		55	51	84	80	204	198	186	164	147	131	119	255	248	233	205	184	164	149
15,001 - 20,000	1	6	137	133	212	208	737	716	673	594	530	473	430	921	895	841	743	663	591	538
	2,3		137	133	212	208	723	702	660	583	519	463	421	904	878	825	729	649	579	526
	4,5		133	129	206	202	658	639	601	530	473	422	383	823	799	751	663	591	528	479
	6-9		87	83	133	129	412	400	376	332	296	264	240	515	500	470	415	370	330	300
20,001 - 25,000	1	7	206	202	322	316	1201	1166	1096	968	863	770	700	1501	1458	1370	1210	1079	963	875
	2,3		206	202	322	316	1177	1143	1074	949	846	754	686	1471	1429	1343	1186	1058	943	858
	4,5		200	196	313	307	1071	1040	978	863	770	686	624	1339	1300	1223	1079	963	858	780
	6-9		129	125	200	196	672	652	613	541	482	430	391	840	815	766	676	603	538	489
25,001 - 40,000	1	8	235	230	366	359	1409	1368	1286	1135	1012	903	821	1761	1710	1608	1419	1265	1129	1026
	2,3		235	230	366	359	1381	1341	1261	1113	992	885	805	1726	1676	1576	1391	1240	1106	1006
	4,5		227	223	355	348	1258	1221	1148	1013	904	806	733	1573	1526	1435	1266	1130	1008	916
	6-9		146	142	226	222	787	764	718	634	565	504	458	984	955	898	793	706	630	573
40,001 - 65,000	1	10	282	276	441	432	1855	1801	1693	1495	1333	1189	1081	2319	2251	2116	1869	1666	1486	1351
	2,3		282	276	441	432	1818	1765	1659	1465	1306	1165	1059	2273	2206	2074	1831	1633	1456	1324
	4,5		273	268	427	419	1654	1606	1510	1333	1188	1060	964	2068	2008	1888	1666	1485	1325	1205
	6-9		176	172	273	268	1036	1006	946	835	744	664	604	1295	1258	1183	1044	930	830	755
65,001 - 90,000	1	11	305	299	476	467	2033	1974	1856	1638	1461	1303	1184	2541	2468	2320	2048	1826	1629	1480
	2,3		305	299	476	467	1994	1936	1820	1607	1433	1278	1162	2493	2420	2275	2009	1791	1598	1453
	4,5		296	290	462	453	1814	1761	1655	1462	1303	1162	1057	2268	2201	2069	1828	1629	1453	1321
	6-9		189	185	295	289	1136	1103	1037	915	816	728	662	1420	1379	1296	1144	1020	910	828
Charge per $1000 over $90,000	1	12	0.59	0.58	0.92	0.90	8.95	8.69	8.17	7.21	6.43	5.73	5.21	11.19	10.86	10.21	9.01	8.04	7.17	6.52
	2,3		0.59	0.58	0.92	0.90	8.95	8.69	8.17	7.21	6.43	5.73	5.21	11.19	10.86	10.21	9.01	8.04	7.17	6.52
	4,5		0.59	0.58	0.92	0.90	8.95	8.69	8.17	7.21	6.43	5.73	5.21	11.19	10.86	10.21	9.01	8.04	7.17	6.52
	6-9		0.59	0.58	0.92	0.90	8.95	8.69	8.17	7.21	6.43	5.73	5.21	11.19	10.86	10.21	9.01	8.04	7.17	6.52

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 14
$ 500 Deductible	$ 22
$1000 Deductible	$ 39
$2000 Deductible	$ 69
$3000 Deductible	$ 92
$4000 Deductible	$112
$5000 Deductible	$128

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.

TRUCKS, TRACTORS, TRAILERS

Physical Damage Coverages

Territory 12 - FLEET

Original Cost (Complete Automobile Chassis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION – ALL VEHICLES – Fire,Theft & CAC 300	Fire,Theft & CAC 500	Comprehensive 300	Comprehensive 500	COLLISION – TRUCKS – DEDUCTIBLES 300	500	1000	2000	3000	4000	5000	TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS – DEDUCTIBLES 300	500	1000	2000	3000	4000	5000
	1		30	26	45	41	77	75	71	62	56	50	45	96	94	89	78	70	63	56
$ 0 -	2,3	1	30	26	45	41	76	74	70	61	55	49	44	95	93	88	76	69	61	55
4,500	4,5		30	26	44	40	69	67	63	56	50	44	40	86	84	79	70	63	55	50
	6-9		21	17	30	26	43	42	39	35	31	28	25	54	53	49	44	39	35	31
	1		34	30	51	47	90	87	82	72	64	57	52	113	109	103	90	80	71	65
4,501 -	2,3	2	34	30	51	47	88	85	80	71	63	56	51	110	106	100	89	79	70	64
6,000	4,5		33	29	50	46	79	77	72	64	57	51	46	99	96	90	80	71	64	58
	6-9		23	19	33	29	49	48	45	40	36	32	29	61	60	56	50	45	40	36
	1		34	30	51	47	118	115	108	95	85	76	69	148	144	135	119	106	95	86
6,001 -	2,3	3	34	30	51	47	115	112	105	93	83	74	67	144	140	131	116	104	93	84
8,000	4,5		33	29	50	46	105	102	96	85	75	67	61	131	128	120	106	94	84	76
	6-9		23	19	33	29	66	64	60	53	47	42	38	83	80	75	66	59	53	48
	1		53	49	81	77	224	217	204	180	161	143	130	280	271	255	225	201	179	163
8,001 -	2,3	4	53	49	81	77	219	213	200	177	158	141	128	274	266	250	221	198	176	160
10,000	4,5		51	47	78	74	200	194	182	161	144	128	116	250	243	228	201	180	160	145
	6-9		35	31	52	48	125	121	114	100	90	80	73	156	151	143	125	113	100	91
	1		99	95	152	148	407	395	371	328	292	261	237	509	494	464	410	365	326	296
10,001 -	2,3	5	99	95	152	148	399	387	364	321	286	255	232	499	484	455	401	358	319	290
15,000	4,5		96	92	147	143	363	352	331	292	260	232	211	454	440	414	365	325	290	264
	6-9		63	59	96	92	228	221	208	183	164	146	133	285	276	260	229	205	183	166
	1		157	153	244	239	821	797	749	662	590	526	478	1026	996	936	828	738	658	598
15,001 -	2,3	6	157	153	244	239	804	781	734	648	578	515	469	1005	976	918	810	723	644	586
20,000	4,5		152	148	237	232	732	711	668	590	526	469	427	915	889	835	738	658	586	534
	6-9		99	95	152	148	458	445	418	369	329	294	267	573	556	523	461	411	368	334
	1		237	232	370	363	1337	1298	1220	1077	961	857	779	1671	1623	1525	1346	1201	1071	974
20,001 -	2,3	7	237	232	370	363	1311	1273	1197	1057	942	840	764	1639	1591	1496	1321	1178	1050	955
25,000	4,5		230	225	359	352	1193	1158	1089	961	857	764	695	1491	1448	1361	1201	1071	955	869
	6-9		148	144	230	225	747	725	682	602	537	479	435	934	906	853	753	671	599	544
	1		269	264	420	412	1569	1523	1432	1264	1127	1005	914	1961	1904	1790	1580	1409	1256	1143
25,001 -	2,3	8	269	264	420	412	1538	1493	1403	1239	1105	985	896	1923	1866	1754	1549	1381	1231	1120
40,000	4,5		261	256	408	400	1400	1359	1277	1128	1006	897	815	1750	1699	1596	1410	1258	1121	1019
	6-9		167	163	260	255	877	851	800	706	630	562	511	1096	1064	1000	883	788	703	639
	1		323	317	506	496	2065	2005	1885	1664	1484	1323	1203	2581	2506	2356	2080	1855	1654	1504
40,001 -	2,3	10	323	317	506	496	2024	1965	1847	1631	1454	1297	1179	2530	2456	2309	2039	1818	1621	1474
65,000	4,5		314	308	491	481	1842	1788	1681	1484	1323	1180	1073	2303	2235	2101	1855	1654	1475	1341
	6-9		201	197	314	308	1154	1120	1053	930	829	739	672	1443	1400	1316	1163	1036	924	840
	1		350	343	547	536	2264	2198	2066	1824	1627	1451	1319	2830	2748	2583	2280	2034	1814	1649
65,001 -	2,3	11	350	343	547	536	2220	2155	2026	1789	1595	1422	1293	2775	2694	2533	2236	1994	1778	1616
90,000	4,5		340	333	530	520	2020	1961	1843	1628	1451	1294	1177	2525	2451	2304	2035	1814	1618	1471
	6-9		216	212	339	332	1265	1228	1154	1019	909	810	737	1581	1535	1443	1274	1136	1013	921
Charge per	1		0.67	0.66	1.05	1.03	9.96	9.67	9.09	8.03	7.16	6.38	5.80	12.45	12.09	11.36	10.03	8.95	7.98	7.25
$1000 over	2,3	12	0.67	0.66	1.05	1.03	9.96	9.67	9.09	8.03	7.16	6.38	5.80	12.45	12.09	11.36	10.03	8.95	7.98	7.25
$90,000	4,5		0.67	0.66	1.05	1.03	9.96	9.67	9.09	8.03	7.16	6.38	5.80	12.45	12.09	11.36	10.03	8.95	7.98	7.25
	6-9		0.67	0.66	1.05	1.03	9.96	9.67	9.09	8.03	7.16	6.38	5.80	12.45	12.09	11.36	10.03	8.95	7.98	7.25

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 16
$ 500 Deductible	$ 24
$1000 Deductible	$ 44
$2000 Deductible	$ 77
$3000 Deductible	$103
$4000 Deductible	$125
$5000 Deductible	$143

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.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 13 - 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	79	77	72	64	57	51	46	99	96	90	80	71	64	58
	2,3		30	26	45	41	78	76	71	63	56	50	46	98	95	89	79	70	63	58
	4,5		30	26	44	40	71	69	65	57	51	46	41	89	86	81	71	64	58	51
	6-9		20	16	29	25	44	43	40	36	32	28	26	55	54	50	45	40	35	33
4,501 - 6,000	1	2	34	30	51	47	92	89	84	74	66	59	53	115	111	105	93	83	74	66
	2,3		34	30	51	47	90	87	82	72	64	57	52	113	109	103	90	80	71	65
	4,5		33	29	49	45	82	80	75	66	59	53	48	103	100	94	83	74	66	60
	6-9		23	19	33	29	52	50	47	42	37	33	30	65	63	59	53	46	41	38
6,001 - 8,000	1	3	34	30	51	47	122	118	111	98	87	78	71	153	148	139	123	109	98	89
	2,3		34	30	51	47	118	115	108	95	85	76	69	148	144	135	119	106	95	86
	4,5		33	29	49	45	108	105	99	87	78	69	63	135	131	124	109	98	86	79
	6-9		23	19	33	29	68	66	62	55	49	44	40	85	83	78	69	61	55	50
8,001 - 10,000	1	4	53	49	80	76	230	223	210	185	165	147	134	288	279	263	231	206	184	168
	2,3		53	49	80	76	226	219	206	182	162	145	131	283	274	258	228	203	181	164
	4,5		51	47	78	74	205	199	187	165	147	131	119	256	249	234	206	184	164	149
	6-9		34	30	51	47	129	125	118	104	93	83	75	161	156	148	130	116	104	94
10,001 - 15,000	1	5	97	93	150	146	418	406	382	337	300	268	244	523	508	478	421	375	335	305
	2,3		97	93	150	146	410	398	374	330	295	263	239	513	498	468	413	369	329	299
	4,5		95	91	146	142	373	362	340	300	268	239	217	466	453	425	375	335	299	271
	6-9		62	58	95	91	234	227	213	188	168	150	136	293	284	266	235	210	188	170
15,001 - 20,000	1	6	156	152	242	237	844	819	770	680	606	541	491	1055	1024	963	850	758	676	614
	2,3		156	152	242	237	827	803	755	666	594	530	482	1034	1004	944	833	743	663	603
	4,5		151	147	235	230	753	731	687	607	541	482	439	941	914	859	759	676	603	549
	6-9		98	94	151	147	472	458	431	380	339	302	275	590	573	539	475	424	378	344
20,001 - 25,000	1	7	235	230	367	360	1375	1335	1255	1108	988	881	801	1719	1669	1569	1385	1235	1101	1001
	2,3		235	230	367	360	1347	1308	1230	1086	968	863	785	1684	1635	1538	1358	1210	1079	981
	4,5		227	223	356	349	1227	1191	1120	989	881	786	715	1534	1489	1400	1236	1101	983	894
	6-9		147	143	227	223	768	746	701	619	552	492	448	960	933	876	774	690	615	560
25,001 - 40,000	1	8	266	261	416	408	1613	1566	1472	1300	1159	1034	940	2016	1958	1840	1625	1449	1293	1175
	2,3		266	261	416	408	1581	1535	1443	1274	1136	1013	921	1976	1919	1804	1593	1420	1266	1151
	4,5		258	253	404	396	1439	1397	1313	1160	1034	922	838	1799	1746	1641	1450	1293	1153	1048
	6-9		166	162	258	253	901	875	823	726	648	578	525	1126	1094	1029	908	810	723	656
40,001 - 65,000	1	10	321	315	502	492	2123	2061	1937	1711	1525	1360	1237	2654	2576	2421	2139	1906	1700	1546
	2,3		321	315	502	492	2081	2020	1899	1677	1495	1333	1212	2601	2525	2374	2096	1869	1666	1515
	4,5		311	305	487	477	1894	1839	1729	1526	1361	1214	1103	2368	2299	2161	1908	1701	1518	1379
	6-9		199	195	311	305	1187	1152	1083	956	852	760	691	1484	1440	1354	1195	1065	950	864
65,001 - 90,000	1	11	347	340	542	531	2327	2259	2123	1875	1672	1491	1355	2909	2824	2654	2344	2090	1864	1694
	2,3		347	340	542	531	2281	2215	2082	1838	1639	1462	1329	2851	2769	2603	2298	2049	1828	1661
	4,5		337	330	525	515	2076	2016	1895	1673	1492	1331	1210	2595	2520	2369	2091	1865	1664	1513
	6-9		215	211	336	329	1301	1263	1187	1048	935	834	758	1626	1579	1484	1310	1169	1043	948
Charge per $1000 over $90,000	1	12	0.67	0.66	1.04	1.02	10.24	9.94	9.35	8.25	7.36	6.56	5.97	12.80	12.43	11.68	10.32	9.20	8.20	7.46
	2,3		0.67	0.66	1.04	1.02	10.24	9.94	9.35	8.25	7.36	6.56	5.97	12.80	12.43	11.68	10.32	9.20	8.20	7.46
	4,5		0.67	0.66	1.04	1.02	10.24	9.94	9.35	8.25	7.36	6.56	5.97	12.80	12.43	11.68	10.32	9.20	8.20	7.46
	6-9		0.67	0.66	1.04	1.02	10.24	9.94	9.35	8.25	7.36	6.56	5.97	12.80	12.43	11.68	10.32	9.20	8.20	7.46

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 16
$ 500 Deductible	$ 25
$1000 Deductible	$ 45
$2000 Deductible	$ 79
$3000 Deductible	$106
$4000 Deductible	$128
$5000 Deductible	$146

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.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 14 - 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
	1		32	28	48	44	88	85	80	71	63	56	51	110	106	100	89	79	70	64
$ 0 -	2,3	1	32	28	48	44	87	84	79	70	62	55	50	109	105	99	88	78	69	63
4,500	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
	1		36	32	54	50	102	99	93	82	73	65	59	128	124	116	103	91	81	74
4,501 -	2,3	2	36	32	54	50	100	97	91	81	72	64	58	125	121	114	101	90	80	73
6,000	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
	1		36	32	54	50	134	130	122	108	96	86	78	168	163	153	135	120	108	98
6,001 -	2,3	3	36	32	54	50	132	128	120	106	95	84	77	165	160	150	133	119	105	96
8,000	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
	1		56	52	85	81	254	247	232	205	183	163	148	318	309	290	256	229	204	185
8,001 -	2,3	4	56	52	85	81	249	242	227	201	179	160	145	311	303	284	251	224	200	181
10,000	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
	1		104	100	160	156	462	449	422	373	332	296	269	578	561	528	466	415	370	336
10,001 -	2,3	5	104	100	160	156	453	440	414	365	326	290	264	566	550	518	456	408	363	330
15,000	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
	1		166	162	258	253	933	906	852	752	670	598	544	1166	1133	1065	940	838	748	680
15,001 -	2,3	6	166	162	258	253	915	888	835	737	657	586	533	1144	1110	1044	921	821	733	666
20,000	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
	1		250	245	391	383	1520	1476	1387	1225	1092	974	886	1900	1845	1734	1531	1365	1218	1108
20,001 -	2,3	7	250	245	391	383	1490	1447	1360	1201	1071	955	868	1863	1809	1700	1501	1339	1194	1085
25,000	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
	1		284	278	444	435	1783	1731	1627	1437	1281	1142	1039	2229	2164	2034	1796	1601	1428	1299
25,001 -	2,3	8	284	278	444	435	1749	1698	1596	1409	1257	1121	1019	2186	2123	1995	1761	1571	1401	1274
40,000	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
	1		342	335	534	524	2347	2279	2142	1892	1686	1504	1367	2934	2849	2678	2365	2108	1880	1709
40,001 -	2,3	10	342	335	534	524	2301	2234	2100	1854	1653	1474	1340	2876	2793	2625	2318	2066	1843	1675
65,000	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
	1		369	362	577	566	2573	2498	2348	2073	1849	1649	1499	3216	3123	2935	2591	2311	2061	1874
65,001 -	2,3	11	369	362	577	566	2524	2450	2303	2034	1813	1617	1470	3155	3063	2879	2543	2266	2021	1838
90,000	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	1		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
$1000 over	2,3	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
$90,000	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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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

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-30
C.A.R.
1/1/2027

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 15 - 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	33	29	49	45	88	85	80	71	63	56	51	110	106	100	89	79	70	64
	2,3		33	29	49	45	85	83	78	69	61	55	50	106	104	98	86	76	69	63
	4,5		32	28	48	44	77	75	71	62	56	50	45	96	94	89	78	70	63	56
	6-9		22	18	32	28	48	47	44	39	35	31	28	60	59	55	49	44	39	35
4,501 - 6,000	1	2	37	33	55	51	101	98	92	81	73	65	59	126	123	115	101	91	81	74
	2,3		37	33	55	51	99	96	90	80	71	63	58	124	120	113	100	89	79	73
	4,5		36	32	54	50	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	37	33	55	51	133	129	121	107	95	85	77	166	161	151	134	119	106	96
	2,3		37	33	55	51	130	126	118	105	93	83	76	163	158	148	131	116	104	95
	4,5		36	32	54	50	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	57	53	87	83	251	244	229	203	181	161	146	314	305	286	254	226	201	183
	2,3		57	53	87	83	247	240	226	199	178	158	144	309	300	283	249	223	198	180
	4,5		56	52	85	81	225	218	205	181	161	144	131	281	273	256	226	201	180	164
	6-9		37	33	56	52	141	137	129	114	101	90	82	176	171	161	143	126	113	103
10,001 - 15,000	1	5	106	102	164	160	457	444	417	369	329	293	266	571	555	521	461	411	366	333
	2,3		106	102	164	160	449	436	410	362	323	288	262	561	545	513	453	404	360	328
	4,5		103	99	159	155	409	397	373	330	294	262	238	511	496	466	413	368	328	298
	6-9		67	63	103	99	255	248	233	206	184	164	149	319	310	291	258	230	205	186
15,001 - 20,000	1	6	170	166	264	259	925	898	844	745	665	593	539	1156	1123	1055	931	831	741	674
	2,3		170	166	264	259	906	880	827	730	651	581	528	1133	1100	1034	913	814	726	660
	4,5		165	161	256	251	825	801	753	665	593	529	481	1031	1001	941	831	741	661	601
	6-9		107	103	165	161	517	502	472	417	371	331	301	646	628	590	521	464	414	376
20,001 - 25,000	1	7	257	252	402	394	1506	1462	1374	1213	1082	965	877	1883	1828	1718	1516	1353	1206	1096
	2,3		257	252	402	394	1477	1434	1348	1190	1061	946	860	1846	1793	1685	1488	1326	1183	1075
	4,5		249	244	390	382	1344	1305	1227	1083	966	861	783	1680	1631	1534	1354	1208	1076	979
	6-9		160	156	249	244	842	817	768	678	605	539	490	1053	1021	960	848	756	674	613
25,001 - 40,000	1	8	291	285	455	446	1766	1715	1612	1423	1269	1132	1029	2208	2144	2015	1779	1586	1415	1286
	2,3		291	285	455	446	1732	1682	1581	1396	1245	1110	1009	2165	2103	1976	1745	1556	1388	1261
	4,5		283	277	442	433	1577	1531	1439	1271	1133	1010	919	1971	1914	1799	1589	1416	1263	1149
	6-9		181	177	283	277	988	959	901	796	710	633	575	1235	1199	1126	995	888	791	719
40,001 - 65,000	1	10	351	344	549	538	2326	2258	2123	1874	1671	1490	1355	2908	2823	2654	2343	2089	1863	1694
	2,3		351	344	549	538	2279	2213	2080	1837	1638	1461	1328	2849	2766	2600	2296	2048	1826	1660
	4,5		340	333	531	521	2074	2014	1893	1672	1490	1329	1208	2593	2518	2366	2090	1863	1661	1510
	6-9		217	213	340	333	1300	1262	1186	1047	934	833	757	1625	1578	1483	1309	1168	1041	946
65,001 - 90,000	1	11	379	372	593	581	2549	2475	2327	2054	1832	1634	1485	3186	3094	2909	2568	2290	2043	1856
	2,3		379	372	593	581	2500	2427	2281	2014	1796	1602	1456	3125	3034	2851	2518	2245	2003	1820
	4,5		367	360	574	563	2275	2209	2076	1833	1635	1458	1325	2844	2761	2595	2291	2044	1823	1656
	6-9		235	230	367	360	1424	1383	1300	1148	1023	913	830	1780	1729	1625	1435	1279	1141	1038
Charge per $1000 over $90,000	1	12	0.73	0.72	1.14	1.12	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		0.73	0.72	1.14	1.12	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		0.73	0.72	1.14	1.12	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		0.73	0.72	1.14	1.12	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.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For Stated Amount rating refer to Rule 42.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemen	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 18
$ 500 Deductible	$ 27
$1000 Deductible	$ 50
$2000 Deductible	$ 86
$3000 Deductible	$116
$4000 Deductible	$140
$5000 Deductible	$160

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-31
C.A.R.
1/1/2027

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 16 - 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	52	48	99	96	90	80	71	63	58	124	120	113	100	89	79	73
	2,3		35	31	52	48	97	94	88	78	70	62	56	121	118	110	98	88	78	70
	4,5		33	29	50	46	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	39	35	59	55	114	111	104	92	82	73	67	143	139	130	115	103	91	84
	2,3		39	35	59	55	112	109	102	90	81	72	65	140	136	128	113	101	90	81
	4,5		38	34	57	53	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	39	35	59	55	150	146	137	121	108	96	88	188	183	171	151	135	120	110
	2,3		39	35	59	55	147	143	134	119	106	94	86	184	179	168	149	133	118	108
	4,5		38	34	57	53	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	61	57	93	89	285	277	260	230	205	183	166	356	346	325	288	256	229	208
	2,3		61	57	93	89	280	272	256	226	201	180	163	350	340	320	283	251	225	204
	4,5		59	55	90	86	255	248	233	206	184	164	149	319	310	291	258	230	205	186
	6-9		39	35	59	55	160	155	146	129	115	102	93	200	194	183	161	144	128	116
10,001 - 15,000	1	5	113	109	175	171	519	504	474	418	373	333	302	649	630	593	523	466	416	378
	2,3		113	109	175	171	509	494	464	410	366	326	296	636	618	580	513	458	408	370
	4,5		110	106	170	166	464	450	423	374	333	297	270	580	563	529	468	416	371	338
	6-9		72	68	110	106	290	282	265	234	209	186	169	363	353	331	293	261	233	211
15,001 - 20,000	1	6	181	177	283	277	1049	1018	957	845	753	672	611	1311	1273	1196	1056	941	840	764
	2,3		181	177	283	277	1028	998	938	828	739	659	599	1285	1248	1173	1035	924	824	749
	4,5		176	172	274	269	935	908	854	754	672	599	545	1169	1135	1068	943	840	749	681
	6-9		114	110	176	172	586	569	535	472	421	376	341	733	711	669	590	526	470	426
20,001 - 25,000	1	7	274	269	428	420	1708	1658	1559	1376	1227	1094	995	2135	2073	1949	1720	1534	1368	1244
	2,3		274	269	428	420	1675	1626	1528	1350	1203	1073	976	2094	2033	1910	1688	1504	1341	1220
	4,5		266	261	416	408	1523	1479	1390	1228	1094	976	887	1904	1849	1738	1535	1368	1220	1109
	6-9		171	167	266	261	954	926	870	769	685	611	556	1193	1158	1088	961	856	764	695
25,001 - 40,000	1	8	311	305	487	477	2003	1945	1828	1614	1439	1284	1167	2504	2431	2285	2018	1799	1605	1459
	2,3		311	305	487	477	1964	1907	1793	1583	1411	1259	1144	2455	2384	2241	1979	1764	1574	1430
	4,5		302	296	472	463	1788	1736	1632	1441	1285	1146	1042	2235	2170	2040	1801	1606	1433	1303
	6-9		193	189	302	296	1120	1087	1022	902	804	717	652	1400	1359	1278	1128	1005	896	815
40,001 - 65,000	1	10	374	367	585	574	2637	2560	2406	2125	1894	1690	1536	3296	3200	3008	2656	2368	2113	1920
	2,3		374	367	585	574	2585	2510	2359	2083	1857	1657	1506	3231	3138	2949	2604	2321	2071	1883
	4,5		363	356	568	557	2353	2284	2147	1896	1690	1507	1370	2941	2855	2684	2370	2113	1884	1713
	6-9		233	228	363	356	1474	1431	1345	1188	1059	944	859	1843	1789	1681	1485	1324	1180	1074
65,001 - 90,000	1	11	405	397	632	620	2891	2807	2639	2330	2077	1853	1684	3614	3509	3299	2913	2596	2316	2105
	2,3		405	397	632	620	2835	2752	2587	2284	2036	1816	1651	3544	3440	3234	2855	2545	2270	2064
	4,5		393	385	614	602	2580	2505	2355	2079	1854	1653	1503	3225	3131	2944	2599	2318	2066	1879
	6-9		251	246	393	385	1616	1569	1475	1302	1161	1036	941	2020	1961	1844	1628	1451	1295	1176
Charge per $1000 over $90,000	1	12	0.78	0.77	1.22	1.20	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		0.78	0.77	1.22	1.20	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		0.78	0.77	1.22	1.20	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		0.78	0.77	1.22	1.20	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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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

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.

TRUCKS, TRACTORS, TRAILERS

Physical Damage Coverages

Territories 17 - 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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemen	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 20
$ 500 Deductible	$ 31
$1000 Deductible	$ 56
$2000 Deductible	$ 97
$3000 Deductible	$131
$4000 Deductible	$159
$5000 Deductible	$181

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-33
C.A.R.
1/1/2027

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 18 - 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	33	29	49	45	98	95	89	79	70	63	57	123	119	111	99	88	79	71
	2,3		33	29	49	45	96	93	87	77	69	61	56	120	116	109	96	86	76	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	101	98	92	81	73	65	59	126	123	115	101	91	81	74
	6-9		24	20	36	32	63	61	57	51	45	40	37	79	76	71	64	56	50	46
6,001 - 8,000	1	3	37	33	56	52	149	145	136	120	107	96	87	186	181	170	150	134	120	109
	2,3		37	33	56	52	146	142	133	118	105	94	85	183	178	166	148	131	118	106
	4,5		36	32	54	50	133	129	121	107	95	85	77	166	161	151	134	119	106	96
	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	283	275	259	228	204	182	165	354	344	324	285	255	228	206
	2,3		58	54	88	84	278	270	254	224	200	178	162	348	338	318	280	250	223	203
	4,5		56	52	85	81	253	246	231	204	182	162	148	316	308	289	255	228	203	185
	6-9		37	33	56	52	159	154	145	128	114	102	92	199	193	181	160	143	128	115
10,001 - 15,000	1	5	107	103	165	161	515	500	470	415	370	330	300	644	625	588	519	463	413	375
	2,3		107	103	165	161	505	490	461	407	363	323	294	631	613	576	509	454	404	368
	4,5		104	100	161	157	459	446	419	370	330	294	268	574	558	524	463	413	368	335
	6-9		68	64	104	100	287	279	262	232	206	184	167	359	349	328	290	258	230	209
15,001 - 20,000	1	6	171	167	266	261	1039	1009	948	837	747	666	605	1299	1261	1185	1046	934	833	756
	2,3		171	167	266	261	1020	990	931	822	733	653	594	1275	1238	1164	1028	916	816	743
	4,5		166	162	258	253	928	901	847	748	667	595	541	1160	1126	1059	935	834	744	676
	6-9		108	104	166	162	581	564	530	468	417	372	338	726	705	663	585	521	465	423
20,001 - 25,000	1	7	259	254	405	397	1694	1645	1546	1365	1217	1086	987	2118	2056	1933	1706	1521	1358	1234
	2,3		259	254	405	397	1660	1612	1515	1338	1193	1064	967	2075	2015	1894	1673	1491	1330	1209
	4,5		251	246	393	385	1511	1467	1379	1218	1086	968	880	1889	1834	1724	1523	1358	1210	1100
	6-9		161	157	251	246	947	919	864	763	680	607	551	1184	1149	1080	954	850	759	689
25,001 - 40,000	1	8	294	288	459	450	1987	1929	1813	1601	1427	1273	1157	2484	2411	2266	2001	1784	1591	1446
	2,3		294	288	459	450	1948	1891	1778	1570	1399	1248	1135	2435	2364	2223	1963	1749	1560	1419
	4,5		286	280	446	437	1773	1721	1618	1428	1274	1136	1033	2216	2151	2023	1785	1593	1420	1291
	6-9		183	179	285	279	1110	1078	1013	895	798	711	647	1388	1348	1266	1119	998	889	809
40,001 - 65,000	1	10	354	347	553	542	2615	2539	2387	2107	1879	1676	1523	3269	3174	2984	2634	2349	2095	1904
	2,3		354	347	553	542	2564	2489	2340	2066	1842	1643	1493	3205	3111	2925	2583	2303	2054	1866
	4,5		344	337	537	526	2333	2265	2129	1880	1676	1495	1359	2916	2831	2661	2350	2095	1869	1699
	6-9		219	215	343	336	1462	1419	1334	1178	1050	937	851	1828	1774	1668	1473	1313	1171	1064
65,001 - 90,000	1	11	383	375	598	586	2868	2784	2617	2311	2060	1837	1670	3585	3480	3271	2889	2575	2296	2088
	2,3		383	375	598	586	2811	2729	2565	2265	2019	1801	1637	3514	3411	3206	2831	2524	2251	2046
	4,5		371	364	579	568	2559	2484	2335	2062	1838	1639	1490	3199	3105	2919	2578	2298	2049	1863
	6-9		237	232	370	363	1603	1556	1463	1291	1151	1027	934	2004	1945	1829	1614	1439	1284	1168
Charge per $1000 over $90,000	1	12	0.74	0.72	1.15	1.13	12.62	12.25	11.52	10.17	9.07	8.09	7.35	15.77	15.31	14.39	12.71	11.33	10.11	9.19
	2,3		0.74	0.72	1.15	1.13	12.62	12.25	11.52	10.17	9.07	8.09	7.35	15.77	15.31	14.39	12.71	11.33	10.11	9.19
	4,5		0.74	0.72	1.15	1.13	12.62	12.25	11.52	10.17	9.07	8.09	7.35	15.77	15.31	14.39	12.71	11.33	10.11	9.19
	6-9		0.74	0.72	1.15	1.13	12.62	12.25	11.52	10.17	9.07	8.09	7.35	15.77	15.31	14.39	12.71	11.33	10.11	9.19

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 20
$ 500 Deductible	$ 31
$1000 Deductible	$ 56
$2000 Deductible	$ 97
$3000 Deductible	$130
$4000 Deductible	$158
$5000 Deductible	$181

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.

TRUCKS, TRACTORS, TRAILERS

Physical Damage Coverages

Territory 19 - 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	37	33	56	52	124	120	113	100	89	79	72	155	150	141	125	111	99	90
	2,3		37	33	56	52	121	117	110	97	87	77	70	151	146	138	121	109	96	88
	4,5		37	33	55	51	110	107	101	89	79	71	64	138	134	126	111	99	89	80
	6-9		24	20	36	32	69	67	63	56	50	44	40	86	84	79	70	63	55	50
4,501 - 6,000	1	2	42	38	64	60	142	138	130	115	102	91	83	178	173	163	144	128	114	104
	2,3		42	38	64	60	140	136	128	113	101	90	82	175	170	160	141	126	113	103
	4,5		41	37	62	58	128	124	117	103	92	82	74	160	155	146	129	115	103	93
	6-9		28	24	41	37	79	77	72	64	57	51	46	99	96	90	80	71	64	58
6,001 - 8,000	1	3	42	38	64	60	188	183	172	152	135	121	110	235	229	215	190	169	151	138
	2,3		42	38	64	60	184	179	168	149	132	118	107	230	224	210	186	165	148	134
	4,5		41	37	62	58	168	163	153	135	121	108	98	210	204	191	169	151	135	123
	6-9		28	24	41	37	105	102	96	85	75	67	61	131	128	120	106	94	84	76
8,001 - 10,000	1	4	66	62	101	97	356	346	325	287	256	228	208	445	433	406	359	320	285	260
	2,3		66	62	101	97	350	340	320	282	252	224	204	438	425	400	353	315	280	255
	4,5		64	60	98	94	318	309	290	256	229	204	185	398	386	363	320	286	255	231
	6-9		42	38	64	60	200	194	182	161	144	128	116	250	243	228	201	180	160	145
10,001 - 15,000	1	5	123	119	190	186	649	630	592	523	466	416	378	811	788	740	654	583	520	473
	2,3		123	119	190	186	637	618	581	513	457	408	371	796	773	726	641	571	510	464
	4,5		119	115	184	180	579	562	528	466	416	371	337	724	703	660	583	520	464	421
	6-9		78	74	119	115	363	352	331	292	260	232	211	454	440	414	365	325	290	264
15,001 - 20,000	1	6	197	193	307	301	1310	1272	1196	1056	941	840	763	1638	1590	1495	1320	1176	1050	954
	2,3		197	193	307	301	1285	1248	1173	1036	924	824	749	1606	1560	1466	1295	1155	1030	936
	4,5		191	187	298	292	1169	1135	1067	942	840	749	681	1461	1419	1334	1178	1050	936	851
	6-9		124	120	191	187	732	711	668	590	526	469	427	915	889	835	738	658	586	534
20,001 - 25,000	1	7	298	292	466	457	2135	2073	1949	1721	1534	1368	1244	2669	2591	2436	2151	1918	1710	1555
	2,3		298	292	466	457	2093	2032	1910	1687	1504	1341	1219	2616	2540	2388	2109	1880	1676	1524
	4,5		290	284	453	444	1904	1849	1738	1535	1368	1220	1109	2380	2311	2173	1919	1710	1525	1386
	6-9		186	182	290	284	1193	1158	1089	961	857	764	695	1491	1448	1361	1201	1071	955	869
25,001 - 40,000	1	8	339	332	529	519	2505	2432	2286	2019	1800	1605	1459	3131	3040	2858	2524	2250	2006	1824
	2,3		339	332	529	519	2456	2384	2241	1979	1764	1573	1430	3070	2980	2801	2474	2205	1966	1788
	4,5		328	322	513	503	2235	2170	2040	1801	1606	1432	1302	2794	2713	2550	2251	2008	1790	1628
	6-9		210	206	328	322	1400	1359	1277	1128	1006	897	815	1750	1699	1596	1410	1258	1121	1019
40,001 - 65,000	1	10	408	400	638	625	3297	3201	3009	2657	2369	2113	1921	4121	4001	3761	3321	2961	2641	2401
	2,3		408	400	638	625	3232	3138	2950	2605	2322	2071	1883	4040	3923	3688	3256	2903	2589	2354
	4,5		396	388	618	606	2941	2855	2684	2370	2113	1884	1713	3676	3569	3355	2963	2641	2355	2141
	6-9		253	248	395	387	1843	1789	1682	1485	1324	1181	1073	2304	2236	2103	1856	1655	1476	1341
65,001 - 90,000	1	11	441	432	689	675	3614	3509	3298	2912	2597	2316	2105	4518	4386	4123	3640	3246	2895	2631
	2,3		441	432	689	675	3543	3440	3234	2855	2546	2270	2064	4429	4300	4043	3569	3183	2838	2580
	4,5		427	419	668	655	3225	3131	2943	2599	2317	2066	1879	4031	3914	3679	3249	2896	2583	2349
	6-9		273	268	427	419	2020	1961	1843	1628	1451	1294	1177	2525	2451	2304	2035	1814	1618	1471
Charge per $1000 over $90,000	1	12	0.85	0.83	1.33	1.30	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		0.85	0.83	1.33	1.30	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		0.85	0.83	1.33	1.30	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		0.85	0.83	1.33	1.30	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.

<u>Higher Deductibles for Comprehensive & Fire, Theft, and CAC.</u>

$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%

<u>Towing & Labor (Light/Medium Trucks Only)</u>

$50 per Disablemer	$8
$100 per Disableme	$16

<u>COLLISION - WAIVER OF DEDUCTIBLE</u>

$ 300 Deductible	$ 25
$ 500 Deductible	$ 39
$1000 Deductible	$ 70
$2000 Deductible	$122
$3000 Deductible	$164
$4000 Deductible	$199
$5000 Deductible	$228

<u>LIMITED COLLISION</u>

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.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 20 - FLEET

			OTHER THAN COLLISION				COLLISION													
Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	ALL VEHICLES				TRUCKS DEDUCTIBLES							TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS DEDUCTIBLES						
			Fire,Theft & CAC		Comprehensive															
			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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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

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 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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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 Ded Limited Collision Rate.

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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 Ded Limited Collision Rate.

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 – ALL VEHICLES – Fire,Theft & CAC 300	Fire,Theft & CAC 500	Comprehensive 300	Comprehensive 500	COLLISION – TRUCKS – DEDUCTIBLES 300	500	1000	2000	3000	4000	5000	TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS – DEDUCTIBLES 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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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 Ded Limited Collision Rate.

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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 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 - ALL VEHICLES				COLLISION - TRUCKS DEDUCTIBLES							COLLISION - TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS DEDUCTIBLES						
			Fire,Theft & CAC		Comprehensive															
			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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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 Ded Limited Collision Rate.

R-41
C.A.R.
1/1/2027

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 — ALL VEHICLES — Fire,Theft & CAC 300	Fire,Theft & CAC 500	Comprehensive 300	Comprehensive 500	COLLISION — TRUCKS — DEDUCTIBLES 300	500	1000	2000	3000	4000	5000	TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS — DEDUCTIBLES 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.
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For Stated Amount rating refer to Rule 42.

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

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$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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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 Ded Limited Collision Rate.

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 – ALL VEHICLES – Fire,Theft & CAC 300	Fire,Theft & CAC 500	Comprehensive 300	Comprehensive 500	COLLISION – TRUCKS – DEDUCTIBLES 300	500	1000	2000	3000	4000	5000	TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS – DEDUCTIBLES 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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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 Ded Limited Collision Rate.

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 9 - 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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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 Ded Limited Collision Rate.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 10 - NON-FLEET

			OTHER THAN COLLISION				COLLISION													
Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	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
	1		35	31	53	49	128	124	117	103	92	82	74	160	155	146	129	115	103	93
$ 0 -	2,3	1	35	31	53	49	125	121	114	100	90	80	73	156	151	143	125	113	100	91
4,500	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
	1		40	36	60	56	147	143	134	119	106	94	86	184	179	168	149	133	118	108
4,501 -	2,3	2	40	36	60	56	144	140	132	116	104	92	84	180	175	165	145	130	115	105
6,000	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
	1		40	36	60	56	195	189	178	157	140	125	113	244	236	223	196	175	156	141
6,001 -	2,3	3	40	36	60	56	191	185	174	154	137	122	111	239	231	218	193	171	153	139
8,000	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
	1		62	58	94	90	369	358	337	297	265	236	215	461	448	421	371	331	295	269
8,001 -	2,3	4	62	58	94	90	362	351	330	291	260	232	211	453	439	413	364	325	290	264
10,000	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
	1		115	111	178	174	671	651	612	540	482	430	391	839	814	765	675	603	538	489
10,001 -	2,3	5	115	111	178	174	657	638	600	530	472	421	383	821	798	750	663	590	526	479
15,000	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
	1		184	180	287	281	1353	1314	1235	1091	972	867	788	1691	1643	1544	1364	1215	1084	985
15,001 -	2,3	6	184	180	287	281	1328	1289	1212	1070	954	851	773	1660	1611	1515	1338	1193	1064	966
20,000	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
	1		278	273	436	427	2205	2141	2013	1777	1584	1413	1285	2756	2676	2516	2221	1980	1766	1606
20,001 -	2,3	7	278	273	436	427	2162	2099	1973	1742	1553	1385	1259	2703	2624	2466	2178	1941	1731	1574
25,000	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
	1		316	310	495	485	2587	2512	2361	2085	1859	1658	1507	3234	3140	2951	2606	2324	2073	1884
25,001 -	2,3	8	316	310	495	485	2537	2463	2315	2044	1823	1626	1478	3171	3079	2894	2555	2279	2033	1848
40,000	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
	1		381	374	596	584	3405	3306	3108	2744	2446	2182	1984	4256	4133	3885	3430	3058	2728	2480
40,001 -	2,3	10	381	374	596	584	3338	3241	3047	2690	2398	2139	1945	4173	4051	3809	3363	2998	2674	2431
65,000	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
	1		411	403	643	630	3733	3624	3407	3008	2682	2392	2174	4666	4530	4259	3760	3353	2990	2718
65,001 -	2,3	11	411	403	643	630	3661	3554	3341	2950	2630	2346	2132	4576	4443	4176	3688	3288	2933	2665
90,000	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	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
$1000 over	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
$90,000	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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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 Ded Limited Collision Rate.

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.

<u>Higher Deductibles for Comprehensive & Fire, Theft, and CAC.</u>

$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%

<u>Towing & Labor (Light/Medium Trucks Only)</u>

$50 per Disablemer	$8
$100 per Disableme	$16

<u>COLLISION - WAIVER OF DEDUCTIBLE</u>

$ 300 Deductible	$ 14
$ 500 Deductible	$ 22
$1000 Deductible	$ 40
$2000 Deductible	$ 69
$3000 Deductible	$ 93
$4000 Deductible	$113
$5000 Deductible	$129

<u>LIMITED COLLISION</u>

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

No Deductible - Add $14
to the $300 Ded Limited Collision Rate.

R-47
C.A.R.
1/1/2027

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
	1		31	27	46	42	78	76	71	63	56	50	46	98	95	89	79	70	63	58
$ 0 -	2,3	1	31	27	46	42	77	75	71	62	56	50	45	96	94	89	78	70	63	56
4,500	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
	1		35	31	52	48	91	88	83	73	65	58	53	114	110	104	91	81	73	66
4,501 -	2,3	2	35	31	52	48	89	86	81	71	64	57	52	111	108	101	89	80	71	65
6,000	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
	1		35	31	52	48	119	116	109	96	86	77	70	149	145	136	120	108	96	88
6,001 -	2,3	3	35	31	52	48	117	114	107	95	84	75	68	146	143	134	119	105	94	85
8,000	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
	1		54	50	82	78	227	220	207	183	163	145	132	284	275	259	229	204	181	165
8,001 -	2,3	4	54	50	82	78	222	216	203	179	160	143	130	278	270	254	224	200	179	163
10,000	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
	1		99	95	153	149	412	400	376	332	296	264	240	515	500	470	415	370	330	300
10,001 -	2,3	5	99	95	153	149	404	392	368	325	290	259	235	505	490	460	406	363	324	294
15,000	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
	1		158	154	246	241	832	808	760	671	598	533	485	1040	1010	950	839	748	666	606
15,001 -	2,3	6	158	154	246	241	816	792	744	657	586	523	475	1020	990	930	821	733	654	594
20,000	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
	1		240	235	374	367	1357	1317	1238	1093	975	869	790	1696	1646	1548	1366	1219	1086	988
20,001 -	2,3	7	240	235	374	367	1330	1291	1214	1072	955	852	775	1663	1614	1518	1340	1194	1065	969
25,000	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
	1		271	266	424	416	1590	1544	1451	1282	1143	1019	926	1988	1930	1814	1603	1429	1274	1158
25,001 -	2,3	8	271	266	424	416	1559	1514	1423	1257	1120	999	908	1949	1893	1779	1571	1400	1249	1135
40,000	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
	1		327	321	511	501	2094	2033	1911	1687	1504	1342	1220	2618	2541	2389	2109	1880	1678	1525
40,001 -	2,3	10	327	321	511	501	2053	1993	1873	1654	1475	1315	1196	2566	2491	2341	2068	1844	1644	1495
65,000	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
	1		353	346	552	541	2296	2229	2095	1850	1649	1471	1337	2870	2786	2619	2313	2061	1839	1671
65,001 -	2,3	11	353	346	552	541	2251	2185	2054	1814	1617	1442	1311	2814	2731	2568	2268	2021	1803	1639
90,000	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	1		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
$1000 over	2,3	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
$90,000	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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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

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.

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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

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.

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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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

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 Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION - ALL VEHICLES - Fire,Theft & CAC		Comprehensive		COLLISION - TRUCKS - DEDUCTIBLES							TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS - 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.
For Fire and Theft only, Charge 85% of Fire, Theft, and CAC.
For Stated Amount rating refer to Rule 42.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

COLLISION - WAIVER OF DEDUCTIBLE

$ 300 Deductible	$ 18
$ 500 Deductible	$ 27
$1000 Deductible	$ 50
$2000 Deductible	$ 86
$3000 Deductible	$116
$4000 Deductible	$140
$5000 Deductible	$160

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 16 - 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	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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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

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.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territories 17 - 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	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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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

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.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 18 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION – ALL VEHICLES – Fire,Theft & CAC 300	500	Comprehensive 300	500	COLLISION – TRUCKS – DEDUCTIBLES 300	500	1000	2000	3000	4000	5000	TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS – DEDUCTIBLES 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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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

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.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 19 - NON-FLEET

Original Cost (Complete Automobile Chasis & Body)	Age Group (Code)	Original Cost New (Code)	OTHER THAN COLLISION - ALL VEHICLES				COLLISION - TRUCKS - DEDUCTIBLES							COLLISION - TRUCK-TRACTORS &VEHICLES USED IN DUMPING OPERATIONS - DEDUCTIBLES						
			Fire,Theft & CAC		Comprehensive															
			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.

<u>Higher Deductibles for Comprehensive & Fire, Theft, and CAC.</u>

$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%

<u>Towing & Labor (Light/Medium Trucks Only)</u>

$50 per Disablemer	$8
$100 per Disableme	$16

<u>COLLISION - WAIVER OF DEDUCTIBLE</u>

$ 300 Deductible	$ 25
$ 500 Deductible	$ 39
$1000 Deductible	$ 70
$2000 Deductible	$122
$3000 Deductible	$164
$4000 Deductible	$199
$5000 Deductible	$228

<u>LIMITED COLLISION</u>

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.

TRUCKS, TRACTORS, TRAILERS
Physical Damage Coverages

Territory 20 - 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	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.

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%

Towing & Labor (Light/Medium Trucks Only)

$50 per Disablemer	$8
$100 per Disableme	$16

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

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.

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

Cost New	Age of Vehicle 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

Cost New	Age of Vehicle 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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1/1/2027

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

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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

Limit of Liability	Local						Intermediate						Long Distance					
	Comp or Specified Perils Deductibles		Collision Deductibles				Comp or Specified Perils Deductibles		Collision Deductibles				Comp or Specified Perils Deductibles		Collision Deductibles			
	$300 (035)	$500 (037)	$300 (076)	$500 (077)	$1000 (078)	$2000 (072)	$300 (035)	$500 (037)	$300 (076)	$500 (077)	$1000 (078)	$2000 (072)	$300 (035)	$500 (037)	$300 (076)	$500 (077)	$1000 (078)	$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

PRIVATE PASSENGER TYPES
Rating Procedures

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

For increased limits, apply the following formula:

$$(B, incr) = ([(A\text{-}1_{20/40}) + (B_{20/40})] \times ILF) - [(A\text{-}1_{25/50})])$$

where

B, incr	denotes the Optional Bodily Injury Liability rate,
$A\text{-}1_{20/40}$	denotes the Bodily Injury rate with the basic limits rate (20/40),
$A\text{-}1_{25/50}$	denotes the Bodily Injury rate with the compulsory rate (25/50),
$B_{20/40}$	denotes the basic limits (20/40) Optional Bodily Injury Liability rate,
ILF	denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED AND UNDERINSURED MOTORISTS (Coverages U1 & U2)

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

PRIVATE PASSENGER TYPES
Rating Procedures
(Continued)

COLLISION

Collision Deductible: $500

Refer to rate pages.

Collision Deductible: $300

Add the following buyback charges to the $500 deductible rate:

	Territory 1	Territory 2	Territory 3	Territory 4
Buyback Charge				
$300 Ded. - Fleet	$ 44	$ 44	$ 44	$ 44
$300 Ded. - Non-Fleet	53	53	53	53
	Territory 5	Territory 6	Territory 7	Territory 8
Buyback Charge				
$300 Ded. - Fleet	$ 44	$ 44	$ 44	$ 44
$300 Ded. - Non-Fleet	53	53	53	53
	Territory 9	Territory 10	Territory 11	Territory 12
Buyback Charge				
$300 Ded. - Fleet	$ 44	$ 44	$ 20	$25
$300 Ded. - Non-Fleet	53	53	24	30
	Territory 13	Territory 14	Territory 15	Territory 16
Buyback Charge				
$300 Ded. - Fleet	$25	$30	$28	$32
$300 Ded. - Non-Fleet	29	36	33	39
	Territory 17	Territory 18	Territory 19	Territory 20
Buyback Charge				
$300 Ded. - Fleet	$35	$41	$48	$ 52
$300 Ded. - Non-Fleet	42	49	57	63

Collision Deductibles:

$1,000 Ded. - Charge 93% of $500 Ded. Premium.
$2,000 Ded. - Charge 80% of $500 Ded. Premium.
$3,000 Ded. - Charge 70% of $500 Ded. Premium.
$4,000 Ded. - Charge 60% of $500 Ded. Premium.
$5,000 Ded. - Charge 53% of $500 Ded. Premium.

Collision Waiver of Deductible Charges—

	Fleet	Non-Fleet
$ 300 Ded. -	$ 22	$ 26
$ 500 Ded. -	32	39
$1,000 Ded. -	60	72
$2,000 Ded. -	108	129
$3,000 Ded. -	148	177
$4,000 Ded. -	180	216
$5,000 Ded. -	206	247

Collision Stated Amount Rating—Refer to Rule 42.

PRIVATE PASSENGER TYPES
Rating Procedures
(Continued)

LIMITED COLLISION

Limited Collision Deductible: $500

Refer to rate pages.

Limited Collision Deductible: $0

Add $22 for fleet, or $26 for non-fleet, to the $300 deductible rate.

Limited Collision Deductible: $300

Add the following buyback charges to the $500 deductible rate:

	Territory 1	Territory 2	Territory 3	Territory 4
Buyback Charge				
$300 Ded. - Fleet	$ 3	$ 3	$ 3	$ 3
$300 Ded. - Non-Fleet	4	4	4	4
	Territory 5	Territory 6	Territory 7	Territory 8
Buyback Charge				
$300 Ded. - Fleet	$ 3	$ 3	$ 3	$ 3
$300 Ded. - Non-Fleet	4	4	4	4
	Territory 9	Territory 10	Territory 11	Territory 12
Buyback Charge				
$300 Ded. – Fleet	$ 3	$ 3	$ 1	$ 2
$300 Ded. - Non-Fleet	4	4	2	2
	Territory 13	Territory 14	Territory 15	Territory 16
Buyback Charge				
$300 Ded. – Fleet	$ 2	$ 2	$ 2	$ 2
$300 Ded. – Non-Fleet	2	2	2	3
	Territory 17	Territory 18	Territory 19	Territory 20
Buyback Charge				
$300 Ded. – Fleet	$ 2	$ 3	$ 3	$ 4
$300 Ded. - Non-Fleet	3	3	4	4

Limited Collision Deductibles:

$1,000 Ded. - Charge 93% of $500 Ded. Premium.
$2,000 Ded. - Charge 80% of $500 Ded. Premium.
$3,000 Ded. - Charge 70% of $500 Ded. Premium.
$4,000 Ded. - Charge 60% of $500 Ded. Premium.
$5,000 Ded. - Charge 53% of $500 Ded. Premium.

For Limited Collision Stated Amount Rating—Refer to Rule 42.

PRIVATE PASSENGER TYPES
Rating Procedures
(Continued)

COMPREHENSIVE

Comprehensive Deductible: $500

Refer to rate pages.

Comprehensive Deductibles: $300

Add the following buyback charges to the $500 deductible rate:

	Territory 1	Territory 2	Territory 3	Territory 4
Buyback Charge				
$300 Ded. – Fleet	$ 7	$ 7	$ 7	$ 7
$300 Ded. – Non-Fleet	8	8	8	8
	Territory 5	Territory 6	Territory 7	Territory 8
Buyback Charge				
$300 Ded. – Fleet	$ 7	$ 7	$ 7	$ 7
$300 Ded. – Non-Fleet	8	8	8	8
	Territory 9	Territory 10	Territory 11	Territory 12
Buyback Charge				
$300 Ded. - Fleet	$ 7	$ 7	$ 5	$ 5
$300 Ded. - Non-Fleet	8	8	5	6
	Territory 13	Territory 14	Territory 15	Territory 16
Buyback Charge				
$300 Ded. – Fleet	$ 5	$ 6	$ 6	$ 6
$300 Ded. – Non-Fleet	6	7	7	7
	Territory 17	Territory 18	Territory 19	Territory 20
Buyback Charge				
$300 Ded. - Fleet	$ 6	$ 6	$ 6	$ 7
$300 Ded. – Non-Fleet	7	7	7	8

Comprehensive Deductibles:

$1,000 Ded. - Charge 96% of $500 Ded. Premium.
$2,000 Ded. - Charge 89% of $500 Ded. Premium.
$3,000 Ded. - Charge 84% of $500 Ded. Premium.
$4,000 Ded. - Charge 79% of $500 Ded. Premium.
$5,000 Ded. - Charge 76% of $500 Ded. Premium.

For Comprehensive Stated Amount Rating—Refer to Rule 42.

Fire, Theft, C.A.C.:

Fire – Charge 10% of the Comprehensive premium.
Fire and Theft – Charge 70% of the Comprehensive premium.
Fire, Theft and C.A.C. – Charge 85% of the Comprehensive premium.

$100 Glass Deductible:

Charge 95% of the otherwise determined premium that would apply in the absence of a glass deductible.

COMMERCIAL AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER TYPE -- FLEET
Territory 1

A-1	A-2
640	113

B, Increased Limits

25/50	108	80/80	769
35/80	322	100/300	913
40/90	391	250/500	1549
50/100	492	500/500	2058

Property Damage Liability

30000	859
50000	889
80000	903
100000	904
500000	917

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1105	1018	1018	1018	1018	1018	1018	1008	611
4,501 - 6,000	02	1105	1018	1018	1018	1018	1018	1018	1008	611
6,001 - 8,000	03	1184	1057	1057	1057	1057	1057	1057	1047	634
8,001 - 10,000	04	1184	1057	1057	1057	1057	1057	1057	1047	634
10,001 - 15,000	05	1462	1305	1305	1305	1305	1305	1305	1292	783
15,001 - 20,000	06	1725	1540	1540	1540	1540	1540	1540	1524	924
20,001 - 25,000	07	1725	1540	1540	1540	1540	1540	1540	1524	924
25,001 - 40,000	08	1725	1540	1540	1540	1540	1540	1540	1524	924
40,001 - 65,000	10	1725	1540	1540	1540	1540	1540	1540	1524	924
65,001 - 90,000	11	2485	2219	2219	2219	2219	2219	2219	2196	1331
Charge Per $1K > $90K	12	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	71	71	71	71	71	71	71	43
4,501 - 6,000	02	78	71	71	71	71	71	71	71	43
6,001 - 8,000	03	83	74	74	74	74	74	74	73	45
8,001 - 10,000	04	83	74	74	74	74	74	74	73	45
10,001 - 15,000	05	103	92	92	92	92	92	92	91	55
15,001 - 20,000	06	121	108	108	108	108	108	108	107	65
20,001 - 25,000	07	121	108	108	108	108	108	108	107	65
25,001 - 40,000	08	121	108	108	108	108	108	108	107	65
40,001 - 65,000	10	121	108	108	108	108	108	108	107	65
65,001 - 90,000	11	174	156	156	156	156	156	156	154	93
Charge Per $1K > $90K	12	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	173	173	173	173	171	171	153	145	102
4,501 - 6,000	02	173	173	173	173	171	171	153	145	102
6,001 - 8,000	03	190	190	190	190	188	188	169	160	112
8,001 - 10,000	04	190	190	190	190	188	188	169	160	112
10,001 - 15,000	05	198	198	198	198	196	196	176	167	117
15,001 - 20,000	06	266	266	266	266	263	263	237	223	157
20,001 - 25,000	07	291	291	291	291	288	288	259	245	172
25,001 - 40,000	08	307	307	307	307	304	304	274	258	181
40,001 - 65,000	10	381	381	381	381	377	377	339	320	225
65,001 - 90,000	11	617	617	617	617	610	610	549	518	364
Charge Per $1K > $90K	12	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97

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 -- FLEET
Territory 2

A-1	A-2
640	113

B, Increased Limits			
25/50	108	80/80	769
35/80	322	100/300	913
40/90	391	250/500	1549
50/100	492	500/500	2058

Property Damage Liability	
30000	859
50000	889
80000	903
100000	904
500000	917

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1105	1018	1018	1018	1018	1018	1018	1008	611
4,501 - 6,000	02	1105	1018	1018	1018	1018	1018	1018	1008	611
6,001 - 8,000	03	1184	1057	1057	1057	1057	1057	1057	1047	634
8,001 - 10,000	04	1184	1057	1057	1057	1057	1057	1057	1047	634
10,001 - 15,000	05	1462	1305	1305	1305	1305	1305	1305	1292	783
15,001 - 20,000	06	1725	1540	1540	1540	1540	1540	1540	1524	924
20,001 - 25,000	07	1725	1540	1540	1540	1540	1540	1540	1524	924
25,001 - 40,000	08	1725	1540	1540	1540	1540	1540	1540	1524	924
40,001 - 65,000	10	1725	1540	1540	1540	1540	1540	1540	1524	924
65,001 - 90,000	11	2485	2219	2219	2219	2219	2219	2219	2196	1331
Charge Per $1K > $90K	12	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	71	71	71	71	71	71	71	43
4,501 - 6,000	02	78	71	71	71	71	71	71	71	43
6,001 - 8,000	03	83	74	74	74	74	74	74	73	45
8,001 - 10,000	04	83	74	74	74	74	74	74	73	45
10,001 - 15,000	05	103	92	92	92	92	92	92	91	55
15,001 - 20,000	06	121	108	108	108	108	108	108	107	65
20,001 - 25,000	07	121	108	108	108	108	108	108	107	65
25,001 - 40,000	08	121	108	108	108	108	108	108	107	65
40,001 - 65,000	10	121	108	108	108	108	108	108	107	65
65,001 - 90,000	11	174	156	156	156	156	156	156	154	93
Charge Per $1K > $90K	12	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	173	173	173	173	171	171	153	145	102
4,501 - 6,000	02	173	173	173	173	171	171	153	145	102
6,001 - 8,000	03	190	190	190	190	188	188	169	160	112
8,001 - 10,000	04	190	190	190	190	188	188	169	160	112
10,001 - 15,000	05	198	198	198	198	196	196	176	167	117
15,001 - 20,000	06	266	266	266	266	263	263	237	223	157
20,001 - 25,000	07	291	291	291	291	288	288	259	245	172
25,001 - 40,000	08	307	307	307	307	304	304	274	258	181
40,001 - 65,000	10	381	381	381	381	377	377	339	320	225
65,001 - 90,000	11	617	617	617	617	610	610	549	518	364
Charge Per $1K > $90K	12	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97

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 -- FLEET
Territory 3

A-1	A-2
640	113

B, Increased Limits

25/50	108	80/80	769
35/80	322	100/300	913
40/90	391	250/500	1549
50/100	492	500/500	2058

Property Damage Liability

30000	859
50000	889
80000	903
100000	904
500000	917

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1105	1018	1018	1018	1018	1018	1018	1008	611
4,501 - 6,000	02	1105	1018	1018	1018	1018	1018	1018	1008	611
6,001 - 8,000	03	1184	1057	1057	1057	1057	1057	1057	1047	634
8,001 - 10,000	04	1184	1057	1057	1057	1057	1057	1057	1047	634
10,001 - 15,000	05	1462	1305	1305	1305	1305	1305	1305	1292	783
15,001 - 20,000	06	1725	1540	1540	1540	1540	1540	1540	1524	924
20,001 - 25,000	07	1725	1540	1540	1540	1540	1540	1540	1524	924
25,001 - 40,000	08	1725	1540	1540	1540	1540	1540	1540	1524	924
40,001 - 65,000	10	1725	1540	1540	1540	1540	1540	1540	1524	924
65,001 - 90,000	11	2485	2219	2219	2219	2219	2219	2219	2196	1331
Charge Per $1K > $90K	12	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	71	71	71	71	71	71	71	43
4,501 - 6,000	02	78	71	71	71	71	71	71	71	43
6,001 - 8,000	03	83	74	74	74	74	74	74	73	45
8,001 - 10,000	04	83	74	74	74	74	74	74	73	45
10,001 - 15,000	05	103	92	92	92	92	92	92	91	55
15,001 - 20,000	06	121	108	108	108	108	108	108	107	65
20,001 - 25,000	07	121	108	108	108	108	108	108	107	65
25,001 - 40,000	08	121	108	108	108	108	108	108	107	65
40,001 - 65,000	10	121	108	108	108	108	108	108	107	65
65,001 - 90,000	11	174	156	156	156	156	156	156	154	93
Charge Per $1K > $90K	12	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	173	173	173	173	171	171	153	145	102
4,501 - 6,000	02	173	173	173	173	171	171	153	145	102
6,001 - 8,000	03	190	190	190	190	188	188	169	160	112
8,001 - 10,000	04	190	190	190	190	188	188	169	160	112
10,001 - 15,000	05	198	198	198	198	196	196	176	167	117
15,001 - 20,000	06	266	266	266	266	263	263	237	223	157
20,001 - 25,000	07	291	291	291	291	288	288	259	245	172
25,001 - 40,000	08	307	307	307	307	304	304	274	258	181
40,001 - 65,000	10	381	381	381	381	377	377	339	320	225
65,001 - 90,000	11	617	617	617	617	610	610	549	518	364
Charge Per $1K > $90K	12	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97

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 -- FLEET
Territory 4

A-1	A-2
640	113

B, Increased Limits

25/50	108	80/80	769
35/80	322	100/300	913
40/90	391	250/500	1549
50/100	492	500/500	2058

Property Damage Liability

30000	859
50000	889
80000	903
100000	904
500000	917

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1105	1018	1018	1018	1018	1018	1018	1008	611
4,501 - 6,000	02	1105	1018	1018	1018	1018	1018	1018	1008	611
6,001 - 8,000	03	1184	1057	1057	1057	1057	1057	1057	1047	634
8,001 - 10,000	04	1184	1057	1057	1057	1057	1057	1057	1047	634
10,001 - 15,000	05	1462	1305	1305	1305	1305	1305	1305	1292	783
15,001 - 20,000	06	1725	1540	1540	1540	1540	1540	1540	1524	924
20,001 - 25,000	07	1725	1540	1540	1540	1540	1540	1540	1524	924
25,001 - 40,000	08	1725	1540	1540	1540	1540	1540	1540	1524	924
40,001 - 65,000	10	1725	1540	1540	1540	1540	1540	1540	1524	924
65,001 - 90,000	11	2485	2219	2219	2219	2219	2219	2219	2196	1331
Charge Per $1K > $90K	12	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	71	71	71	71	71	71	71	43
4,501 - 6,000	02	78	71	71	71	71	71	71	71	43
6,001 - 8,000	03	83	74	74	74	74	74	74	73	45
8,001 - 10,000	04	83	74	74	74	74	74	74	73	45
10,001 - 15,000	05	103	92	92	92	92	92	92	91	55
15,001 - 20,000	06	121	108	108	108	108	108	108	107	65
20,001 - 25,000	07	121	108	108	108	108	108	108	107	65
25,001 - 40,000	08	121	108	108	108	108	108	108	107	65
40,001 - 65,000	10	121	108	108	108	108	108	108	107	65
65,001 - 90,000	11	174	156	156	156	156	156	156	154	93
Charge Per $1K > $90K	12	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	173	173	173	173	171	171	153	145	102
4,501 - 6,000	02	173	173	173	173	171	171	153	145	102
6,001 - 8,000	03	190	190	190	190	188	188	169	160	112
8,001 - 10,000	04	190	190	190	190	188	188	169	160	112
10,001 - 15,000	05	198	198	198	198	196	196	176	167	117
15,001 - 20,000	06	266	266	266	266	263	263	237	223	157
20,001 - 25,000	07	291	291	291	291	288	288	259	245	172
25,001 - 40,000	08	307	307	307	307	304	304	274	258	181
40,001 - 65,000	10	381	381	381	381	377	377	339	320	225
65,001 - 90,000	11	617	617	617	617	610	610	549	518	364
Charge Per $1K > $90K	12	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97

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 -- FLEET
Territory 5

A-1	A-2
640	113

B, Increased Limits

25/50	108	80/80	769
35/80	322	100/300	913
40/90	391	250/500	1549
50/100	492	500/500	2058

Property Damage Liability

30000	859
50000	889
80000	903
100000	904
500000	917

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1105	1018	1018	1018	1018	1018	1018	1008	611
4,501 - 6,000	02	1105	1018	1018	1018	1018	1018	1018	1008	611
6,001 - 8,000	03	1184	1057	1057	1057	1057	1057	1057	1047	634
8,001 - 10,000	04	1184	1057	1057	1057	1057	1057	1057	1047	634
10,001 - 15,000	05	1462	1305	1305	1305	1305	1305	1305	1292	783
15,001 - 20,000	06	1725	1540	1540	1540	1540	1540	1540	1524	924
20,001 - 25,000	07	1725	1540	1540	1540	1540	1540	1540	1524	924
25,001 - 40,000	08	1725	1540	1540	1540	1540	1540	1540	1524	924
40,001 - 65,000	10	1725	1540	1540	1540	1540	1540	1540	1524	924
65,001 - 90,000	11	2485	2219	2219	2219	2219	2219	2219	2196	1331
Charge Per $1K > $90K	12	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	71	71	71	71	71	71	71	43
4,501 - 6,000	02	78	71	71	71	71	71	71	71	43
6,001 - 8,000	03	83	74	74	74	74	74	74	73	45
8,001 - 10,000	04	83	74	74	74	74	74	74	73	45
10,001 - 15,000	05	103	92	92	92	92	92	92	91	55
15,001 - 20,000	06	121	108	108	108	108	108	108	107	65
20,001 - 25,000	07	121	108	108	108	108	108	108	107	65
25,001 - 40,000	08	121	108	108	108	108	108	108	107	65
40,001 - 65,000	10	121	108	108	108	108	108	108	107	65
65,001 - 90,000	11	174	156	156	156	156	156	156	154	93
Charge Per $1K > $90K	12	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	173	173	173	173	171	171	153	145	102
4,501 - 6,000	02	173	173	173	173	171	171	153	145	102
6,001 - 8,000	03	190	190	190	190	188	188	169	160	112
8,001 - 10,000	04	190	190	190	190	188	188	169	160	112
10,001 - 15,000	05	198	198	198	198	196	196	176	167	117
15,001 - 20,000	06	266	266	266	266	263	263	237	223	157
20,001 - 25,000	07	291	291	291	291	288	288	259	245	172
25,001 - 40,000	08	307	307	307	307	304	304	274	258	181
40,001 - 65,000	10	381	381	381	381	377	377	339	320	225
65,001 - 90,000	11	617	617	617	617	610	610	549	518	364
Charge Per $1K > $90K	12	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97

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 -- FLEET
Territory 6

A-1	A-2
640	113

B, Increased Limits

25/50	108	80/80	769
35/80	322	100/300	913
40/90	391	250/500	1549
50/100	492	500/500	2058

Property Damage Liability

30000	859
50000	889
80000	903
100000	904
500000	917

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1105	1018	1018	1018	1018	1018	1018	1008	611
4,501 - 6,000	02	1105	1018	1018	1018	1018	1018	1018	1008	611
6,001 - 8,000	03	1184	1057	1057	1057	1057	1057	1057	1047	634
8,001 - 10,000	04	1184	1057	1057	1057	1057	1057	1057	1047	634
10,001 - 15,000	05	1462	1305	1305	1305	1305	1305	1305	1292	783
15,001 - 20,000	06	1725	1540	1540	1540	1540	1540	1540	1524	924
20,001 - 25,000	07	1725	1540	1540	1540	1540	1540	1540	1524	924
25,001 - 40,000	08	1725	1540	1540	1540	1540	1540	1540	1524	924
40,001 - 65,000	10	1725	1540	1540	1540	1540	1540	1540	1524	924
65,001 - 90,000	11	2485	2219	2219	2219	2219	2219	2219	2196	1331
Charge Per $1K > $90K	12	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	71	71	71	71	71	71	71	43
4,501 - 6,000	02	78	71	71	71	71	71	71	71	43
6,001 - 8,000	03	83	74	74	74	74	74	74	73	45
8,001 - 10,000	04	83	74	74	74	74	74	74	73	45
10,001 - 15,000	05	103	92	92	92	92	92	92	91	55
15,001 - 20,000	06	121	108	108	108	108	108	108	107	65
20,001 - 25,000	07	121	108	108	108	108	108	108	107	65
25,001 - 40,000	08	121	108	108	108	108	108	108	107	65
40,001 - 65,000	10	121	108	108	108	108	108	108	107	65
65,001 - 90,000	11	174	156	156	156	156	156	156	154	93
Charge Per $1K > $90K	12	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	173	173	173	173	171	171	153	145	102
4,501 - 6,000	02	173	173	173	173	171	171	153	145	102
6,001 - 8,000	03	190	190	190	190	188	188	169	160	112
8,001 - 10,000	04	190	190	190	190	188	188	169	160	112
10,001 - 15,000	05	198	198	198	198	196	196	176	167	117
15,001 - 20,000	06	266	266	266	266	263	263	237	223	157
20,001 - 25,000	07	291	291	291	291	288	288	259	245	172
25,001 - 40,000	08	307	307	307	307	304	304	274	258	181
40,001 - 65,000	10	381	381	381	381	377	377	339	320	225
65,001 - 90,000	11	617	617	617	617	610	610	549	518	364
Charge Per $1K > $90K	12	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97

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 -- FLEET
Territory 7

A-1	A-2
640	113

B, Increased Limits

25/50	108	80/80	769
35/80	322	100/300	913
40/90	391	250/500	1549
50/100	492	500/500	2058

Property Damage Liability

30000	859
50000	889
80000	903
100000	904
500000	917

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1105	1018	1018	1018	1018	1018	1018	1008	611
4,501 - 6,000	02	1105	1018	1018	1018	1018	1018	1018	1008	611
6,001 - 8,000	03	1184	1057	1057	1057	1057	1057	1057	1047	634
8,001 - 10,000	04	1184	1057	1057	1057	1057	1057	1057	1047	634
10,001 - 15,000	05	1462	1305	1305	1305	1305	1305	1305	1292	783
15,001 - 20,000	06	1725	1540	1540	1540	1540	1540	1540	1524	924
20,001 - 25,000	07	1725	1540	1540	1540	1540	1540	1540	1524	924
25,001 - 40,000	08	1725	1540	1540	1540	1540	1540	1540	1524	924
40,001 - 65,000	10	1725	1540	1540	1540	1540	1540	1540	1524	924
65,001 - 90,000	11	2485	2219	2219	2219	2219	2219	2219	2196	1331
Charge Per $1K > $90K	12	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	71	71	71	71	71	71	71	43
4,501 - 6,000	02	78	71	71	71	71	71	71	71	43
6,001 - 8,000	03	83	74	74	74	74	74	74	73	45
8,001 - 10,000	04	83	74	74	74	74	74	74	73	45
10,001 - 15,000	05	103	92	92	92	92	92	92	91	55
15,001 - 20,000	06	121	108	108	108	108	108	108	107	65
20,001 - 25,000	07	121	108	108	108	108	108	108	107	65
25,001 - 40,000	08	121	108	108	108	108	108	108	107	65
40,001 - 65,000	10	121	108	108	108	108	108	108	107	65
65,001 - 90,000	11	174	156	156	156	156	156	156	154	93
Charge Per $1K > $90K	12	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	173	173	173	173	171	171	153	145	102
4,501 - 6,000	02	173	173	173	173	171	171	153	145	102
6,001 - 8,000	03	190	190	190	190	188	188	169	160	112
8,001 - 10,000	04	190	190	190	190	188	188	169	160	112
10,001 - 15,000	05	198	198	198	198	196	196	176	167	117
15,001 - 20,000	06	266	266	266	266	263	263	237	223	157
20,001 - 25,000	07	291	291	291	291	288	288	259	245	172
25,001 - 40,000	08	307	307	307	307	304	304	274	258	181
40,001 - 65,000	10	381	381	381	381	377	377	339	320	225
65,001 - 90,000	11	617	617	617	617	610	610	549	518	364
Charge Per $1K > $90K	12	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97

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 -- FLEET
Territory 8

A-1	A-2
640	113

B, Increased Limits

25/50	108	80/80	769
35/80	322	100/300	913
40/90	391	250/500	1549
50/100	492	500/500	2058

Property Damage Liability

30000	859
50000	889
80000	903
100000	904
500000	917

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1105	1018	1018	1018	1018	1018	1018	1008	611
4,501 - 6,000	02	1105	1018	1018	1018	1018	1018	1018	1008	611
6,001 - 8,000	03	1184	1057	1057	1057	1057	1057	1057	1047	634
8,001 - 10,000	04	1184	1057	1057	1057	1057	1057	1057	1047	634
10,001 - 15,000	05	1462	1305	1305	1305	1305	1305	1305	1292	783
15,001 - 20,000	06	1725	1540	1540	1540	1540	1540	1540	1524	924
20,001 - 25,000	07	1725	1540	1540	1540	1540	1540	1540	1524	924
25,001 - 40,000	08	1725	1540	1540	1540	1540	1540	1540	1524	924
40,001 - 65,000	10	1725	1540	1540	1540	1540	1540	1540	1524	924
65,001 - 90,000	11	2485	2219	2219	2219	2219	2219	2219	2196	1331
Charge Per $1K > $90K	12	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	71	71	71	71	71	71	71	43
4,501 - 6,000	02	78	71	71	71	71	71	71	71	43
6,001 - 8,000	03	83	74	74	74	74	74	74	73	45
8,001 - 10,000	04	83	74	74	74	74	74	74	73	45
10,001 - 15,000	05	103	92	92	92	92	92	92	91	55
15,001 - 20,000	06	121	108	108	108	108	108	108	107	65
20,001 - 25,000	07	121	108	108	108	108	108	108	107	65
25,001 - 40,000	08	121	108	108	108	108	108	108	107	65
40,001 - 65,000	10	121	108	108	108	108	108	108	107	65
65,001 - 90,000	11	174	156	156	156	156	156	156	154	93
Charge Per $1K > $90K	12	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	173	173	173	173	171	171	153	145	102
4,501 - 6,000	02	173	173	173	173	171	171	153	145	102
6,001 - 8,000	03	190	190	190	190	188	188	169	160	112
8,001 - 10,000	04	190	190	190	190	188	188	169	160	112
10,001 - 15,000	05	198	198	198	198	196	196	176	167	117
15,001 - 20,000	06	266	266	266	266	263	263	237	223	157
20,001 - 25,000	07	291	291	291	291	288	288	259	245	172
25,001 - 40,000	08	307	307	307	307	304	304	274	258	181
40,001 - 65,000	10	381	381	381	381	377	377	339	320	225
65,001 - 90,000	11	617	617	617	617	610	610	549	518	364
Charge Per $1K > $90K	12	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97

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 -- FLEET
Territory 9

A-1	A-2
640	113

B, Increased Limits

25/50	108	80/80	769
35/80	322	100/300	913
40/90	391	250/500	1549
50/100	492	500/500	2058

Property Damage Liability

30000	859
50000	889
80000	903
100000	904
500000	917

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1105	1018	1018	1018	1018	1018	1018	1008	611
4,501 - 6,000	02	1105	1018	1018	1018	1018	1018	1018	1008	611
6,001 - 8,000	03	1184	1057	1057	1057	1057	1057	1057	1047	634
8,001 - 10,000	04	1184	1057	1057	1057	1057	1057	1057	1047	634
10,001 - 15,000	05	1462	1305	1305	1305	1305	1305	1305	1292	783
15,001 - 20,000	06	1725	1540	1540	1540	1540	1540	1540	1524	924
20,001 - 25,000	07	1725	1540	1540	1540	1540	1540	1540	1524	924
25,001 - 40,000	08	1725	1540	1540	1540	1540	1540	1540	1524	924
40,001 - 65,000	10	1725	1540	1540	1540	1540	1540	1540	1524	924
65,001 - 90,000	11	2485	2219	2219	2219	2219	2219	2219	2196	1331
Charge Per $1K > $90K	12	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	71	71	71	71	71	71	71	43
4,501 - 6,000	02	78	71	71	71	71	71	71	71	43
6,001 - 8,000	03	83	74	74	74	74	74	74	73	45
8,001 - 10,000	04	83	74	74	74	74	74	74	73	45
10,001 - 15,000	05	103	92	92	92	92	92	92	91	55
15,001 - 20,000	06	121	108	108	108	108	108	108	107	65
20,001 - 25,000	07	121	108	108	108	108	108	108	107	65
25,001 - 40,000	08	121	108	108	108	108	108	108	107	65
40,001 - 65,000	10	121	108	108	108	108	108	108	107	65
65,001 - 90,000	11	174	156	156	156	156	156	156	154	93
Charge Per $1K > $90K	12	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	173	173	173	173	171	171	153	145	102
4,501 - 6,000	02	173	173	173	173	171	171	153	145	102
6,001 - 8,000	03	190	190	190	190	188	188	169	160	112
8,001 - 10,000	04	190	190	190	190	188	188	169	160	112
10,001 - 15,000	05	198	198	198	198	196	196	176	167	117
15,001 - 20,000	06	266	266	266	266	263	263	237	223	157
20,001 - 25,000	07	291	291	291	291	288	288	259	245	172
25,001 - 40,000	08	307	307	307	307	304	304	274	258	181
40,001 - 65,000	10	381	381	381	381	377	377	339	320	225
65,001 - 90,000	11	617	617	617	617	610	610	549	518	364
Charge Per $1K > $90K	12	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97

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 -- FLEET
Territory 10

A-1	A-2
640	113

B, Increased Limits

25/50	108	80/80	769
35/80	322	100/300	913
40/90	391	250/500	1549
50/100	492	500/500	2058

Property Damage Liability

30000	859
50000	889
80000	903
100000	904
500000	917

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1105	1018	1018	1018	1018	1018	1018	1008	611
4,501 - 6,000	02	1105	1018	1018	1018	1018	1018	1018	1008	611
6,001 - 8,000	03	1184	1057	1057	1057	1057	1057	1057	1047	634
8,001 - 10,000	04	1184	1057	1057	1057	1057	1057	1057	1047	634
10,001 - 15,000	05	1462	1305	1305	1305	1305	1305	1305	1292	783
15,001 - 20,000	06	1725	1540	1540	1540	1540	1540	1540	1524	924
20,001 - 25,000	07	1725	1540	1540	1540	1540	1540	1540	1524	924
25,001 - 40,000	08	1725	1540	1540	1540	1540	1540	1540	1524	924
40,001 - 65,000	10	1725	1540	1540	1540	1540	1540	1540	1524	924
65,001 - 90,000	11	2485	2219	2219	2219	2219	2219	2219	2196	1331
Charge Per $1K > $90K	12	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	78	71	71	71	71	71	71	71	43
4,501 - 6,000	02	78	71	71	71	71	71	71	71	43
6,001 - 8,000	03	83	74	74	74	74	74	74	73	45
8,001 - 10,000	04	83	74	74	74	74	74	74	73	45
10,001 - 15,000	05	103	92	92	92	92	92	92	91	55
15,001 - 20,000	06	121	108	108	108	108	108	108	107	65
20,001 - 25,000	07	121	108	108	108	108	108	108	107	65
25,001 - 40,000	08	121	108	108	108	108	108	108	107	65
40,001 - 65,000	10	121	108	108	108	108	108	108	107	65
65,001 - 90,000	11	174	156	156	156	156	156	156	154	93
Charge Per $1K > $90K	12	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	173	173	173	173	171	171	153	145	102
4,501 - 6,000	02	173	173	173	173	171	171	153	145	102
6,001 - 8,000	03	190	190	190	190	188	188	169	160	112
8,001 - 10,000	04	190	190	190	190	188	188	169	160	112
10,001 - 15,000	05	198	198	198	198	196	196	176	167	117
15,001 - 20,000	06	266	266	266	266	263	263	237	223	157
20,001 - 25,000	07	291	291	291	291	288	288	259	245	172
25,001 - 40,000	08	307	307	307	307	304	304	274	258	181
40,001 - 65,000	10	381	381	381	381	377	377	339	320	225
65,001 - 90,000	11	617	617	617	617	610	610	549	518	364
Charge Per $1K > $90K	12	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97

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 -- FLEET
Territory 11

A-1	A-2
267	47

B, Increased Limits

25/50	45	80/80	320
35/80	134	100/300	381
40/90	163	250/500	645
50/100	205	500/500	857

Property Damage Liability

30000	357
50000	370
80000	376
100000	376
500000	382

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	504	464	464	464	464	464	464	459	278
4,501 - 6,000	02	504	464	464	464	464	464	464	459	278
6,001 - 8,000	03	539	482	482	482	482	482	482	477	289
8,001 - 10,000	04	539	482	482	482	482	482	482	477	289
10,001 - 15,000	05	666	595	595	595	595	595	595	589	357
15,001 - 20,000	06	786	702	702	702	702	702	702	694	421
20,001 - 25,000	07	786	702	702	702	702	702	702	694	421
25,001 - 40,000	08	786	702	702	702	702	702	702	694	421
40,001 - 65,000	10	786	702	702	702	702	702	702	694	421
65,001 - 90,000	11	1132	1011	1011	1011	1011	1011	1011	1001	606
Charge Per $1K > $90K	12	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	35	33	33	33	33	33	33	32	20
4,501 - 6,000	02	35	33	33	33	33	33	33	32	20
6,001 - 8,000	03	38	34	34	34	34	34	34	34	20
8,001 - 10,000	04	38	34	34	34	34	34	34	34	20
10,001 - 15,000	05	47	42	42	42	42	42	42	41	25
15,001 - 20,000	06	55	49	49	49	49	49	49	49	30
20,001 - 25,000	07	55	49	49	49	49	49	49	49	30
25,001 - 40,000	08	55	49	49	49	49	49	49	49	30
40,001 - 65,000	10	55	49	49	49	49	49	49	49	30
65,001 - 90,000	11	80	71	71	71	71	71	71	71	43
Charge Per $1K > $90K	12	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	118	118	118	118	117	117	105	99	69
4,501 - 6,000	02	118	118	118	118	117	117	105	99	69
6,001 - 8,000	03	130	130	130	130	129	129	116	109	77
8,001 - 10,000	04	130	130	130	130	129	129	116	109	77
10,001 - 15,000	05	135	135	135	135	134	134	120	114	80
15,001 - 20,000	06	181	181	181	181	180	180	162	152	107
20,001 - 25,000	07	199	199	199	199	197	197	177	167	117
25,001 - 40,000	08	210	210	210	210	208	208	187	176	124
40,001 - 65,000	10	260	260	260	260	257	257	231	218	153
65,001 - 90,000	11	421	421	421	421	417	417	375	354	248
Charge Per $1K > $90K	12	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71

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 -- FLEET
Territory 12

A-1	A-2
287	50

B, Increased Limits

25/50	49	80/80	345
35/80	145	100/300	410
40/90	176	250/500	695
50/100	221	500/500	923

Property Damage Liability

30000	385
50000	398
80000	405
100000	406
500000	411

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	636	586	586	586	586	586	586	580	352
4,501 - 6,000	02	636	586	586	586	586	586	586	580	352
6,001 - 8,000	03	682	609	609	609	609	609	609	603	365
8,001 - 10,000	04	682	609	609	609	609	609	609	603	365
10,001 - 15,000	05	842	751	751	751	751	751	751	744	451
15,001 - 20,000	06	993	887	887	887	887	887	887	878	532
20,001 - 25,000	07	993	887	887	887	887	887	887	878	532
25,001 - 40,000	08	993	887	887	887	887	887	887	878	532
40,001 - 65,000	10	993	887	887	887	887	887	887	878	532
65,001 - 90,000	11	1431	1277	1277	1277	1277	1277	1277	1265	766
Charge Per $1K > $90K	12	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	45	41	41	41	41	41	41	41	25
4,501 - 6,000	02	45	41	41	41	41	41	41	41	25
6,001 - 8,000	03	48	43	43	43	43	43	43	42	26
8,001 - 10,000	04	48	43	43	43	43	43	43	42	26
10,001 - 15,000	05	59	53	53	53	53	53	53	52	32
15,001 - 20,000	06	70	62	62	62	62	62	62	61	37
20,001 - 25,000	07	70	62	62	62	62	62	62	61	37
25,001 - 40,000	08	70	62	62	62	62	62	62	61	37
40,001 - 65,000	10	70	62	62	62	62	62	62	61	37
65,001 - 90,000	11	100	89	89	89	89	89	89	89	54
Charge Per $1K > $90K	12	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	138	138	138	138	137	137	123	116	81
4,501 - 6,000	02	138	138	138	138	137	137	123	116	81
6,001 - 8,000	03	152	152	152	152	151	151	135	128	90
8,001 - 10,000	04	152	152	152	152	151	151	135	128	90
10,001 - 15,000	05	159	159	159	159	157	157	141	133	94
15,001 - 20,000	06	213	213	213	213	210	210	189	179	125
20,001 - 25,000	07	233	233	233	233	231	231	207	196	138
25,001 - 40,000	08	246	246	246	246	243	243	219	207	145
40,001 - 65,000	10	305	305	305	305	302	302	271	256	180
65,001 - 90,000	11	493	493	493	493	488	488	439	414	291
Charge Per $1K > $90K	12	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17

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 -- FLEET
Territory 13

A-1	A-2
300	53

B, Increased Limits

25/50	51	80/80	361
35/80	151	100/300	429
40/90	184	250/500	727
50/100	231	500/500	966

Property Damage Liability

30000	403
50000	416
80000	423
100000	424
500000	430

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	614	566	566	566	566	566	566	560	339
4,501 - 6,000	02	614	566	566	566	566	566	566	560	339
6,001 - 8,000	03	658	587	587	587	587	587	587	582	352
8,001 - 10,000	04	658	587	587	587	587	587	587	582	352
10,001 - 15,000	05	812	725	725	725	725	725	725	718	435
15,001 - 20,000	06	959	856	856	856	856	856	856	847	513
20,001 - 25,000	07	959	856	856	856	856	856	856	847	513
25,001 - 40,000	08	959	856	856	856	856	856	856	847	513
40,001 - 65,000	10	959	856	856	856	856	856	856	847	513
65,001 - 90,000	11	1381	1233	1233	1233	1233	1233	1233	1220	740
Charge Per $1K > $90K	12	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	43	40	40	40	40	40	40	39	24
4,501 - 6,000	02	43	40	40	40	40	40	40	39	24
6,001 - 8,000	03	46	41	41	41	41	41	41	41	25
8,001 - 10,000	04	46	41	41	41	41	41	41	41	25
10,001 - 15,000	05	57	51	51	51	51	51	51	50	30
15,001 - 20,000	06	67	60	60	60	60	60	60	59	36
20,001 - 25,000	07	67	60	60	60	60	60	60	59	36
25,001 - 40,000	08	67	60	60	60	60	60	60	59	36
40,001 - 65,000	10	67	60	60	60	60	60	60	59	36
65,001 - 90,000	11	96	86	86	86	86	86	86	85	52
Charge Per $1K > $90K	12	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	127	127	127	127	126	126	113	107	75
4,501 - 6,000	02	127	127	127	127	126	126	113	107	75
6,001 - 8,000	03	140	140	140	140	139	139	125	118	83
8,001 - 10,000	04	140	140	140	140	139	139	125	118	83
10,001 - 15,000	05	146	146	146	146	145	145	130	123	86
15,001 - 20,000	06	196	196	196	196	194	194	175	165	116
20,001 - 25,000	07	215	215	215	215	213	213	191	181	127
25,001 - 40,000	08	227	227	227	227	225	225	202	191	134
40,001 - 65,000	10	281	281	281	281	278	278	250	236	166
65,001 - 90,000	11	455	455	455	455	451	451	405	382	268
Charge Per $1K > $90K	12	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93

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 -- FLEET
Territory 14

A-1	A-2
342	60

B, Increased Limits

25/50	57	80/80	409
35/80	171	100/300	486
40/90	208	250/500	824
50/100	261	500/500	1096

Property Damage Liability

30000	458
50000	474
80000	482
100000	482
500000	489

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	746	687	687	687	687	687	687	680	412
4,501 - 6,000	02	746	687	687	687	687	687	687	680	412
6,001 - 8,000	03	799	714	714	714	714	714	714	707	428
8,001 - 10,000	04	799	714	714	714	714	714	714	707	428
10,001 - 15,000	05	987	881	881	881	881	881	881	872	529
15,001 - 20,000	06	1165	1040	1040	1040	1040	1040	1040	1029	624
20,001 - 25,000	07	1165	1040	1040	1040	1040	1040	1040	1029	624
25,001 - 40,000	08	1165	1040	1040	1040	1040	1040	1040	1029	624
40,001 - 65,000	10	1165	1040	1040	1040	1040	1040	1040	1029	624
65,001 - 90,000	11	1678	1498	1498	1498	1498	1498	1498	1483	899
Charge Per $1K > $90K	12	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	52	48	48	48	48	48	48	47	29
4,501 - 6,000	02	52	48	48	48	48	48	48	47	29
6,001 - 8,000	03	56	50	50	50	50	50	50	49	30
8,001 - 10,000	04	56	50	50	50	50	50	50	49	30
10,001 - 15,000	05	69	61	61	61	61	61	61	61	37
15,001 - 20,000	06	81	72	72	72	72	72	72	72	43
20,001 - 25,000	07	81	72	72	72	72	72	72	72	43
25,001 - 40,000	08	81	72	72	72	72	72	72	72	43
40,001 - 65,000	10	81	72	72	72	72	72	72	72	43
65,001 - 90,000	11	117	104	104	104	104	104	104	103	63
Charge Per $1K > $90K	12	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	146	146	146	146	145	145	130	123	86
4,501 - 6,000	02	146	146	146	146	145	145	130	123	86
6,001 - 8,000	03	161	161	161	161	160	160	144	136	95
8,001 - 10,000	04	161	161	161	161	160	160	144	136	95
10,001 - 15,000	05	168	168	168	168	167	167	150	141	99
15,001 - 20,000	06	225	225	225	225	223	223	201	189	133
20,001 - 25,000	07	247	247	247	247	245	245	220	208	146
25,001 - 40,000	08	261	261	261	261	258	258	232	219	154
40,001 - 65,000	10	323	323	323	323	320	320	287	271	191
65,001 - 90,000	11	523	523	523	523	518	518	466	439	309
Charge Per $1K > $90K	12	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36

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 -- FLEET
Territory 15

A-1	A-2
312	55

B, Increased Limits

25/50	52	80/80	374
35/80	156	100/300	444
40/90	190	250/500	753
50/100	239	500/500	1001

Property Damage Liability

30000	418
50000	433
80000	440
100000	440
500000	447

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	693	638	638	638	638	638	638	631	383
4,501 - 6,000	02	693	638	638	638	638	638	638	631	383
6,001 - 8,000	03	742	662	662	662	662	662	662	656	397
8,001 - 10,000	04	742	662	662	662	662	662	662	656	397
10,001 - 15,000	05	916	818	818	818	818	818	818	810	491
15,001 - 20,000	06	1081	965	965	965	965	965	965	955	579
20,001 - 25,000	07	1081	965	965	965	965	965	965	955	579
25,001 - 40,000	08	1081	965	965	965	965	965	965	955	579
40,001 - 65,000	10	1081	965	965	965	965	965	965	955	579
65,001 - 90,000	11	1557	1390	1390	1390	1390	1390	1390	1376	834
Charge Per $1K > $90K	12	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	49	45	45	45	45	45	45	44	27
4,501 - 6,000	02	49	45	45	45	45	45	45	44	27
6,001 - 8,000	03	52	47	47	47	47	47	47	46	28
8,001 - 10,000	04	52	47	47	47	47	47	47	46	28
10,001 - 15,000	05	64	58	58	58	58	58	58	57	35
15,001 - 20,000	06	76	68	68	68	68	68	68	67	41
20,001 - 25,000	07	76	68	68	68	68	68	68	67	41
25,001 - 40,000	08	76	68	68	68	68	68	68	67	41
40,001 - 65,000	10	76	68	68	68	68	68	68	67	41
65,001 - 90,000	11	109	98	98	98	98	98	98	97	59
Charge Per $1K > $90K	12	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	145	145	145	145	144	144	129	122	86
4,501 - 6,000	02	145	145	145	145	144	144	129	122	86
6,001 - 8,000	03	160	160	160	160	158	158	142	134	94
8,001 - 10,000	04	160	160	160	160	158	158	142	134	94
10,001 - 15,000	05	167	167	167	167	165	165	148	140	98
15,001 - 20,000	06	224	224	224	224	221	221	199	188	132
20,001 - 25,000	07	245	245	245	245	243	243	218	206	145
25,001 - 40,000	08	259	259	259	259	256	256	230	217	153
40,001 - 65,000	10	320	320	320	320	317	317	285	269	189
65,001 - 90,000	11	519	519	519	519	514	514	462	436	306
Charge Per $1K > $90K	12	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34

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 -- FLEET
Territory 16

A-1	A-2
382	67

B, Increased Limits

25/50	64	80/80	458
35/80	192	100/300	544
40/90	233	250/500	923
50/100	293	500/500	1227

Property Damage Liability

30000	512
50000	530
80000	538
100000	539
500000	547

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	807	743	743	743	743	743	743	735	446
4,501 - 6,000	02	807	743	743	743	743	743	743	735	446
6,001 - 8,000	03	864	771	771	771	771	771	771	764	463
8,001 - 10,000	04	864	771	771	771	771	771	771	764	463
10,001 - 15,000	05	1067	952	952	952	952	952	952	943	571
15,001 - 20,000	06	1259	1124	1124	1124	1124	1124	1124	1112	674
20,001 - 25,000	07	1259	1124	1124	1124	1124	1124	1124	1112	674
25,001 - 40,000	08	1259	1124	1124	1124	1124	1124	1124	1112	674
40,001 - 65,000	10	1259	1124	1124	1124	1124	1124	1124	1112	674
65,001 - 90,000	11	1813	1619	1619	1619	1619	1619	1619	1603	971
Charge Per $1K > $90K	12	9.52	9.52	9.52	9.52	9.52	9.52	9.52	9.52	9.52

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	56	52	52	52	52	52	52	51	31
4,501 - 6,000	02	56	52	52	52	52	52	52	51	31
6,001 - 8,000	03	60	54	54	54	54	54	54	53	32
8,001 - 10,000	04	60	54	54	54	54	54	54	53	32
10,001 - 15,000	05	74	66	66	66	66	66	66	66	40
15,001 - 20,000	06	88	78	78	78	78	78	78	77	47
20,001 - 25,000	07	88	78	78	78	78	78	78	77	47
25,001 - 40,000	08	88	78	78	78	78	78	78	77	47
40,001 - 65,000	10	88	78	78	78	78	78	78	77	47
65,001 - 90,000	11	126	113	113	113	113	113	113	112	68
Charge Per $1K > $90K	12	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	153	153	153	153	152	152	137	129	90
4,501 - 6,000	02	153	153	153	153	152	152	137	129	90
6,001 - 8,000	03	169	169	169	169	168	168	151	142	100
8,001 - 10,000	04	169	169	169	169	168	168	151	142	100
10,001 - 15,000	05	176	176	176	176	175	175	157	148	104
15,001 - 20,000	06	236	236	236	236	234	234	210	199	140
20,001 - 25,000	07	259	259	259	259	257	257	231	218	153
25,001 - 40,000	08	273	273	273	273	271	271	243	230	161
40,001 - 65,000	10	339	339	339	339	335	335	301	285	200
65,001 - 90,000	11	549	549	549	549	543	543	488	461	324
Charge Per $1K > $90K	12	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53

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 -- FLEET
Territory 17

A-1	A-2
441	78

B, Increased Limits

25/50	75	80/80	531
35/80	223	100/300	630
40/90	270	250/500	1069
50/100	340	500/500	1420

Property Damage Liability

30000	593
50000	614
80000	624
100000	625
500000	634

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	869	801	801	801	801	801	801	792	480
4,501 - 6,000	02	869	801	801	801	801	801	801	792	480
6,001 - 8,000	03	931	831	831	831	831	831	831	823	499
8,001 - 10,000	04	931	831	831	831	831	831	831	823	499
10,001 - 15,000	05	1149	1026	1026	1026	1026	1026	1026	1016	616
15,001 - 20,000	06	1357	1211	1211	1211	1211	1211	1211	1199	727
20,001 - 25,000	07	1357	1211	1211	1211	1211	1211	1211	1199	727
25,001 - 40,000	08	1357	1211	1211	1211	1211	1211	1211	1199	727
40,001 - 65,000	10	1357	1211	1211	1211	1211	1211	1211	1199	727
65,001 - 90,000	11	1954	1745	1745	1745	1745	1745	1745	1727	1047
Charge Per $1K > $90K	12	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	61	56	56	56	56	56	56	56	34
4,501 - 6,000	02	61	56	56	56	56	56	56	56	34
6,001 - 8,000	03	65	58	58	58	58	58	58	58	35
8,001 - 10,000	04	65	58	58	58	58	58	58	58	35
10,001 - 15,000	05	81	72	72	72	72	72	72	71	43
15,001 - 20,000	06	95	85	85	85	85	85	85	84	51
20,001 - 25,000	07	95	85	85	85	85	85	85	84	51
25,001 - 40,000	08	95	85	85	85	85	85	85	84	51
40,001 - 65,000	10	95	85	85	85	85	85	85	84	51
65,001 - 90,000	11	137	123	123	123	123	123	123	121	74
Charge Per $1K > $90K	12	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	146	146	146	146	145	145	130	123	86
4,501 - 6,000	02	146	146	146	146	145	145	130	123	86
6,001 - 8,000	03	161	161	161	161	160	160	144	136	95
8,001 - 10,000	04	161	161	161	161	160	160	144	136	95
10,001 - 15,000	05	168	168	168	168	167	167	150	141	99
15,001 - 20,000	06	225	225	225	225	223	223	201	189	133
20,001 - 25,000	07	247	247	247	247	245	245	220	208	146
25,001 - 40,000	08	261	261	261	261	258	258	232	219	154
40,001 - 65,000	10	323	323	323	323	320	320	287	271	191
65,001 - 90,000	11	523	523	523	523	518	518	466	439	309
Charge Per $1K > $90K	12	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36

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 -- FLEET
Territory 18

A-1	A-2
533	94

B, Increased Limits

25/50	90	80/80	641
35/80	269	100/300	761
40/90	326	250/500	1290
50/100	410	500/500	1715

Property Damage Liability

30000	715
50000	740
80000	751
100000	753
500000	763

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1033	951	951	951	951	951	951	941	571
4,501 - 6,000	02	1033	951	951	951	951	951	951	941	571
6,001 - 8,000	03	1106	988	988	988	988	988	988	978	593
8,001 - 10,000	04	1106	988	988	988	988	988	988	978	593
10,001 - 15,000	05	1366	1219	1219	1219	1219	1219	1219	1207	732
15,001 - 20,000	06	1612	1439	1439	1439	1439	1439	1439	1424	863
20,001 - 25,000	07	1612	1439	1439	1439	1439	1439	1439	1424	863
25,001 - 40,000	08	1612	1439	1439	1439	1439	1439	1439	1424	863
40,001 - 65,000	10	1612	1439	1439	1439	1439	1439	1439	1424	863
65,001 - 90,000	11	2322	2073	2073	2073	2073	2073	2073	2052	1244
Charge Per $1K > $90K	12	12.19	12.19	12.19	12.19	12.19	12.19	12.19	12.19	12.19

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	73	67	67	67	67	67	67	66	40
4,501 - 6,000	02	73	67	67	67	67	67	67	66	40
6,001 - 8,000	03	78	69	69	69	69	69	69	69	42
8,001 - 10,000	04	78	69	69	69	69	69	69	69	42
10,001 - 15,000	05	96	86	86	86	86	86	86	85	51
15,001 - 20,000	06	113	101	101	101	101	101	101	100	61
20,001 - 25,000	07	113	101	101	101	101	101	101	100	61
25,001 - 40,000	08	113	101	101	101	101	101	101	100	61
40,001 - 65,000	10	113	101	101	101	101	101	101	100	61
65,001 - 90,000	11	163	146	146	146	146	146	146	144	87
Charge Per $1K > $90K	12	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	144	144	144	144	142	142	128	121	85
4,501 - 6,000	02	144	144	144	144	142	142	128	121	85
6,001 - 8,000	03	159	159	159	159	157	157	141	133	94
8,001 - 10,000	04	159	159	159	159	157	157	141	133	94
10,001 - 15,000	05	165	165	165	165	164	164	147	139	98
15,001 - 20,000	06	222	222	222	222	220	220	197	186	131
20,001 - 25,000	07	243	243	243	243	241	241	216	204	143
25,001 - 40,000	08	256	256	256	256	254	254	228	215	151
40,001 - 65,000	10	318	318	318	318	315	315	283	267	187
65,001 - 90,000	11	515	515	515	515	509	509	458	432	304
Charge Per $1K > $90K	12	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31

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 -- FLEET
Territory 19

A-1	A-2
719	126

B, Increased Limits

25/50	121	80/80	863
35/80	361	100/300	1025
40/90	439	250/500	1738
50/100	552	500/500	2310

Property Damage Liability

30000	963
50000	996
80000	1012
100000	1014
500000	1028

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1198	1103	1103	1103	1103	1103	1103	1092	662
4,501 - 6,000	02	1198	1103	1103	1103	1103	1103	1103	1092	662
6,001 - 8,000	03	1283	1146	1146	1146	1146	1146	1146	1134	687
8,001 - 10,000	04	1283	1146	1146	1146	1146	1146	1146	1134	687
10,001 - 15,000	05	1584	1414	1414	1414	1414	1414	1414	1400	849
15,001 - 20,000	06	1870	1669	1669	1669	1669	1669	1669	1652	1001
20,001 - 25,000	07	1870	1669	1669	1669	1669	1669	1669	1652	1001
25,001 - 40,000	08	1870	1669	1669	1669	1669	1669	1669	1652	1001
40,001 - 65,000	10	1870	1669	1669	1669	1669	1669	1669	1652	1001
65,001 - 90,000	11	2693	2404	2404	2404	2404	2404	2404	2380	1443
Charge Per $1K > $90K	12	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	84	78	78	78	78	78	78	77	47
4,501 - 6,000	02	84	78	78	78	78	78	78	77	47
6,001 - 8,000	03	90	81	81	81	81	81	81	80	48
8,001 - 10,000	04	90	81	81	81	81	81	81	80	48
10,001 - 15,000	05	111	99	99	99	99	99	99	98	60
15,001 - 20,000	06	131	117	117	117	117	117	117	116	70
20,001 - 25,000	07	131	117	117	117	117	117	117	116	70
25,001 - 40,000	08	131	117	117	117	117	117	117	116	70
40,001 - 65,000	10	131	117	117	117	117	117	117	116	70
65,001 - 90,000	11	189	169	169	169	169	169	169	167	101
Charge Per $1K > $90K	12	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	163	163	163	163	161	161	145	137	96
4,501 - 6,000	02	163	163	163	163	161	161	145	137	96
6,001 - 8,000	03	180	180	180	180	178	178	160	151	106
8,001 - 10,000	04	180	180	180	180	178	178	160	151	106
10,001 - 15,000	05	187	187	187	187	185	185	167	157	111
15,001 - 20,000	06	251	251	251	251	249	249	223	211	148
20,001 - 25,000	07	275	275	275	275	273	273	245	231	162
25,001 - 40,000	08	290	290	290	290	288	288	259	244	171
40,001 - 65,000	10	360	360	360	360	356	356	320	302	212
65,001 - 90,000	11	583	583	583	583	577	577	519	489	344
Charge Per $1K > $90K	12	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75

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 -- FLEET
Territory 20

A-1	A-2
738	130

B, Increased Limits

25/50	125	80/80	886
35/80	371	100/300	1053
40/90	451	250/500	1785
50/100	567	500/500	2372

Property Damage Liability

30000	989
50000	1023
80000	1040
100000	1041
500000	1056

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1308	1205	1205	1205	1205	1205	1205	1193	723
4,501 - 6,000	02	1308	1205	1205	1205	1205	1205	1205	1193	723
6,001 - 8,000	03	1401	1251	1251	1251	1251	1251	1251	1239	751
8,001 - 10,000	04	1401	1251	1251	1251	1251	1251	1251	1239	751
10,001 - 15,000	05	1730	1545	1545	1545	1545	1545	1545	1529	927
15,001 - 20,000	06	2042	1823	1823	1823	1823	1823	1823	1804	1094
20,001 - 25,000	07	2042	1823	1823	1823	1823	1823	1823	1804	1094
25,001 - 40,000	08	2042	1823	1823	1823	1823	1823	1823	1804	1094
40,001 - 65,000	10	2042	1823	1823	1823	1823	1823	1823	1804	1094
65,001 - 90,000	11	2941	2626	2626	2626	2626	2626	2626	2600	1576
Charge Per $1K > $90K	12	15.45	15.45	15.45	15.45	15.45	15.45	15.45	15.45	15.45

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	92	84	84	84	84	84	84	84	51
4,501 - 6,000	02	92	84	84	84	84	84	84	84	51
6,001 - 8,000	03	98	88	88	88	88	88	88	87	53
8,001 - 10,000	04	98	88	88	88	88	88	88	87	53
10,001 - 15,000	05	121	108	108	108	108	108	108	107	65
15,001 - 20,000	06	143	128	128	128	128	128	128	126	77
20,001 - 25,000	07	143	128	128	128	128	128	128	126	77
25,001 - 40,000	08	143	128	128	128	128	128	128	126	77
40,001 - 65,000	10	143	128	128	128	128	128	128	126	77
65,001 - 90,000	11	206	184	184	184	184	184	184	182	110
Charge Per $1K > $90K	12	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	173	173	173	173	171	171	153	145	102
4,501 - 6,000	02	173	173	173	173	171	171	153	145	102
6,001 - 8,000	03	190	190	190	190	188	188	169	160	112
8,001 - 10,000	04	190	190	190	190	188	188	169	160	112
10,001 - 15,000	05	198	198	198	198	196	196	176	167	117
15,001 - 20,000	06	266	266	266	266	263	263	237	223	157
20,001 - 25,000	07	291	291	291	291	288	288	259	245	172
25,001 - 40,000	08	307	307	307	307	304	304	274	258	181
40,001 - 65,000	10	381	381	381	381	377	377	339	320	225
65,001 - 90,000	11	617	617	617	617	610	610	549	518	364
Charge Per $1K > $90K	12	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97

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 1

A-1	A-2
637	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
50000	969
80000	985
100000	987
500000	1001

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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 2

A-1	A-2
637	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

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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	A-2
637	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

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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 4

A-1	A-2
637	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

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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 5

A-1	A-2
637	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

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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 6

A-1	A-2
637	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

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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 7

A-1	A-2
637	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

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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 8

A-1	A-2
637	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

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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 9

A-1	A-2
637	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

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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 10

A-1	A-2
637	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

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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 11

A-1	A-2
265	51

B, Increased Limits

25/50	44	80/80	317
35/80	133	100/300	377
40/90	161	250/500	640
50/100	203	500/500	850

Property Damage Liability

30000	390
80000	404
50000	410
100000	411
500000	417

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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

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 12

A-1	A-2
286	55

B, Increased Limits

25/50	48	80/80	341
35/80	142	100/300	406
40/90	173	250/500	688
50/100	218	500/500	915

Property Damage Liability

30000	420
80000	434
50000	441
100000	442
500000	448

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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
:harge Per $1K > $90	12	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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
:harge Per $1K > $90	12	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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
:harge Per $1K > $90	12	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68

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 13

A-1	A-2
299	58

B, Increased Limits

25/50	50	80/80	357
35/80	149	100/300	425
40/90	182	250/500	721
50/100	228	500/500	958

Property Damage Liability

30000	439
80000	454
50000	461
100000	462
500000	469

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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

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 14

A-1	A-2
339	65

B, Increased Limits

25/50	57	80/80	407
35/80	170	100/300	484
40/90	207	250/500	820
50/100	260	500/500	1090

Property Damage Liability

30000	500
80000	517
50000	525
100000	526
500000	534

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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

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 15

A-1	A-2
309	60

B, Increased Limits

25/50	52	80/80	372
35/80	156	100/300	442
40/90	190	250/500	749
50/100	238	500/500	995

Property Damage Liability

30000	455
80000	470
50000	478
100000	479
500000	485

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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
:harge Per $1K > $90	12	9.11	9.11	9.11	9.11	9.11	9.11	9.11	9.11	9.11

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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
:harge Per $1K > $90	12	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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
:harge Per $1K > $90	12	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87

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 16

A-1	A-2
378	73

B, Increased Limits

25/50	64	80/80	455
35/80	191	100/300	541
40/90	232	250/500	917
50/100	292	500/500	1218

Property Damage Liability

30000	559
80000	578
50000	587
100000	588
500000	597

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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

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 17

A-1	A-2
439	85

B, Increased Limits

25/50	74	80/80	526
35/80	220	100/300	626
40/90	268	250/500	1061
50/100	337	500/500	1410

Property Damage Liability

30000	647
80000	670
50000	680
100000	681
500000	691

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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

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 18

A-1	A-2
530	102

B, Increased Limits

25/50	89	80/80	635
35/80	266	100/300	754
40/90	323	250/500	1280
50/100	406	500/500	1701

Property Damage Liability

30000	781
80000	808
50000	821
100000	822
500000	834

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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

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 19

A-1	A-2
713	138

B, Increased Limits			
25/50	120	80/80	855
35/80	358	100/300	1016
40/90	435	250/500	1723
50/100	547	500/500	2290

Property Damage Liability	
30000	1051
80000	1088
50000	1105
100000	1107
500000	1123

COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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

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 20

A-1	A-2
732	142

B, Increased Limits

25/50	124	80/80	879
35/80	368	100/300	1044
40/90	447	250/500	1770
50/100	562	500/500	2353

Property Damage Liability

30000	1079
80000	1116
50000	1135
100000	1136
500000	1153

COLLISION $500 DEDUCTIBLE

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
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

LIMITED COLLISION $500 DEDUCTIBLE

Cost New	Symbol 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

COMPREHENSIVE $500 DEDUCTIBLE

Cost New	Symbol 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

PUBLIC VEHICLES
Rating Procedures

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

For increased limits, apply the following formula:

$$(B, incr) = ([(A\text{-}1_{20/40}) + (B_{20/40})] \times ILF) - [(A\text{-}1_{25/50})])$$

where

B, incr	denotes the Optional Bodily Injury Liability rate,
$A\text{-}1_{20/40}$	denotes the Bodily Injury rate with the basic limits rate (20/40),
$A\text{-}1_{25/50}$	denotes the Bodily Injury rate with the compulsory rate (25/50),
$B_{20/40}$	denotes the basic limits (20/40) Optional Bodily Injury Liability rate,
ILF	denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED AND UNDERINSURED MOTORISTS (Coverages U1 & U2)

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

Rates for many common limits are displayed on the rate pages. For other limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

PUBLIC VEHICLES
Rating Procedures
(Continued)

Collision, Limited Collision, Comprehensive

<u>VAN POOLS</u>

Refer to rate pages.

$3,000 Ded. Collision - charge 89% of the $2,000 Ded. Collision rate.
$4,000 Ded. Collision - charge 80% of the $2,000 Ded. Collision rate.
$5,000 Ded. Collision - charge 72% of the $2,000 Ded. Collision rate.

<u>OTHER PUBLIC VEHICLES—BUSES</u>

Multiply the Trucks, Tractors and Semitrailers Not Used In Dumping Operations base premium by 1.25, then apply primary and secondary rating factors as outlined in the Rating Rules and reflected in the Classification Table found in the Rate Section.

<u>TAXIS</u>

Collision and Limited Collision - charge five times the Private Passenger Type Collision or Limited Collision rate.

Comprehensive - charge six times the Private Passenger Type rate.

<u>LIMOUSINES/CAR SERVICE</u>

Collision, Limited Collision and Comprehensive - multiply the Private Passenger Type rates by 1.5.

<u>FIRE, THEFT, CAC, COMPREHENSIVE $100 GLASS DEDUCTIBLE</u>

Charge 95% of the otherwise determined premium that would apply in the absence of a glass deductible.

PUBLIC
TRANSPORTATION
FLEET CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

TAXICABS AND LIMOUSINES		RADIUS					
		Local Up to 50 miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liability	Phys Dam	Liability	Phys Dam	Liability	Phys Dam
Taxicab or Similar Passenger Carrying Service:							
Owner-Operator	Factor	.800	.800	.800	.800	.800	.800
	Code	4187	4187	4197	4197	4107	4107
Rented or Leased	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4188	4188	4198	4198	4108	4108
All Other	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4189	4189	4199	4199	4109	4109
Limousine	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4289	4289	4299	4299	4209	4209
Car Service	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4389	4389	4399	4399	4309	4309

VAN POOLS		SEATING CAPACITY							
		1 to 8		9 to 20		21 to 60		Over 60	
		Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage
Employer Furnished	Factor	1.00	1.00	1.05	1.00	1.40	1.00	1.90	1.00
	Code	4111	4111	4112	4112	4113	4113	4114	4114
All Other	Factor	1.10	1.00	1.25	1.00	1.80	1.00	2.30	1.00
	Code	4121	4121	4122	4122	4123	4123	4124	4124

PUBLIC
TRANSPORTATION
NON-FLEET CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

TAXICABS AND LIMOUSINES		RADIUS					
		Local Up to 50 miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
		Liability	Phys Dam	Liability	Phys Dam	Liability	Phys Dam
Taxicab or Similar Passenger Carrying Service:							
Owner-Operator	Factor	.800	.800	.800	.800	.800	.800
	Code	4157	4157	4167	4167	4177	4177
Rented or Leased	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4158	4158	4168	4168	4178	4178
All Other	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4159	4159	4169	4169	4179	4179
Limousine	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4259	4259	4269	4269	4279	4279
Car Service	Factor	1.00	1.00	1.00	1.00	1.00	1.00
	Code	4359	4359	4369	4369	4379	4379

VAN POOLS		SEATING CAPACITY							
		1 to 8		9 to 20		21 to 60		Over 60	
		Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage
Employer Furnished	Factor	1.00	1.00	1.05	1.00	1.40	1.00	1.90	1.00
	Code	4111	4111	4112	4112	4113	4113	4114	4114
All Other	Factor	1.10	1.00	1.25	1.00	1.80	1.00	2.30	1.00
	Code	4121	4121	4122	4122	4123	4123	4124	4124

FLEET PUBLIC TRANSPORTATION CLASSIFICATION CODES
AND PRIMARY RATING FACTORS

DESCRIPTION		RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
OTHER BUSES		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
						Zone Rated	
Airport Bus or Airport Limousine	Factor Code	1.05 528-00	1.25 528-00	1.05 529-00	1.25 529-00	1.10 520900	1.00 520900
Inter-City Bus	Factor Code	1.05 538-00	1.25 538-00	1.05 539-00	1.25 539-00	1.85 530900	1.00 530900
Charter Bus	Factor Code	1.00 548-00	1.25 548-00	1.00 549-00	1.25 549-00	1.85 540900	1.00 540900
Sightseeing Bus	Factor Code	1.00 558-00	1.25 558-00	1.00 559-00	1.25 559-00	1.65 550900	1.00 550900
Trans of Athletes and Entertainers	Factor Code	1.00 568-00	1.25 568-00	1.00 569-00	1.25 569-00	1.00 560900	1.00 560900
Social Services Automobile (Employee Operated)	Factor Code	1.00 648-00	1.00 648-00	1.00 649-00	1.00 649-00	0.95 640900	1.00 640900
Social Services Automobile (All Other)	Factor Code	1.00 658-00	1.00 658-00	1.00 659-00	1.00 659-00	0.95 650900	1.00 650900
Bus N.O. C.	Factor Code	1.15 588-00	1.00 588-00	1.15 589-00	1.00 589-00	0.95 580900	1.00 580900
Urban Bus	Factor Code	0.96 518-00	1.25 518-00	0.96 519-00	1.25 519-00	--	--

SCHOOL & CHURCH BUSES							
School Bus owned by Political Subdivision or School District	Factor Code	1.15 618-00	0.30 618-00	1.15 619-00	0.30 619-00	1.15 610-00	0.30 610-00
Other School Bus	Factor Code	1.15 628-00	0.30 628-00	1.15 629-00	0.30 629-00	1.15 620-00	0.30 620-00
Church Bus	Factor Code	1.00 638-00	1.00 638-00	1.00 639-00	1.00 639-00	1.00 630-00	1.00 630-00

NON-FLEET PUBLIC TRANSPORTATION CLASSIFICATION CODES
AND PRIMARY RATING FACTORS

DESCRIPTION		RADIUS: Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
OTHER BUSES		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
						Zone Rated	
Airport Bus or Airport Limousine	Factor Code	1.05 525-00	1.25 525-00	1.05 526-00	1.25 526-00	1.10 527900	1.00 527900
Inter-City Bus	Factor Code	1.05 535-00	1.25 535-00	1.05 536-00	1.25 536-00	1.85 537900	1.00 537900
Charter Bus	Factor Code	1.00 545-00	1.25 545-00	1.00 546-00	1.25 546-00	1.85 547900	1.00 547900
Sightseeing Bus	Factor Code	1.00 555-00	1.25 555-00	1.00 556-00	1.25 556-00	1.65 557900	1.00 557900
Trans of Athletes and Entertainers	Factor Code	1.00 565-00	1.25 565-00	1.00 566-00	1.25 566-00	1.00 567900	1.00 567900
Social Services Automobile (Employee Operated)	Factor Code	1.00 645-00	1.00 645-00	1.00 646-00	1.00 646-00	0.95 647900	1.00 647900
Social Services Automobile (All Other)	Factor Code	1.00 655-00	1.00 655-00	1.00 656-00	1.00 656-00	0.95 657900	1.00 657900
Bus N.O. C.	Factor Code	1.15 585-00	1.00 585-00	1.15 586-00	1.00 586-00	0.95 587900	1.00 587900
Urban Bus	Factor Code	0.96 515-00	1.25 515-00	0.96 516-00	1.25 516-00	--	--

SCHOOL & CHURCH BUSES							
School Bus owned by Political Subdivision or School District	Factor Code	1.15 615-00	0.30 615-00	1.15 616-00	0.30 616-00	1.15 617-00	0.30 617-00
Other School Bus	Factor Code	1.15 625-00	0.30 625-00	1.15 626-00	0.30 626-00	1.15 627-00	0.30 627-00
Church Bus	Factor Code	1.00 635-00	1.00 635-00	1.00 636-00	1.00 636-00	1.00 637-00	1.00 637-00

PUBLIC TRANSPORTATION
SECONDARY CLASSIFICATION CODES AND RATING FACTORS

DESCRIPTION	4th Posn Class Code	RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
OTHER BUSES		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
						Zone Rated	
Airport Bus or Airport Limousine	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Inter-City Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Charter Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Sightseeing Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Trans of Athletes and Entertainers	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Social Services Automobile (Employee Operated)	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Social Services Automobile (All Other)	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Bus N.O. C.	1	-0.20	-0.25	-0.20	-0.25	0.00	0.00
	2	+0.00	+0.00	+0.00	+0.00	0.00	0.00
	3	+0.03	+0.00	+0.03	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00
Urban Bus	1	-0.30	-0.50	-0.30	-0.50	0.00	0.00
	2	+0.04	+0.00	+0.04	+0.00	0.00	0.00
	3	+0.20	+0.00	+0.20	+0.00	0.00	0.00
	4	+0.25	+0.00	+0.25	+0.00	0.00	0.00

PUBLIC TRANSPORTATION
SECONDARY CLASSIFICATION CODES AND RATING FACTORS

DESCRIPTION	4th Posn Class Code	RADIUS					
		Local Up to 50 Miles		Intermediate 51 to 200 Miles		Long Distance Over 200 Miles	
SCHOOL & CHURCH BUSES		Liab	Phys Dam	Liab	Phys Dam	Liab	Phys Dam
School Bus owned by Political Subdivision or School District	1	+0.00	+0.45	+0.00	+0.45	+0.00	+0.45
	2	+0.05	+0.00	+0.05	+0.00	+0.05	+0.00
	3	+0.07	+0.00	+0.07	+0.00	+0.07	+0.00
	4	+0.15	+0.00	+0.15	+0.00	+0.15	+0.00
Other School Bus	1	+0.00	+0.45	+0.00	+0.45	+0.00	+0.45
	2	+0.05	+0.00	+0.05	+0.00	+0.05	+0.00
	3	+0.07	+0.00	+0.07	+0.00	+0.07	+0.00
	4	+0.15	+0.00	+0.15	+0.00	+0.15	+0.00
Church Bus	1	+0.00	-0.25	+0.00	-0.25	+0.00	-0.25
	2	+0.05	+0.00	+0.05	+0.00	+0.05	+0.00
	3	+0.07	+0.00	+0.07	+0.00	+0.07	+0.00
	4	+0.15	+0.00	+0.15	+0.00	+0.15	+0.00

Fourth Digit of Classification Code

These classifications do not apply to Taxicabs, Limousines (except Airport Limousines), Car Service, Van Pools and Zone Rated Autos.

SEATING CAPACITY	FOURTH DIGIT CODE
1 TO 8	1
9 TO 20	2
21 T0 60	3
OVER 60	4
ALL OTHER (NOT SECONDARY RATED)	9

COMMONWEALTH AUTOMOBILE REINSURERS

Massachusetts Commercial Automobile

PUBLIC AUTOMOBILES - TAXIS - OWNER OPERATOR, RENTED OR LEASED AND ALL OTHER

Liability Rates

	COVERAGE										
	A-1	A-2	B							PDL	
Territory			25/50	35/80	40/90	50/100	80/80	100/300	250/500	30,000	50,000
1	2215	810	133	750	989	1367	2223	2720	4710	2612	2701
2	2215	810	133	750	989	1367	2223	2720	4710	2612	2701
3	2215	810	133	750	989	1367	2223	2720	4710	2612	2701
4	2215	810	133	750	989	1367	2223	2720	4710	2612	2701
5	2215	810	133	750	989	1367	2223	2720	4710	2612	2701
6	2215	810	133	750	989	1367	2223	2720	4710	2612	2701
7	2215	810	133	750	989	1367	2223	2720	4710	2612	2701
8	2215	810	133	750	989	1367	2223	2720	4710	2612	2701
9	2215	810	133	750	989	1367	2223	2720	4710	2612	2701
10	2215	810	133	750	989	1367	2223	2720	4710	2612	2701
11	2060	754	124	698	920	1272	2068	2530	4381	2431	2514
12	2382	871	143	807	1063	1470	2390	2925	5065	2810	2906
13	2371	867	143	803	1058	1463	2379	2911	5041	2796	2892
14	2407	880	144	814	1074	1485	2414	2955	5117	2839	2936
15	2523	922	151	853	1125	1556	2530	3097	5363	2974	3076
16	2728	998	164	924	1218	1684	2738	3350	5801	3219	3329
17	2446	894	146	828	1091	1509	2453	3003	5200	2884	2983
18	3512	1284	211	1189	1568	2167	3524	4312	7467	4142	4283
19	3296	1206	198	1116	1471	2034	3307	4047	7008	3888	4021
20	3115	1139	186	1054	1390	1921	3125	3824	6622	3674	3800

All Territories				
Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured
5000	$11	25/50	36	1
		35/80	44	7
		40/90	47	9
		50/100	50	12
		80/80	54	28
		100/300	57	34
		250/500	78	110

Massachusetts Commercial Automobile

PUBLIC AUTOMOBILES - LIMOUSINES

Liability Rates

Territory	COVERAGE														
	A-1	A-2	B								PDL				
			25/50	35/80	40/90	50/100	80/80	100/300	250/500	500/500	30,000	50,000	80,000	100,000	500,000
1	608	244	37	206	271	375	610	746	1292	1734	950	983	998	1000	1027
2	608	244	37	206	271	375	610	746	1292	1734	950	983	998	1000	1027
3	608	244	37	206	271	375	610	746	1292	1734	950	983	998	1000	1027
4	608	244	37	206	271	375	610	746	1292	1734	950	983	998	1000	1027
5	608	244	37	206	271	375	610	746	1292	1734	950	983	998	1000	1027
6	608	244	37	206	271	375	610	746	1292	1734	950	983	998	1000	1027
7	608	244	37	206	271	375	610	746	1292	1734	950	983	998	1000	1027
8	608	244	37	206	271	375	610	746	1292	1734	950	983	998	1000	1027
9	608	244	37	206	271	375	610	746	1292	1734	950	983	998	1000	1027
10	608	244	37	206	271	375	610	746	1292	1734	950	983	998	1000	1027
11	473	189	28	160	211	292	475	581	1006	1350	738	764	776	777	797
12	510	204	31	172	227	314	511	626	1084	1455	797	824	837	839	861
13	476	190	28	160	211	293	476	583	1010	1356	743	769	781	782	803
14	520	208	31	176	232	321	521	638	1105	1483	812	840	853	855	877
15	624	250	38	212	279	386	627	767	1328	1783	976	1010	1026	1027	1054
16	599	240	37	204	269	371	603	738	1277	1713	937	969	984	986	1012
17	642	257	39	218	287	397	645	789	1366	1833	1004	1038	1055	1056	1084
18	890	356	53	301	396	548	892	1092	1891	2538	1390	1438	1460	1463	1502
19	597	239	35	202	266	368	598	732	1268	1702	933	965	980	982	1008
20	788	316	47	267	352	486	791	968	1676	2249	1232	1274	1294	1296	1330

All Territories				
Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured
5000	$11	25/50	5	1
		35/80	6	7
		40/90	7	9
		50/100	7	12
		80/80	8	28
		100/300	8	34
		250/500	9	110
		500/500	11	272

Massachusetts Commercial Automobile

PUBLIC AUTOMOBILES - CAR SERVICE

Liability Rates

Territory	COVERAGE														
	A-1	A-2	B								PDL				
			25/50	35/80	40/90	50/100	80/80	100/300	250/500	500/500	30,000	50,000	80,000	100,000	500,000
1	1739	374	105	590	777	1074	1746	2137	3700	4966	1823	1886	1915	1918	1969
2	1739	374	105	590	777	1074	1746	2137	3700	4966	1823	1886	1915	1918	1969
3	1739	374	105	590	777	1074	1746	2137	3700	4966	1823	1886	1915	1918	1969
4	1739	374	105	590	777	1074	1746	2137	3700	4966	1823	1886	1915	1918	1969
5	1739	374	105	590	777	1074	1746	2137	3700	4966	1823	1886	1915	1918	1969
6	1739	374	105	590	777	1074	1746	2137	3700	4966	1823	1886	1915	1918	1969
7	1739	374	105	590	777	1074	1746	2137	3700	4966	1823	1886	1915	1918	1969
8	1739	374	105	590	777	1074	1746	2137	3700	4966	1823	1886	1915	1918	1969
9	1739	374	105	590	777	1074	1746	2137	3700	4966	1823	1886	1915	1918	1969
10	1739	374	105	590	777	1074	1746	2137	3700	4966	1823	1886	1915	1918	1969
11	1352	291	81	458	604	835	1357	1661	2876	3860	1418	1466	1489	1492	1531
12	1461	314	87	494	651	901	1465	1793	3105	4167	1530	1582	1607	1610	1652
13	1361	293	81	460	606	839	1364	1670	2892	3881	1427	1475	1499	1501	1541
14	1487	320	90	504	664	918	1492	1826	3162	4244	1558	1611	1636	1639	1682
15	1789	385	107	605	798	1104	1795	2196	3803	5105	1873	1937	1968	1971	2023
16	1717	369	103	581	766	1059	1722	2107	3649	4898	1797	1859	1888	1891	1941
17	1838	395	110	622	820	1134	1844	2256	3907	5245	1925	1991	2022	2026	2079
18	2546	548	153	863	1138	1572	2556	3128	5416	7270	2669	2760	2803	2808	2882
19	1709	367	103	578	762	1054	1714	2098	3633	4876	1791	1852	1881	1884	1934
20	2256	485	136	764	1007	1393	2264	2771	4798	6440	2365	2446	2484	2488	2554

All Territories				
Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured
5000	$11	25/50	5	1
		35/80	6	7
		40/90	7	9
		50/100	7	12
		80/80	8	28
		100/300	8	34
		250/500	9	110
		500/500	11	272

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

CHURCH AND SCHOOL BUSES

Liability Rates
Fleet and Non-Fleet

	COVERAGE																
	A-1	A-2	B										PDL				
Territory			25/50	35/80	40/90	50/100	80/80	100/300	250/500	500/500	500/1000	1000/1000	30,000	50,000	80,000	100,000	500,000
1	571	116	82	272	327	419	658	789	1344	1823	1844	2149	845	874	888	889	903
2	571	116	82	272	327	419	658	789	1344	1823	1844	2149	845	874	888	889	903
3	571	116	82	272	327	419	658	789	1344	1823	1844	2149	845	874	888	889	903
4	571	116	82	272	327	419	658	789	1344	1823	1844	2149	845	874	888	889	903
5	571	116	82	272	327	419	658	789	1344	1823	1844	2149	845	874	888	889	903
6	571	116	82	272	327	419	658	789	1344	1823	1844	2149	845	874	888	889	903
7	571	116	82	272	327	419	658	789	1344	1823	1844	2149	845	874	888	889	903
8	571	116	82	272	327	419	658	789	1344	1823	1844	2149	845	874	888	889	903
9	571	116	82	272	327	419	658	789	1344	1823	1844	2149	845	874	888	889	903
10	571	116	82	272	327	419	658	789	1344	1823	1844	2149	845	874	888	889	903
11	318	65	46	152	182	233	367	440	749	1015	1027	1197	471	487	495	495	503
12	266	54	38	128	153	196	308	369	628	852	862	1004	395	409	415	416	422
13	359	73	52	171	205	263	414	496	845	1146	1159	1351	531	549	558	559	567
14	332	68	47	158	189	243	382	458	780	1058	1071	1248	490	507	515	515	523
15	266	54	38	128	153	196	308	369	628	852	862	1004	395	409	415	416	422
16	350	71	49	166	199	256	403	483	822	1115	1129	1315	517	535	544	545	553
17	400	81	56	189	227	292	459	550	938	1272	1287	1500	590	610	620	621	630
18	478	97	68	227	273	350	550	660	1124	1524	1542	1797	707	731	743	744	755
19	499	102	71	237	285	366	575	689	1173	1591	1610	1876	738	764	776	777	788
20	518	106	73	246	295	379	596	715	1217	1651	1671	1947	765	792	805	806	818

All Territories				
Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured
$5,000	11	25/50	5	1
		35/80	6	7
		40/90	7	9
		50/100	7	12
		80/80	8	28
		100/300	8	34
		250/500	9	110
		500/500	11	272

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
<u>SOCIAL SERVICES AND BUS N.O.C.</u>

Liability Rates
Fleet and Non-Fleet

Territory	COVERAGE																
	A-1	A-2	B										PDL				
			25/50	35/80	40/90	50/100	80/80	100/300	250/500	500/500	500/1000	1000/1000	30,000	50,000	80,000	100,000	500,000
1	1860	507	264	884	1061	1361	2140	2565	4370	5928	5999	6990	1833	1896	1926	1929	1958
2	1860	507	264	884	1061	1361	2140	2565	4370	5928	5999	6990	1833	1896	1926	1929	1958
3	1860	507	264	884	1061	1361	2140	2565	4370	5928	5999	6990	1833	1896	1926	1929	1958
4	1860	507	264	884	1061	1361	2140	2565	4370	5928	5999	6990	1833	1896	1926	1929	1958
5	1860	507	264	884	1061	1361	2140	2565	4370	5928	5999	6990	1833	1896	1926	1929	1958
6	1860	507	264	884	1061	1361	2140	2565	4370	5928	5999	6990	1833	1896	1926	1929	1958
7	1860	507	264	884	1061	1361	2140	2565	4370	5928	5999	6990	1833	1896	1926	1929	1958
8	1860	507	264	884	1061	1361	2140	2565	4370	5928	5999	6990	1833	1896	1926	1929	1958
9	1860	507	264	884	1061	1361	2140	2565	4370	5928	5999	6990	1833	1896	1926	1929	1958
10	1860	507	264	884	1061	1361	2140	2565	4370	5928	5999	6990	1833	1896	1926	1929	1958
11	1038	283	148	493	592	760	1195	1432	2440	3309	3349	3902	1022	1058	1075	1076	1092
12	868	236	124	412	495	635	999	1197	2040	2766	2799	3262	855	885	899	900	914
13	1170	319	167	557	668	857	1348	1615	2751	3732	3776	4400	1153	1193	1212	1214	1232
14	1079	294	154	513	616	790	1242	1489	2536	3440	3481	4056	1064	1101	1118	1120	1137
15	869	237	124	413	496	636	1000	1199	2042	2770	2803	3266	855	885	899	900	914
16	1139	310	162	541	650	834	1311	1571	2677	3631	3674	4281	1122	1161	1180	1182	1199
17	1298	354	185	618	741	952	1495	1792	3053	4140	4190	4882	1281	1326	1346	1349	1369
18	1556	424	221	740	888	1139	1791	2147	3657	4960	5020	5849	1534	1588	1613	1615	1639
19	1625	443	230	771	926	1189	1869	2240	3817	5177	5239	6105	1602	1657	1683	1686	1711
20	1687	460	240	802	963	1236	1943	2328	3966	5379	5444	6343	1664	1722	1749	1751	1778

All Territories				
<u>Medical Payments</u>		<u>Limit</u>	U-1 <u>Uninsured</u>	U-2 <u>Underinsured</u>
$5,000	11	25/50	5	1
		35/80	6	7
		40/90	7	9
		50/100	7	12
		80/80	8	28
		100/300	8	34
		250/500	9	110
		500/500	11	272

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
<u>OTHER BUSES</u>
Liability Rates
Fleet and Non-Fleet

Territory	COVERAGE															
	A-1	A-2	B										PDL			
			25/50	35/80	40/90	50/100	80/80	100/300	250/500	500/500	500/1000	1000/1000	30,000	50,000	80,000	100,000	500,000
1	1086	354	155	517	620	796	1251	1499	2554	3464	3505	4084	1376	1424	1446	1448	1470
2	1086	354	155	517	620	796	1251	1499	2554	3464	3505	4084	1376	1424	1446	1448	1470
3	1086	354	155	517	620	796	1251	1499	2554	3464	3505	4084	1376	1424	1446	1448	1470
4	1086	354	155	517	620	796	1251	1499	2554	3464	3505	4084	1376	1424	1446	1448	1470
5	1086	354	155	517	620	796	1251	1499	2554	3464	3505	4084	1376	1424	1446	1448	1470
6	1086	354	155	517	620	796	1251	1499	2554	3464	3505	4084	1376	1424	1446	1448	1470
7	1086	354	155	517	620	796	1251	1499	2554	3464	3505	4084	1376	1424	1446	1448	1470
8	1086	354	155	517	620	796	1251	1499	2554	3464	3505	4084	1376	1424	1446	1448	1470
9	1086	354	155	517	620	796	1251	1499	2554	3464	3505	4084	1376	1424	1446	1448	1470
10	1086	354	155	517	620	796	1251	1499	2554	3464	3505	4084	1376	1424	1446	1448	1470
11	606	197	86	288	346	444	698	837	1425	1933	1956	2279	767	794	806	808	820
12	508	165	72	241	289	371	584	700	1192	1617	1637	1907	641	664	674	675	685
13	684	223	97	325	390	501	787	944	1608	2180	2206	2571	865	896	910	911	925
14	630	205	90	300	360	462	726	870	1482	2010	2034	2370	798	826	839	840	853
15	508	165	72	241	289	371	584	700	1192	1617	1637	1907	643	665	676	677	687
16	665	217	95	316	379	487	766	918	1563	2120	2146	2500	843	872	886	888	901
17	758	247	108	361	433	556	874	1047	1783	2419	2448	2852	960	994	1009	1011	1026
18	910	296	130	432	519	666	1047	1255	2138	2900	2935	3420	1152	1192	1210	1212	1230
19	950	309	134	451	542	695	1093	1310	2232	3028	3064	3570	1202	1243	1263	1265	1284
20	985	321	140	469	563	722	1135	1360	2317	3142	3180	3705	1248	1292	1312	1314	1334

All Territories

Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured
$5,000	11	25/50	5	1
		35/80	6	7
		40/90	7	9
		50/100	7	12
		80/80	8	28
		100/300	8	34
		250/500	9	110
		500/500	11	272

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile
VAN POOLS

Liability Rates

	COVERAGE																	
	A-1	A-2	B											PDL				
Territory			25/50	25/60	35/80	40/90	50/100	80/80	100/300	250/500	500/500	500/1000	1000/1000	30,000	50,000	80,000	100,000	500,000
1	1171	180	167	267	557	669	858	1,349	1,617	2,754	3,735	3,780	4,404	952	985	1000	1002	1017
2	1171	180	167	267	557	669	858	1,349	1,617	2,754	3,735	3,780	4,404	952	985	1000	1002	1017
3	1171	180	167	267	557	669	858	1,349	1,617	2,754	3,735	3,780	4,404	952	985	1000	1002	1017
4	1171	180	167	267	557	669	858	1,349	1,617	2,754	3,735	3,780	4,404	952	985	1000	1002	1017
5	1171	180	167	267	557	669	858	1,349	1,617	2,754	3,735	3,780	4,404	952	985	1000	1002	1017
6	1171	180	167	267	557	669	858	1,349	1,617	2,754	3,735	3,780	4,404	952	985	1000	1002	1017
7	1171	180	167	267	557	669	858	1,349	1,617	2,754	3,735	3,780	4,404	952	985	1000	1002	1017
8	1171	180	167	267	557	669	858	1,349	1,617	2,754	3,735	3,780	4,404	952	985	1000	1002	1017
9	1171	180	167	267	557	669	858	1,349	1,617	2,754	3,735	3,780	4,404	952	985	1000	1002	1017
10	1171	180	167	267	557	669	858	1,349	1,617	2,754	3,735	3,780	4,404	952	985	1000	1002	1017
11	654	100	92	148	310	372	478	752	901	1,535	2,083	2,108	2,456	531	549	558	559	567
12	546	84	78	125	260	312	400	629	754	1,284	1,742	1,763	2,054	443	458	466	466	473
13	738	113	104	168	350	420	540	849	1,017	1,733	2,351	2,379	2,772	598	619	629	630	639
14	679	104	97	156	324	389	499	783	939	1,598	2,168	2,194	2,556	552	571	580	581	589
15	547	84	78	125	261	313	401	630	756	1,287	1,745	1,766	2,058	445	460	467	468	475
16	718	110	102	163	341	409	525	826	990	1,686	2,287	2,315	2,697	583	603	612	613	623
17	817	126	116	187	389	467	599	941	1,128	1,922	2,606	2,637	3,073	664	687	698	699	709
18	980	151	139	224	466	559	718	1,129	1,353	2,304	3,125	3,163	3,685	796	824	837	839	851
19	1024	157	145	232	486	583	749	1,177	1,411	2,404	3,262	3,301	3,846	831	860	873	875	888
20	1062	163	151	242	505	606	778	1,223	1,466	2,497	3,386	3,427	3,993	864	894	908	909	923

All Territories

Medical Payments		Limit	U-1 Uninsured	U-2 Underinsured
5000	11			
10000	13	25/50	5	1
		35/80	6	7
		40/90	7	9
		50/100	7	12
		80/80	8	28
		100/300	8	34
		250/500	9	110
		500/500	11	272

R-123
C.A.R.
1/1/2027

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 1

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $12 to the $300 deductible limited collision premium.

R-124
C.A.R.
1/1/2027

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 2

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $12 to the $300 deductible limited collision premium.

R-125
C.A.R.
1/1/2027

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 3

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $12 to the $300 deductible limited collision premium.

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COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 4

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $12 to the $300 deductible limited collision premium.

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C.A.R.
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COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 5

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $12 to the $300 deductible limited collision premium.

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C.A.R. Physical Damage Premiums
1/1/2027 VAN POOLS

Territory 6

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $12 to the $300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 7

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $12 to the $300 deductible limited collision premium.

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C.A.R.
1/1/2027

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 8

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $12 to the $300 deductible limited collision premium.

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C.A.R.
1/1/2027

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 9

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $12 to the $300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 10

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	26	23	39	36	58	56	53	46
	2,3		26	23	39	36	57	55	52	46
	4,5		25	22	38	35	52	50	47	42
	6-9		17	14	25	22	32	31	29	26
4,501- 6,000	1	2	29	26	44	41	66	64	60	53
	2,3		29	26	44	41	65	63	59	52
	4,5		29	26	43	40	59	57	54	47
	6-9		19	16	28	25	37	36	34	30
6,001- 8,000	1	3	29	26	44	41	88	85	80	71
	2,3		29	26	44	41	85	83	78	69
	4,5		29	26	43	40	78	76	71	63
	6-9		19	16	28	25	48	47	44	39
8,001-10,000	1	4	45	42	69	66	166	161	151	134
	2,3		45	42	69	66	163	158	149	131
	4,5		44	41	67	64	148	144	135	120
	6-9		29	26	44	41	93	90	85	75
10,001-15,000	1	5	85	82	131	128	302	293	275	243
	2,3		85	82	131	128	296	287	270	238
	4,5		82	79	127	124	269	261	245	217
	6-9		54	51	82	79	169	164	154	136
15,001-20,000	1	6	135	132	211	207	610	592	556	491
	2,3		135	132	211	207	597	580	545	481
	4,5		131	128	204	200	544	528	496	438
	6-9		85	82	131	128	341	331	311	275
20,001-25,000	1	7	205	201	320	314	993	964	906	800
	2,3		205	201	320	314	973	945	888	784
	4,5		199	195	310	304	886	860	808	714
	6-9		128	125	199	195	555	539	507	447
25,001-40,000	1	8	233	228	363	356	1165	1131	1063	939
	2,3		233	228	363	356	1142	1109	1042	920
	4,5		225	221	352	345	1039	1009	948	837
	6-9		144	141	225	221	651	632	594	525
40,001-65,000	1	10	281	275	438	429	1534	1489	1400	1236
	2,3		281	275	438	429	1504	1460	1372	1212
	4,5		271	266	424	416	1368	1328	1248	1102
	6-9		173	170	271	266	857	832	782	691
65,001-90,000	1	11	302	296	472	463	1681	1632	1534	1355
	2,3		302	296	472	463	1649	1601	1505	1329
	4,5		293	287	458	449	1501	1457	1370	1209
	6-9		188	184	293	287	939	912	857	757
Charge per $1000 over $90,000	1	12	0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	2,3		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	4,5		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96
	6-9		0.58	0.57	0.91	0.89	7.40	7.18	6.75	5.96

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 12
$500 Ded	$ 18
$1000 Ded	$ 33
$2000 Ded	$ 58
$3000 Ded	$ 78
$4000 Ded	$ 95
$5000 Ded	$108

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $12 to the $300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 11

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	21	18	31	28	44	43	40	36
	2,3		21	18	31	28	44	43	40	36
	4,5		20	17	30	27	40	39	37	32
	6-9		14	11	20	17	25	24	23	20
4,501- 6,000	1	2	23	20	34	31	52	50	47	42
	2,3		23	20	34	31	50	49	46	41
	4,5		22	19	33	30	46	45	42	37
	6-9		15	12	22	19	29	28	26	23
6,001- 8,000	1	3	23	20	34	31	68	66	62	55
	2,3		23	20	34	31	67	65	61	54
	4,5		22	19	33	30	61	59	55	49
	6-9		15	12	22	19	38	37	35	31
8,001-10,000	1	4	36	33	54	51	130	126	118	105
	2,3		36	33	54	51	127	123	116	102
	4,5		35	32	53	50	115	112	105	93
	6-9		23	20	35	32	72	70	66	58
10,001-15,000	1	5	66	63	101	98	236	229	215	190
	2,3		66	63	101	98	231	224	211	186
	4,5		64	61	98	95	210	204	192	169
	6-9		42	39	64	61	132	128	120	106
15,001-20,000	1	6	105	102	162	159	476	462	434	383
	2,3		105	102	162	159	467	453	426	376
	4,5		102	99	157	154	424	412	387	342
	6-9		66	63	102	99	266	258	243	214
20,001-25,000	1	7	158	155	247	242	775	752	707	624
	2,3		158	155	247	242	759	737	693	612
	4,5		153	150	240	235	691	671	631	557
	6-9		99	96	153	150	433	420	395	349
25,001-40,000	1	8	179	175	279	274	908	882	829	732
	2,3		179	175	279	274	891	865	813	718
	4,5		173	170	271	266	811	787	740	653
	6-9		112	109	173	170	508	493	463	409
40,001-65,000	1	10	215	211	337	330	1196	1161	1091	964
	2,3		215	211	337	330	1173	1139	1071	945
	4,5		209	205	326	320	1067	1036	974	860
	6-9		134	131	209	205	668	649	610	539
65,001-90,000	1	11	233	228	364	357	1311	1273	1197	1057
	2,3		233	228	364	357	1285	1248	1173	1036
	4,5		225	221	353	346	1170	1136	1068	943
	6-9		144	141	225	221	733	712	669	591
Charge per $1000 over $90,000	1	12	0.45	0.44	0.70	0.69	5.77	5.60	5.27	4.65
	2,3		0.45	0.44	0.70	0.69	5.77	5.60	5.27	4.65
	4,5		0.45	0.44	0.70	0.69	5.77	5.60	5.27	4.65
	6-9		0.45	0.44	0.70	0.69	5.77	5.60	5.27	4.65

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 9
$500 Ded	$ 14
$1000 Ded	$ 26
$2000 Ded	$ 46
$3000 Ded	$ 61
$4000 Ded	$ 74
$5000 Ded	$ 85

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $9 to the $300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 12

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	21	18	31	28	54	52	49	43
	2,3		21	18	31	28	53	51	48	42
	4,5		20	17	30	27	47	46	43	38
	6-9		14	11	20	17	30	29	27	24
4,501- 6,000	1	2	23	20	35	32	62	60	56	50
	2,3		23	20	35	32	61	59	55	49
	4,5		23	20	34	31	55	53	50	44
	6-9		16	13	23	20	34	33	31	27
6,001- 8,000	1	3	23	20	35	32	81	79	74	66
	2,3		23	20	35	32	79	77	72	64
	4,5		23	20	34	31	72	70	66	58
	6-9		16	13	23	20	45	44	41	37
8,001-10,000	1	4	36	33	55	52	153	149	140	124
	2,3		36	33	55	52	150	146	137	121
	4,5		36	33	54	51	137	133	125	110
	6-9		23	20	35	32	87	84	79	70
10,001-15,000	1	5	67	64	103	100	280	272	256	226
	2,3		67	64	103	100	274	266	250	221
	4,5		65	62	100	97	249	242	227	201
	6-9		43	40	65	62	157	152	143	126
15,001-20,000	1	6	107	104	166	163	565	549	516	456
	2,3		107	104	166	163	554	538	506	447
	4,5		104	101	161	158	504	489	460	406
	6-9		68	65	104	101	315	306	288	254
20,001-25,000	1	7	161	158	252	247	921	894	840	742
	2,3		161	158	252	247	902	876	823	727
	4,5		156	153	244	239	821	797	749	662
	6-9		101	98	156	153	514	499	469	414
25,001-40,000	1	8	183	179	286	280	1079	1048	985	870
	2,3		183	179	286	280	1059	1028	966	853
	4,5		177	174	277	272	963	935	879	776
	6-9		114	111	177	174	604	586	551	486
40,001-65,000	1	10	220	216	344	337	1421	1380	1297	1145
	2,3		220	216	344	337	1394	1353	1272	1123
	4,5		213	209	334	327	1268	1231	1157	1022
	6-9		137	134	213	209	794	771	725	640
65,001-90,000	1	11	238	233	371	364	1558	1513	1422	1256
	2,3		238	233	371	364	1527	1483	1394	1231
	4,5		231	226	360	353	1391	1350	1269	1121
	6-9		148	145	231	226	870	845	794	701
Charge per $1000 over $90,000	1	12	0.46	0.45	0.72	0.70	6.86	6.66	6.26	5.53
	2,3		0.46	0.45	0.72	0.70	6.86	6.66	6.26	5.53
	4,5		0.46	0.45	0.72	0.70	6.86	6.66	6.26	5.53
	6-9		0.46	0.45	0.72	0.70	6.86	6.66	6.26	5.53

For Original Cost greater than $90,000 add the rate per $1000 to the $65,000-$90,000 rate.
For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 11
$500 Ded	$ 17
$1000 Ded	$ 31
$2000 Ded	$ 54
$3000 Ded	$ 73
$4000 Ded	$ 88
$5000 Ded	$101

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $11 to the $300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 13

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	21	18	31	28	49	48	45	40
	2,3		21	18	31	28	48	47	44	39
	4,5		20	17	30	27	43	42	39	35
	6-9		14	11	20	17	27	26	24	22
4,501- 6,000	1	2	23	20	35	32	57	55	52	46
	2,3		23	20	35	32	56	54	51	45
	4,5		23	20	34	31	50	49	46	41
	6-9		16	13	23	20	32	31	29	26
6,001- 8,000	1	3	23	20	35	32	75	73	69	61
	2,3		23	20	35	32	73	71	67	59
	4,5		23	20	34	31	67	65	61	54
	6-9		16	13	23	20	41	40	38	33
8,001-10,000	1	4	36	33	55	52	142	138	130	115
	2,3		36	33	55	52	139	135	127	112
	4,5		36	33	54	51	127	123	116	102
	6-9		23	20	35	32	79	77	72	64
10,001-15,000	1	5	67	64	103	100	258	250	235	208
	2,3		67	64	103	100	252	245	230	203
	4,5		65	62	100	97	230	223	210	185
	6-9		43	40	65	62	144	140	132	116
15,001-20,000	1	6	107	104	166	163	520	505	475	419
	2,3		107	104	166	163	510	495	465	411
	4,5		104	101	161	158	465	451	424	374
	6-9		68	65	104	101	290	282	265	234
20,001-25,000	1	7	161	158	252	247	848	823	774	683
	2,3		161	158	252	247	831	807	759	670
	4,5		156	153	244	239	756	734	690	609
	6-9		101	98	156	153	474	460	432	382
25,001-40,000	1	8	183	179	286	280	994	965	907	801
	2,3		183	179	286	280	975	947	890	786
	4,5		177	174	277	272	887	861	809	715
	6-9		114	111	177	174	555	539	507	447
40,001-65,000	1	10	220	216	344	337	1309	1271	1195	1055
	2,3		220	216	344	337	1283	1246	1171	1034
	4,5		213	209	334	327	1168	1134	1066	941
	6-9		137	134	213	209	731	710	667	589
65,001-90,000	1	11	238	233	371	364	1435	1393	1309	1156
	2,3		238	233	371	364	1407	1366	1284	1134
	4,5		231	226	360	353	1280	1243	1168	1032
	6-9		148	145	231	226	802	779	732	647
Charge per $1000 over $90,000	1	12	0.46	0.45	0.72	0.70	6.31	6.13	5.76	5.09
	2,3		0.46	0.45	0.72	0.70	6.31	6.13	5.76	5.09
	4,5		0.46	0.45	0.72	0.70	6.31	6.13	5.76	5.09
	6-9		0.46	0.45	0.72	0.70	6.31	6.13	5.76	5.09

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 10
$500 Ded	$ 16
$1000 Ded	$ 29
$2000 Ded	$ 50
$3000 Ded	$ 67
$4000 Ded	$ 81
$5000 Ded	$ 93

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $10 to the $300 deductible limited collision premium.

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C.A.R.
1/1/2027

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 14

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	20	17	30	27	54	52	49	43
	2,3		20	17	30	27	53	51	48	42
	4,5		20	17	29	26	47	46	43	38
	6-9		14	11	20	17	30	29	27	24
4,501- 6,000	1	2	23	20	34	31	62	60	56	50
	2,3		23	20	34	31	61	59	55	49
	4,5		22	19	33	30	55	53	50	44
	6-9		15	12	22	19	34	33	31	27
6,001- 8,000	1	3	23	20	34	31	81	79	74	66
	2,3		23	20	34	31	79	77	72	64
	4,5		22	19	33	30	72	70	66	58
	6-9		15	12	22	19	45	44	41	37
8,001-10,000	1	4	35	32	53	50	153	149	140	124
	2,3		35	32	53	50	150	146	137	121
	4,5		34	31	51	48	137	133	125	110
	6-9		23	20	34	31	87	84	79	70
10,001-15,000	1	5	64	61	99	96	280	272	256	226
	2,3		64	61	99	96	274	266	250	221
	4,5		63	60	96	93	249	242	227	201
	6-9		41	38	63	60	157	152	143	126
15,001-20,000	1	6	103	100	159	156	565	549	516	456
	2,3		103	100	159	156	554	538	506	447
	4,5		100	97	154	151	504	489	460	406
	6-9		65	62	100	97	315	306	288	254
20,001-25,000	1	7	155	152	242	237	921	894	840	742
	2,3		155	152	242	237	902	876	823	727
	4,5		150	147	235	230	821	797	749	662
	6-9		97	94	150	147	514	499	469	414
25,001-40,000	1	8	175	172	273	268	1079	1048	985	870
	2,3		175	172	273	268	1059	1028	966	853
	4,5		169	166	265	260	963	935	879	776
	6-9		109	106	169	166	604	586	551	486
40,001-65,000	1	10	211	207	329	323	1421	1380	1297	1145
	2,3		211	207	329	323	1394	1353	1272	1123
	4,5		204	200	319	313	1268	1231	1157	1022
	6-9		131	128	204	200	794	771	725	640
65,001-90,000	1	11	227	223	356	349	1558	1513	1422	1256
	2,3		227	223	356	349	1527	1483	1394	1231
	4,5		221	217	346	339	1391	1350	1269	1121
	6-9		142	139	221	217	870	845	794	701
Charge per $1000 over $90,000	1	12	0.44	0.43	0.69	0.67	6.86	6.66	6.26	5.53
	2,3		0.44	0.43	0.69	0.67	6.86	6.66	6.26	5.53
	4,5		0.44	0.43	0.69	0.67	6.86	6.66	6.26	5.53
	6-9		0.44	0.43	0.69	0.67	6.86	6.66	6.26	5.53

For Original Cost greater than $90,000 add the rate per $1000 to the $65,000-$90,000 rate.
For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 11
$500 Ded	$ 17
$1000 Ded	$ 31
$2000 Ded	$ 54
$3000 Ded	$ 73
$4000 Ded	$ 88
$5000 Ded	$101

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $11 to the $300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 15

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	22	19	33	30	54	52	49	43
	2,3		22	19	33	30	53	51	48	42
	4,5		22	19	32	29	47	46	43	38
	6-9		15	12	22	19	30	29	27	24
4,501- 6,000	1	2	25	22	37	34	62	60	56	50
	2,3		25	22	37	34	61	59	55	49
	4,5		24	21	36	33	55	53	50	44
	6-9		16	13	24	21	34	33	31	27
6,001- 8,000	1	3	25	22	37	34	81	79	74	66
	2,3		25	22	37	34	79	77	72	64
	4,5		24	21	36	33	72	70	66	58
	6-9		16	13	24	21	45	44	41	37
8,001-10,000	1	4	38	35	58	55	153	149	140	124
	2,3		38	35	58	55	150	146	137	121
	4,5		38	35	57	54	137	133	125	110
	6-9		25	22	37	34	87	84	79	70
10,001-15,000	1	5	71	68	110	107	280	272	256	226
	2,3		71	68	110	107	274	266	250	221
	4,5		69	66	106	103	249	242	227	201
	6-9		45	42	69	66	157	152	143	126
15,001-20,000	1	6	114	111	176	173	565	549	516	456
	2,3		114	111	176	173	554	538	506	447
	4,5		111	108	171	168	504	489	460	406
	6-9		71	68	110	107	315	306	288	254
20,001-25,000	1	7	171	168	267	262	921	894	840	742
	2,3		171	168	267	262	902	876	823	727
	4,5		166	163	259	254	821	797	749	662
	6-9		107	104	166	163	514	499	469	414
25,001-40,000	1	8	195	191	304	298	1079	1048	985	870
	2,3		195	191	304	298	1059	1028	966	853
	4,5		189	185	295	289	963	935	879	776
	6-9		121	118	189	185	604	586	551	486
40,001-65,000	1	10	234	229	365	358	1421	1380	1297	1145
	2,3		234	229	365	358	1394	1353	1272	1123
	4,5		227	223	355	348	1268	1231	1157	1022
	6-9		145	142	226	222	794	771	725	640
65,001-90,000	1	11	253	248	395	387	1558	1513	1422	1256
	2,3		253	248	395	387	1527	1483	1394	1231
	4,5		246	241	384	376	1391	1350	1269	1121
	6-9		157	154	245	240	870	845	794	701
Charge per $1000 over $90,000	1	12	0.49	0.48	0.76	0.75	6.86	6.66	6.26	5.53
	2,3		0.49	0.48	0.76	0.75	6.86	6.66	6.26	5.53
	4,5		0.49	0.48	0.76	0.75	6.86	6.66	6.26	5.53
	6-9		0.49	0.48	0.76	0.75	6.86	6.66	6.26	5.53

For Original Cost greater than $90,000 add the rate per $1000 to the $65,000-$90,000 rate.
For Fire only - Charge 40% of Fire, Theft & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 11
$500 Ded	$ 17
$1000 Ded	$ 31
$2000 Ded	$ 54
$3000 Ded	$ 72
$4000 Ded	$ 88
$5000 Ded	$100

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $11 to the $300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 16

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	22	19	32	29	45	44	41	37
	2,3		22	19	32	29	44	43	40	36
	4,5		21	18	31	28	40	39	37	32
	6-9		15	12	21	18	26	25	24	21
4,501- 6,000	1	2	24	21	36	33	53	51	48	42
	2,3		24	21	36	33	52	50	47	42
	4,5		23	20	35	32	47	46	43	38
	6-9		16	13	23	20	29	28	26	23
6,001- 8,000	1	3	24	21	36	33	69	67	63	56
	2,3		24	21	36	33	68	66	62	55
	4,5		23	20	35	32	62	60	56	50
	6-9		16	13	23	20	39	38	36	32
8,001-10,000	1	4	37	34	56	53	132	128	120	106
	2,3		37	34	56	53	129	125	118	104
	4,5		36	33	55	52	117	114	107	95
	6-9		24	21	36	33	74	72	68	60
10,001-15,000	1	5	68	65	105	102	240	233	219	193
	2,3		68	65	105	102	235	228	214	189
	4,5		66	63	102	99	213	207	195	172
	6-9		44	41	67	64	134	130	122	108
15,001-20,000	1	6	109	106	169	166	484	470	442	390
	2,3		109	106	169	166	474	460	432	382
	4,5		106	103	164	161	432	419	394	348
	6-9		69	66	106	103	270	262	246	217
20,001-25,000	1	7	164	161	257	252	788	765	719	635
	2,3		164	161	257	252	773	750	705	623
	4,5		159	156	249	244	703	683	642	567
	6-9		103	100	159	156	440	427	401	354
25,001-40,000	1	8	187	183	292	286	925	898	844	745
	2,3		187	183	292	286	906	880	827	730
	4,5		181	177	283	277	825	801	753	665
	6-9		116	113	181	177	517	502	472	417
40,001-65,000	1	10	224	220	351	344	1216	1181	1110	980
	2,3		224	220	351	344	1193	1158	1089	961
	4,5		218	214	341	334	1086	1054	991	875
	6-9		139	136	217	213	680	660	620	548
65,001-90,000	1	11	243	238	379	372	1334	1295	1217	1075
	2,3		243	238	379	372	1308	1270	1194	1054
	4,5		236	231	368	361	1191	1156	1087	959
	6-9		151	148	236	231	746	724	681	601
Charge per $1000 over $90,000	1	12	0.47	0.46	0.73	0.72	5.87	5.70	5.36	4.73
	2,3		0.47	0.46	0.73	0.72	5.87	5.70	5.36	4.73
	4,5		0.47	0.46	0.73	0.72	5.87	5.70	5.36	4.73
	6-9		0.47	0.46	0.73	0.72	5.87	5.70	5.36	4.73

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 9
$500 Ded	$ 14
$1000 Ded	$ 26
$2000 Ded	$ 46
$3000 Ded	$ 62
$4000 Ded	$ 75
$5000 Ded	$ 86

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $9 to the $300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 17

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	23	20	34	31	50	49	46	41
	2,3		23	20	34	31	49	48	45	40
	4,5		22	19	33	30	45	44	41	37
	6-9		15	12	22	19	29	28	26	23
4,501- 6,000	1	2	25	22	38	35	59	57	54	47
	2,3		25	22	38	35	58	56	53	46
	4,5		25	22	37	34	53	51	48	42
	6-9		17	14	25	22	33	32	30	27
6,001- 8,000	1	3	25	22	38	35	77	75	71	62
	2,3		25	22	38	35	76	74	70	61
	4,5		25	22	37	34	69	67	63	56
	6-9		17	14	25	22	43	42	39	35
8,001-10,000	1	4	40	37	61	58	147	143	134	119
	2,3		40	37	61	58	144	140	132	116
	4,5		39	36	59	56	132	128	120	106
	6-9		26	23	39	36	82	80	75	66
10,001-15,000	1	5	74	71	114	111	268	260	244	216
	2,3		74	71	114	111	263	255	240	212
	4,5		72	69	111	108	239	232	218	193
	6-9		47	44	72	69	149	145	136	120
15,001-20,000	1	6	118	115	184	180	541	525	494	436
	2,3		118	115	184	180	530	515	484	427
	4,5		114	111	177	174	482	468	440	388
	6-9		74	71	114	111	302	293	275	243
20,001-25,000	1	7	179	175	278	273	881	855	804	710
	2,3		179	175	278	273	863	838	788	696
	4,5		172	169	269	264	786	763	717	633
	6-9		111	108	172	169	492	478	449	397
25,001-40,000	1	8	202	198	315	309	1033	1003	943	832
	2,3		202	198	315	309	1012	983	924	816
	4,5		196	192	306	300	922	895	841	743
	6-9		126	123	196	192	578	561	527	466
40,001-65,000	1	10	243	238	379	372	1360	1320	1241	1096
	2,3		243	238	379	372	1333	1294	1216	1074
	4,5		236	231	368	361	1213	1178	1107	978
	6-9		151	148	236	231	760	738	694	613
65,001-90,000	1	11	262	257	410	402	1490	1447	1360	1201
	2,3		262	257	410	402	1462	1419	1334	1178
	4,5		255	250	398	390	1331	1292	1214	1072
	6-9		162	159	254	249	833	809	760	671
Charge per $1000 over $90,000	1	12	0.51	0.50	0.79	0.78	6.56	6.37	5.99	5.29
	2,3		0.51	0.50	0.79	0.78	6.56	6.37	5.99	5.29
	4,5		0.51	0.50	0.79	0.78	6.56	6.37	5.99	5.29
	6-9		0.51	0.50	0.79	0.78	6.56	6.37	5.99	5.29

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 11
$500 Ded	$ 16
$1000 Ded	$ 30
$2000 Ded	$ 52
$3000 Ded	$ 69
$4000 Ded	$ 84
$5000 Ded	$ 96

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $11 to the $300 deductible limited collision premium.

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C.A.R.
1/1/2027

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 18

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	23	20	35	32	50	49	46	41
	2,3		23	20	35	32	49	48	45	40
	4,5		23	20	34	31	45	44	41	37
	6-9		16	13	23	20	28	27	25	22
4,501- 6,000	1	2	26	23	39	36	59	57	54	47
	2,3		26	23	39	36	58	56	53	46
	4,5		25	22	38	35	53	51	48	42
	6-9		17	14	25	22	33	32	30	27
6,001- 8,000	1	3	26	23	39	36	77	75	71	62
	2,3		26	23	39	36	75	73	69	61
	4,5		25	22	38	35	69	67	63	56
	6-9		17	14	25	22	43	42	39	35
8,001-10,000	1	4	41	38	62	59	146	142	133	118
	2,3		41	38	62	59	143	139	131	115
	4,5		39	36	60	57	131	127	119	105
	6-9		26	23	39	36	81	79	74	66
10,001-15,000	1	5	75	72	116	113	266	258	243	214
	2,3		75	72	116	113	261	253	238	210
	4,5		73	70	113	110	237	230	216	191
	6-9		48	45	73	70	148	144	135	120
15,001-20,000	1	6	120	117	187	183	537	521	490	432
	2,3		120	117	187	183	526	511	480	424
	4,5		116	113	181	177	479	465	437	386
	6-9		75	72	116	113	300	291	274	242
20,001-25,000	1	7	182	178	284	278	874	849	798	705
	2,3		182	178	284	278	857	832	782	691
	4,5		175	172	274	269	780	757	712	628
	6-9		113	110	175	172	488	474	446	393
25,001-40,000	1	8	206	202	321	315	1026	996	936	827
	2,3		206	202	321	315	1005	976	917	810
	4,5		200	196	312	306	915	888	835	737
	6-9		128	125	199	195	573	556	523	461
40,001-65,000	1	10	248	243	387	379	1349	1310	1231	1087
	2,3		248	243	387	379	1324	1285	1208	1067
	4,5		241	236	375	368	1204	1169	1099	970
	6-9		153	150	240	235	754	732	688	608
65,001-90,000	1	11	267	262	418	410	1480	1437	1351	1193
	2,3		267	262	418	410	1451	1409	1324	1169
	4,5		260	255	406	398	1320	1282	1205	1064
	6-9		166	163	259	254	827	803	755	666
Charge per $1000 over $90,000	1	12	0.52	0.51	0.81	0.79	6.51	6.32	5.94	5.25
	2,3		0.52	0.51	0.81	0.79	6.51	6.32	5.94	5.25
	4,5		0.52	0.51	0.81	0.79	6.51	6.32	5.94	5.25
	6-9		0.52	0.51	0.81	0.79	6.51	6.32	5.94	5.25

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 10
$500 Ded	$ 16
$1000 Ded	$ 29
$2000 Ded	$ 51
$3000 Ded	$ 69
$4000 Ded	$ 83
$5000 Ded	$ 95

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $10 to the $300 deductible limited collision premium.

R-141
C.A.R.
1/1/2027

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 19

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	23	20	35	32	48	47	44	39
	2,3		23	20	35	32	47	46	43	38
	4,5		23	20	34	31	43	42	39	35
	6-9		16	13	23	20	27	26	24	22
4,501- 6,000	1	2	26	23	39	36	56	54	51	45
	2,3		26	23	39	36	56	54	51	45
	4,5		25	22	38	35	50	49	46	41
	6-9		17	14	25	22	31	30	28	25
6,001- 8,000	1	3	26	23	39	36	74	72	68	60
	2,3		26	23	39	36	73	71	67	59
	4,5		25	22	38	35	66	64	60	53
	6-9		17	14	25	22	41	40	38	33
8,001-10,000	1	4	41	38	62	59	140	136	128	113
	2,3		41	38	62	59	138	134	126	111
	4,5		39	36	60	57	126	122	115	101
	6-9		26	23	39	36	78	76	71	63
10,001-15,000	1	5	75	72	116	113	255	248	233	206
	2,3		75	72	116	113	250	243	228	202
	4,5		73	70	113	110	228	221	208	183
	6-9		48	45	73	70	143	139	131	115
15,001-20,000	1	6	120	117	187	183	516	501	471	416
	2,3		120	117	187	183	506	491	462	408
	4,5		116	113	181	177	460	447	420	371
	6-9		75	72	116	113	288	280	263	232
20,001-25,000	1	7	182	178	284	278	840	816	767	677
	2,3		182	178	284	278	824	800	752	664
	4,5		175	172	274	269	750	728	684	604
	6-9		113	110	175	172	470	456	429	378
25,001-40,000	1	8	206	202	321	315	987	958	901	795
	2,3		206	202	321	315	967	939	883	779
	4,5		200	196	312	306	881	855	804	710
	6-9		128	125	199	195	551	535	503	444
40,001-65,000	1	10	248	243	387	379	1299	1261	1185	1047
	2,3		248	243	387	379	1273	1236	1162	1026
	4,5		241	236	375	368	1159	1125	1058	934
	6-9		153	150	240	235	726	705	663	585
65,001-90,000	1	11	267	262	418	410	1423	1382	1299	1147
	2,3		267	262	418	410	1396	1355	1274	1125
	4,5		260	255	406	398	1270	1233	1159	1023
	6-9		166	163	259	254	795	772	726	641
Charge per $1000 over $90,000	1	12	0.52	0.51	0.81	0.79	6.26	6.08	5.72	5.05
	2,3		0.52	0.51	0.81	0.79	6.26	6.08	5.72	5.05
	4,5		0.52	0.51	0.81	0.79	6.26	6.08	5.72	5.05
	6-9		0.52	0.51	0.81	0.79	6.26	6.08	5.72	5.05

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 10
$500 Ded	$ 16
$1000 Ded	$ 28
$2000 Ded	$ 49
$3000 Ded	$ 66
$4000 Ded	$ 80
$5000 Ded	$ 92

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $10 to the $300 deductible limited collision premium.

COMMONWEALTH AUTOMOBILE REINSURERS
Physical Damage Premiums
VAN POOLS

Territory 20

Original Cost New Complete Automobile Chassis & Body	Age Group Code	Original Cost New Code	Other than Collision				Collision			
			Fire,Theft,CAC		Comprehensive		Deductibles			
			$300	$500	$300	$500	$300	$500	$1000	$2000
$0- 4,500	1	1	21	18	31	28	47	46	43	38
	2,3		21	18	31	28	46	45	42	37
	4,5		20	17	30	27	42	41	39	34
	6-9		14	11	20	17	27	26	24	22
4,501- 6,000	1	2	23	20	35	32	56	54	51	45
	2,3		23	20	35	32	55	53	50	44
	4,5		23	20	34	31	49	48	45	40
	6-9		16	13	23	20	31	30	28	25
6,001- 8,000	1	3	23	20	35	32	73	71	67	59
	2,3		23	20	35	32	71	69	65	57
	4,5		23	20	34	31	65	63	59	52
	6-9		16	13	23	20	41	40	38	33
8,001-10,000	1	4	36	33	55	52	138	134	126	111
	2,3		36	33	55	52	136	132	124	110
	4,5		36	33	54	51	124	120	113	100
	6-9		23	20	35	32	77	75	71	62
10,001-15,000	1	5	67	64	103	100	251	244	229	203
	2,3		67	64	103	100	246	239	225	198
	4,5		65	62	100	97	225	218	205	181
	6-9		43	40	65	62	140	136	128	113
15,001-20,000	1	6	107	104	166	163	508	493	463	409
	2,3		107	104	166	163	499	484	455	402
	4,5		104	101	161	158	453	440	414	365
	6-9		68	65	104	101	284	276	259	229
20,001-25,000	1	7	161	158	252	247	828	804	756	667
	2,3		161	158	252	247	812	788	741	654
	4,5		156	153	244	239	739	717	674	595
	6-9		101	98	156	153	462	449	422	373
25,001-40,000	1	8	183	179	286	280	971	943	886	783
	2,3		183	179	286	280	952	924	869	767
	4,5		177	174	277	272	866	841	791	698
	6-9		114	111	177	174	543	527	495	437
40,001-65,000	1	10	220	216	344	337	1278	1241	1167	1030
	2,3		220	216	344	337	1252	1216	1143	1009
	4,5		213	209	334	327	1140	1107	1041	919
	6-9		137	134	213	209	714	693	651	575
65,001-90,000	1	11	238	233	371	364	1401	1360	1278	1129
	2,3		238	233	371	364	1374	1334	1254	1107
	4,5		231	226	360	353	1250	1214	1141	1008
	6-9		148	145	231	226	783	760	714	631
Charge per $1000 over $90,000	1	12	0.46	0.45	0.72	0.70	6.17	5.99	5.63	4.97
	2,3		0.46	0.45	0.72	0.70	6.17	5.99	5.63	4.97
	4,5		0.46	0.45	0.72	0.70	6.17	5.99	5.63	4.97
	6-9		0.46	0.45	0.72	0.70	6.17	5.99	5.63	4.97

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 & CAC Premium
For Fire and Theft only - Charge 85% of Fire, Theft & CAC Premium
For Stated Amount Rating - Refer to Rule 42.

Higher Deductibles for Comprehensive, Fire, Theft, and CAC -

$1,000 Ded - Charge this % of $500 Ded. Premium	95%
$2,000 Ded - Charge this % of $500 Ded. Premium	89%
$3,000 Ded - Charge this % of $500 Ded. Premium	85%
$4,000 Ded - Charge this % of $500 Ded. Premium	81%
$5,000 Ded - Charge this % of $500 Ded. Premium	78%

Collision Waiver of Deductible -

$300 Ded	$ 10
$500 Ded	$ 15
$1000 Ded	$ 28
$2000 Ded	$ 49
$3000 Ded	$ 65
$4000 Ded	$ 79
$5000 Ded	$ 91

For Limited Collision - For any deductible, charge 7% of comparable collision premium after primary and secondary rating factors, subject to a $4 minimum. For no deductible, add $10 to the $300 deductible limited collision premium.

AUTO DEALERS
Rating Procedures

Liability Coverages Subject to the Massachusetts Compulsory Law

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

For increased limits, apply the following formula:

$$(B, incr) = ([(A\text{-}1_{20/40}) + (B_{20/40})] \times ILF) - [(A\text{-}1_{25/50})])$$

where

B, incr	denotes the Optional Bodily Injury Liability rate,
$A\text{-}1_{20/40}$	denotes the Bodily Injury rate with the basic limits rate (20/40),
$A\text{-}1_{25/50}$	denotes the Bodily Injury rate with the compulsory rate (25/50),
$B_{20/40}$	denotes the basic limits (20/40) Optional Bodily Injury Liability rate,
ILF	denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED (Coverage U1) AND UNDERINSURED (Coverage U2) MOTORISTS

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

For increased limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

Deductible Coverage

Refer to Manual rules.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

AUTO DEALERS
Rating Procedures

Risk Subject to the Massachusetts Compulsory Law

LIABILITY – DEALER OR REPAIR PLATE NOT ISSUED

Basic Limits (Combined Single Limit, $50,000)

Refer to rate pages.

Increased Limits

For increased limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

DEALERS PHYSICAL DAMAGE COVERAGE

Refer to rate and rule pages.

GARAGEKEEPERS INSURANCE

Refer to rate pages.

FIRE, THEFT, CAC, COMPREHENSIVE $100 GLASS DEDUCTIBLE

Charge 95% of the otherwise determined premium that would apply in the absence of a glass deductible.

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

AUTO DEALERS

AUTO DEALERS SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW																				
	Territories																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
RATES PER PLATE																				
Coverage A-1	1,345	1,345	1,345	1,345	1,345	1,345	1,345	1,345	1,345	1,345	465	432	267	436	400	664	635	613	700	803
Coverage A-2	109	109	109	109	109	109	109	109	109	109	38	35	22	35	32	54	51	50	57	65
Coverage PDL	2,056	2,056	2,056	2,056	2,056	2,056	2,056	2,056	2,056	2,056	711	661	408	666	611	1,013	972	935	1,070	1,227
Coverage B	184	184	184	184	184	184	184	184	184	184	63	60	37	60	55	90	87	83	96	109

AUTO DEALERS MEDICAL PAYMENTS TABLE		
Medical Payments Limit Per Person	Automobile	Locations & Operations
500	1.1%	0.3%
1,000	1.9%	0.5%
2,000	3.1%	0.8%
5,000	5.6%	1.4%
10,000	8.1%	2.0%

ALL TERRITORIES		
Limits	U-1 Uninsured	U-2 Underinsured
25/50	5	1
35/80	6	7
40/90	7	9
50/100	7	12
80/80	8	28
100/300	8	34
250/500	9	110
500/500	11	272

*** For non-franchised dealers, multiply rates displyaed on this page by 1.10**

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile

Auto Dealers Subject to the Massachusetts Compulsory Law

General Liability Coverages

Liability Rates

	Combined Single Limit of Liability (in 000's) - Rate is per $100 of Payroll						
	50	100	200	250	300	500	1000
All Territories	0.519	0.693	0.892	0.957	1.015	1.181	1.363
Minimum Premium per Location	34	45	58	63	66	77	89

These rates reflect an aggregate limit, applicable to other than auto losses, of three times the otherwise applicable per accident liability limit.

For aggregate limits applicable to the general liability losses, use the following procedures:

a. Separately select the factors below for the desired aggregate limit for each applicable coverage.

Aggregate Limit	Products and Work You Performed	Other General Liability
1 x Accident Limit	-0.010	-0.010
2 x Accident Limit	-0.005	-0.005
3 x Accident Limit	0.000	0.000
5 x Accident Limit	0.005	0.005
7 x Accident Limit	0.010	0.010

b. Sum the selected factors

c. Add 1.000.

d. Multiply the rates by the result of step c.

Increased Limit Factors

CSL	Factor
$50,000	1.000
$75,000	1.202
$80,000	1.232
$100,000	1.336
$200,000	1.719
$250,000	1.843
$300,000	1.955
$500,000	2.276
$750,000	2.484
$1,000,000	2.627
$2,000,000	2.888
$2,500,000	2.972
$5,000,000	3.240

*** For <u>non-franchised</u> dealers, multiply rates displyaed on this page by 1.10**

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

Garagekeepers Premiums - Other Than Collision

Limit of Maximum Liability	*Specified Causes of Loss		*Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
	Coverage Codes		Coverage Codes	
	(214)	(215)	(211)	(212)
$6,000	$ 183	$ 278	$ 224	$ 339
7,500	222	334	260	392
9,000	248	377	298	445
12,000	309	462	377	566
15,000	368	530	431	651
18,000	400	604	487	734
22,500	497	744	584	882
30,000	623	925	742	1,110
37,500	726	1,092	876	1,314
45,000	826	1,244	991	1,487
60,000	1,021	1,535	1,224	1,837
75,000	1,205	1,806	1,451	2,172
90,000	1,384	2,077	1,661	2,488
120,000	1,708	2,564	2,043	3,066
150,000	2,002	3,000	2,404	3,606
180,000	2,300	3,454	2,768	4,145
225,000	2,771	4,150	3,323	4,981
300,000	3,501	5,259	4,201	6,301
375,000	4,247	6,375	5,094	7,646
450,000	4,973	7,462	5,968	8,957
600,000	6,373	9,558	7,640	11,457
750,000	7,725	11,582	9,260	13,895
900,000	9,037	13,559	10,841	16,262
1,000,000	10,281	15,426	12,332	18,500

Direct Coverage (Excess)	**Premium Computation**
Specified Perils (216)	Multiply the coverage 214 premium by 1.35
Comprehensive (213)	Multiply the coverage 211 premium by 1.35

*Theft and Mischief or Vandalism losses are subject to a $100 per car and $500 per occurrence deductible applying to each loss.

Optional Deductibles

$250 per car and $1,000 per occurrence - Multiply the above by .90.
$500 per car and $2,500 per occurrence - Multiply the above by .75.

For Garagekeepers Experience Rating Plan, refer to CAR.

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

Garagekeepers Premiums - Collision

Limit of Maximum Liability	Collision $300 Deductible		Collision $500 Deductible		Collision $1000 Deductible	
	Legal Liability (311)	Direct (Primary) (312)	Legal Liability (311)	Direct (Primary) (312)	Legal Liability (311)	Direct (Primary) (312)
$ 6,000	84	120	78	113	64	95
7,500	93	143	86	133	76	112
9,000	113	170	106	160	88	133
12,000	138	203	125	191	104	160
15,000	170	255	160	238	133	199
18,000	196	292	182	271	151	224
22,500	231	349	215	321	182	271
30,000	292	438	271	411	224	340
37,500	349	526	321	485	271	408
45,000	400	597	371	554	312	467
60,000	497	744	457	688	384	578
75,000	590	889	546	822	462	691
90,000	683	1,022	630	944	531	795
120,000	854	1,276	789	1,180	660	994
150,000	1,016	1,522	938	1,408	790	1,181
180,000	1,173	1,763	1,085	1,629	914	1,372
225,000	1,398	2,093	1,293	1,937	1,083	1,626
300,000	1,780	2,675	1,646	2,475	1,384	2,078
375,000	2,158	3,238	1,995	2,996	1,673	2,518
450,000	2,528	3,793	2,337	3,506	1,963	2,947
600,000	3,273	4,902	3,026	4,534	2,540	3,810
750,000	3,984	5,976	3,691	5,529	3,100	4,644
900,000	4,668	7,000	4,318	6,478	3,627	5,440
1,000,000	5,306	7,956	4,903	7,361	4,122	6,182

Direct Coverage (Excess)	**Premium Computation**
Collision (313)	Multiply the coverage 311 premium by 1.35

For Garagekeepers Experience Rating Plan, refer to CAR.

AUTO DEALERS
Rating Procedures

(RULE 88) PREMIUM DEVELOPMENT

A. Covered Auto Coverage (Unlimited Liability Coverage for Customers)

Garage Trailer Plates (Class Code 07090)

For all liability coverages except Uninsured or Underinsured Motorists Coverage, apply a factor of .25 to the Trucks, Tractors and Trailers base rates.

For Uninsured or Underinsured Motorists Coverages, charge the Trucks, Tractors and Trailers rates.

B. Automobile Coverage (Limited Liability Coverage)

Apply a factor of 1.00 to the plate rate shown on the rate sheets for the following coverages:

Compulsory Bodily Injury
Personal Injury Protection
Property Damage (Basic Limit)
Uninsured Motorist
Underinsured Motorist

AND

Apply a factor of .95 to the plate rate shown on the rate sheets for:

Optional Bodily Injury
Property Damage (Increased Limits)
Medical Payments

(RULE 103) FALSE PRETENSE COVERAGE

$ 300 Ded. - Charge $0.51 per $100
$ 500 Ded. - Charge $0.49 per $100
$1,000 Ded. - Charge $0.45 per $100

(RULE 104) DEALERS COLLISION COVERAGE

Named Driver - charge the Private Passenger Type rate for age group 1, original cost new $5,000.

AUTO DEALERS
Rating Procedures

(RULE 98) —

For Non-Franchised Dealers multiply the rates displayed on this page by 1.10.

COMPREHENSIVE RATES
per $100 of value

Deductible	Buildings	Standard Open Lots	Non-Standard Open Lots	Miscellaneous Types Listed in Rule 102
$ 300	$2.63	$3.01	$3.18	$2.89
500	$2.48	$2.77	$2.98	$2.70
1,000	$2.15	$2.44	$2.55	$2.31

Specified causes of Loss - Multiply the Comprehensive rate by .85
Fire - Multiply the Comprehensive rate by .10
Theft - Multiply the Comprehensive rate by .70
Fire & Theft – Multiply the Comprehensive Rate by .80.

Loss due to theft, malicious mischief or vandalism is subject to a maximum deductible. These vary according to the per car deductible as follows:

$ 300 Ded. per car - $1,500 per occurrence
$ 500 Ded per car - $2,500 per occurrence
$1,000 Ded. per car - $5,000 per occurrence

BLANKET COLLISION RATES
per $100 of value

Deductible	Reporting Form -Total of Value Reported Each Month or Quarter Non-Reporting Form - Total of Limits of Liability		
	First $50,000 and under	$50,001 to $100,000	Over $100,000
$ 300	$3.12	$1.19	$0.49
$ 500	$2.71	$1.06	$0.40
$1,000	$2.10	$0.86	$0.32

Waiver of Deductible Charges:

Apply the following factors to the otherwise applicable Collision premium - $300 - 9%; $500 - 14%; $1,000 - 24%.

Limited Collision:

Any Deductible - charge 9.5% of the comparable Collision premium subject to a minimum of $6.00.
No Deductible - charge 50% of the $500 deductible Collision premium subject to a minimum of $8.00.

AUTO DEALERS
Rating Procedures

(RULE 105) DEALERS DRIVE AWAY - COLLISION COVERAGE

Definition

Dealers automobiles while being driven, towed or carried on any other automobile or trailer owned or hired by the insured from the point of purchase or distribution to the point of destination. Use distance from point of purchase or distribution to point of destination to determine the mileage rating basis. This coverage is not available to drive-away contractors.

Individual Coverage

When Collision coverage is not written on all dealers automobiles.

Blanket Coverage

When Collision Coverage is written on all dealers automobiles and drive away operation is in excess of 50 miles.

DRIVE-AWAY PREMIUMS PER CAR PER TRIP

ALL TERRITORIES / ALL TYPES AND MAKES / ALL AGES

Price New at Factory to Dealers	Mileage	Individual Coverage Deductibles		Blanket Coverage Deductibles	
		$300	$500	$300	$500
$ 0 - $ 2,500	less than 500	10.18	8.61	5.07	4.29
	501 - 1,000	16.94	14.39	8.51	7.25
	1,001 – 1,500	22.49	19.17	11.36	9.59
	Over 1,500	28.26	24.05	14.11	12.05
$ 2,501 - $ 7,500	less than 500	13.30	11.36	6.85	5.88
	501 - 1,000	21.32	18.10	10.96	9.28
	1,001 – 1,500	29.65	25.24	15.07	12.78
	Over 1,500	36.99	31.50	18.99	16.25
$ 7,501 - $15,000	less than 500	19.27	16.30	9.68	8.30
	501 - 1,000	31.92	27.08	16.14	13.72
	1,001 – 1,500	42.44	36.21	21.32	18.10
	Over 1,500	53.15	45.22	26.83	22.77
$15,001 - $25,000	less than 500	26.83	22.77	13.30	11.36
	501 - 1,000	44.44	37.79	22.17	18.88
	1,001 – 1,500	59.26	50.38	29.55	25.14
	Over 1,500	74.25	63.16	36.99	31.40
$25,001 - $40,000	less than 500	32.46	27.58	16.30	13.90
	501 - 1,000	53.77	45.77	27.08	23.00
	1,001 – 1,500	71.78	61.03	36.11	30.71
	Over 1,500	89.90	76.43	45.22	38.44
$40,001 - $65,000	less than 500	37.29	31.66	18.78	15.98
	501 - 1,000	61.79	52.60	31.13	26.43
	1,001 – 1,500	82.51	70.17	41.49	35.30
	Over 1,500	103.28	87.81	51.95	44.18
Over $65,000	less than 500	39.23	33.34	19.75	16.75
	501 - 1,000	65.03	55.34	32.76	27.80
	1,001 – 1,500	86.81	73.79	43.62	37.12
	Over 1,500	108.67	92.37	54.68	46.50

SPECIAL TYPES
Rating Procedures

(RULE 112) AMBULANCE SERVICES

Premium Computation

1. Ambulance (Class Code 79130)

   a. Liability and No-Fault Coverages

      Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premium by 3.00.

   b. Physical Damage

      (1) Determine the age group and original cost new.

      (2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors:

Other Than Collision	Collision
.87	1.23

2. Ambulance Type Automobiles Not Used For Emergency Purposes (Class Code 79140)

   a. Liability and No-Fault Coverages

      Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premium by 2.00.

   b. Physical Damage

      (1) Determine the age group and original cost new.

      (2) Multiply the Truck, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors:

Other Than Collision	Collision
.87	1.23

SPECIAL TYPES
Rating Procedures

(RULE 116) DRIVER TRAINING PROGRAMS

A. Driver Training Programs - Educational Institutions (Class Code 79260)

Premium Computation

1. Liability and No-Fault Coverages

(1) For automobiles equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by .75. There must be dual brakes to qualify as dual control.

(2) For automobiles not equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by 1.50.

2. Collision Coverage

(1) For automobiles equipped with dual controls, charge the Private Passenger Type fleet or non-fleet rates. There must be dual brakes to qualify as dual control.

(2) For automobiles not equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by 2.25.

3. All Other Coverages

Apply 1.50 factor to the Private Passenger Type fleet or non-fleet rates.

B. Commercial Driving Schools (Class Code 79270)

a. Owned Private Passenger Automobiles

(1) Liability and No-Fault Coverages

(a) For automobiles equipped with dual controls, charge the Private Passenger Type fleet or non-fleet rates. There must be dual brakes to qualify as dual controls.

(b) For automobiles not equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by 2.00.

(2) Collision Coverage

(a) For automobiles equipped with dual controls, apply 1.50 factor to the Private Passenger Type fleet or non-fleet rates. There must be dual brakes to qualify as dual controls.

(b) For automobiles not equipped with dual controls, multiply the Private Passenger Type fleet or non-fleet rates by 3.00.

SPECIAL TYPES
Rating Procedures

(RULE 116) DRIVER TRAINING PROGRAMS (Continued)

(3) All Other Coverages

Apply 1.50 factor to the Private Passenger Type fleet or non-fleet rates.

b. All Other Types of Owned Automobiles

Multiply the Trucks, Trailers and Semitrailers base premiums by 2.00.

(RULE 117) FIRE DEPARTMENT

Premium Computation

1. Private Passenger Automobiles (Class Code 79080)

a. Liability and No-Fault Coverages

Charge Private Passenger Type fleet or non-fleet rates.

b. Physical Damage

Multiply the Private Passenger Type rates by .75.

2. Trailer Types

Classify and rate according to the Trucks, Tractors and Trailers Rule.

3. All Other Types (Class Code 79090)

a. Liability and No-Fault Coverages

Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premiums by 1.60.

b. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors:

Other Than Collision	Collision
.64	.51

SPECIAL TYPES
Rating Procedures

(RULE 118) FUNERAL DIRECTORS

Premium Computation

1. Limousines (Class Code 79150)

   a. Liability and No-Fault Coverages

      Multiply the Private Passenger Type fleet or non-fleet rates by .90.

   b. Physical Damage

      Charge the Private Passenger Type fleet or non-fleet rates.

2. Hearses and Flower Cars (Class Code 79220)

   a. Liability, Medical Payments and No-Fault Coverages

      Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premiums by .90.

   b. Physical Damage

      (1) Determine the age group and original cost new.

      (2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors:

Other Than Collision	Collision
.50	.50

3. Combination Hearses and Ambulances

   Classify and rate the automobile according to the Ambulance Service Rule.

4. Automobiles Used for Other Purposes

   Classify and rate the automobile according to its regular use.

(RULE 119) LAW ENFORCEMENT AGENCIES

Premium Computation

1. Private Passenger Automobiles (Class Code 79110)

   a. Liability and No-Fault Coverages

      Charge the Private Passenger Type fleet or non-fleet rates.

SPECIAL TYPES
Rating Procedures

(RULE 119) LAW ENFORCEMENT AGENCIES (Continued)

b. Physical Damage Coverages

Apply 1.50 factor to the Private Passenger Type fleet or non-fleet rates.

2. Motorcycles (Class Code 79420)

Use the Motorcycle rates from Rule 122 of the Commercial Automobile Insurance Manual.

3. Trailer Types

Classify and rate according to the Trucks, Tractors and Trailers Rule.

4. All Other Types (Class Code 79120)

a. Liability and No-Fault Coverages

Multiply the fleet or non-fleet Trucks, Tractors and Trailers base premiums by 1.60.

b. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rating factors.

Other Than Collision	Collision
1.28	1.23

(RULE 120) LEASING OR RENTAL CONCERNS

Premium Computation

When determining the premiums, use the territory where the automobile is principally garaged.

1. Specified Car Basis

a. Long Term - automobiles leased for one year, or more.

(1) Full Coverage for Owner and Lessee

(a) If coverage is provided by the lessor:

i. Private passenger automobiles at the classification rates in this Manual that apply to the lessee.

ii. All Other - rate the automobile at the classification rates in this Manual that apply to the lessee.

(b) If the coverage is provided by the lessee - rate the automobile at the classification rates in this Manual that apply to the lessee.

(2) Contingent Coverage. Refer to company (Class Code 72190).

SPECIAL TYPES
Rating Procedures

(RULE 120) LEASING OR RENTAL CONCERNS (Continued)

b. Short Term - automobiles rented by the hour, day or week.

(1) Commercial Automobiles

Multiply the Trucks, Trailers and Semitrailers base premiums by the following factors:

	Liability	Code	Physical Damage
Trucks	4.00	72110	5.00
Tractors	5.00	72120	5.00
Trailers, semitrailers and service trailers, including trailers designed for use with a private passenger automobile.	0.25	72130	0.25

(2) Private Passenger Automobiles (Class Code 72140)

Liability

Multiply the Private Passenger Type fleet or non-fleet rates by 3.00.

Physical Damage

Multiply the age group 1, original cost new $5,000 Private Passenger Type fleet or non-fleet rates by the following factors:

Collision	4.50
O.T.C	2.25

(3) Special Types (Class Code 72160)

(a) Motorcycles, Motorbikes and Other Similar Motor Vehicles

Multiply the rates developed in Rule 122 (Motorcycles and Similar Vehicles) by the following factors:

Liability	4.00
Physical Damage	4.00

(4) Non-Dealer Garage Risks - Customer Rental (Class Code 72160)

For private passenger automobiles rented to customers while their automobiles are temporarily left with named insured for service, repair of sale, charge the Private Passenger Type fleet or non-fleet rates.

(RULE 120) LEASING OR RENTAL CONCERNS (Continued)

(5) Motor Homes (Class Code 72150)

Multiply the rates developed in the Mobile Home Rule by the following factors:

Liability	4.00
Physical Damage	4.00

(6) Rent-It-Here/Leave-It-There Automobiles

The policy shall be endorsed to exclude coverage for the owner or rentee of any rent-it-here automobile not owned by the named insured.

2. Conversion, Embezzlement or Secretion Coverage

Coverage under Comprehensive or Theft for conversion, embezzlement or secretion may be provided at the following rates:

Trucks, Tractors and Trailers -	$1.22 per $100 of insurance
All Others -	$6.15 per $100 of insurance

(RULE 121) MOBILE HOMES

1. Trailers Equipped as Living Quarters (Class Code 79630)

a. Liability

Apply a factor of .40 to the appropriate fleet or non-fleet Trucks, Tractors and Trailers base premiums.

b. Medical Payments

Use the Truck, Tractor and Trailer Automobile Medical Payments Table.

SPECIAL TYPES
Rating Procedures

(RULE 121) MOBILE HOMES (Continued)

c. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors.

Other Than Collision	Collision
.52	.52

2. Pick-up Trucks Used Solely to Transport Camper Bodies (Class Code 79620)

a. Liability

Apply a factor of 1.25 to the appropriate fleet or non-fleet Trucks, Tractors and Trailers base premiums.

b. Medical Payments

Use the Truck, Tractor and Trailer Automobile Medical Payments Table.

c. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors:

Other Than Collision	Collision
1.00	1.00

3. Motor Homes

Self-propelled vehicles equipped as living quarters. Overall length not more than 22 feet (Class Code 79600) and overall length more than 22 feet (Class Code 79610)

a. Liability

Apply a factor of 1.25 (not more than 22 feet) or 1.60 (more than 22 feet) to the appropriate fleet or non-fleet TTT base premiums.

b. Medical Payments

Use the TTT Medical Payments Table.

(RULE 121) MOBILE HOMES (Continued)

c. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors:

Other Than Collision	Collision
1 .03	1.03

(RULE 122) MOTORCYCLES AND SIMILAR VEHICLES

Premium Computation

Use the Commercial Motorcycle Rates contained on page R-179.

(RULE 124) REGISTRATION PLATES NOT ISSUED TO A SPECIFIC AUTOMOBILE

Premium Computation

1. Farmers Special Plates (Class Code 79530)

a. Liability

Apply a .70 factor to the non-fleet Trucks, Tractors and Trailers base premiums for each farmers special plate.

b. Physical Damage

Physical damage coverage is available on a specified car basis only.

2. Boat Trailers (Class Code 04560)

For all liability coverages except Uninsured Motorists or Underinsured Motorists Coverage, apply a factor of .25 to the Trucks, Tractors and Trailers base rates.

For Uninsured or Underinsured Motorists Coverage, charge the Trucks, Tractors and Trailers rate.

SPECIAL TYPES
Rating Procedures

(RULE 125) SPECIAL OR MOBILE EQUIPMENT

Premium Computation

A. Subject to the Compulsory Law

1. Equipment Capable Of Moving Under Its Own Power (Class Code 79340)

a. Liability

Apply a factor of 1.25 to the appropriate fleet or non-fleet commercial base premiums except: Well Drilling Machinery - apply a factor of .75.

b. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors:

Other Than Collision	Collision
.81	.84

2. Equipment Incapable Of Moving Under Its Own Power (Class Code 79390)

a. Liability

Charge $29.49 for Compulsory Bodily Injury Liability, $3.68 for Personal Injury Protection, and $6.15 for Optional Bodily Injury Liability at basic limits. Property Damage Liability is provided without additional charge.

b. Physical Damage

Charge the rates applicable to a vehicle capable of moving under its own power.

B. Not Subject to the Compulsory Law, but Subject to Registration (Class Code 79650)

Charge the rates applicable to a vehicle Subject to the Compulsory Law, Rule 125 A.1.

C. Farm Equipment (Class Code 79070)

1. Liability

Apply a factor of .20 to the appropriate fleet or non-fleet Truck, Tractor or Trailer base premium.

2. Physical Damage

(1) Determine the age group and original cost new.

(2) Multiply the Trucks, Trailers and Semitrailers Not Used In Dumping Operations base premium by the following rate factors:

Other Than Collision	Collision
.64	.39

SPECIAL TYPES
Rating Procedures

(RULE 126) SPECIALTY AND CLASSIC AUTOMOBILES AND MOTORCYCLES

Premium Computation

1. Liability

   Multiply the Private Passenger Type Fleet or Non-Fleet rates by .25 regardless of the type of automobile.

2. Physical Damage

   a. Determine the Private Passenger Type original cost new price bracket into which the appraised value of the automobile falls regardless of the type of auto.

   b. Other than Collision Coverage

      (1) Insure on stated amount basis only. Refer to Rule 42 to determine the stated amount rate. Use Territory 1 rates for all specialty and classic autos.

      (2) Multiply the Private Passenger Type Fleet or Non-Fleet stated amount rate determined above by .75 regardless of the type of vehicle.

      (3) Multiply the stated amount rate by the $100 of value to be insured.

   c. Collision, Limited Collision and Waiver of Deductible. Multiply the Private Passenger Type Fleet or Non-Fleet rate for the original cost new price bracket, age group 1, territory 1, by .75 regardless of the type of vehicle.

INCREASED LIMITS FACTORS

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Non-Zone Rated Bodily Injury Liability

Trucks, Tractors and Trailers, Private Passenger Types

01/01/27

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000
40	1.00	1.18	1.40	1.51	1.61																					
45	1.01	1.19	1.40	1.51	1.61																					
50	1.02	1.19	1.41	1.52	1.61	1.78																				
60	1.03	1.28	1.41	1.52	1.62	1.78																				
70	1.03	1.29	1.42	1.53	1.63	1.79																				
80	1.04	1.29	1.42	1.53	1.63	1.79																				
100	1.05	1.30	1.43	1.54	1.64	1.80	2.42																			
150	1.06	1.31	1.45	1.56	1.65	1.82	2.44	2.87																		
200	1.07	1.32	1.46	1.57	1.66	1.83	2.45	2.88	3.19																	
250	1.08	1.33	1.46	1.58	1.67	1.84	2.46	2.90	3.20	3.44																
300	1.09	1.34	1.47	1.58	1.68	1.85	2.47	2.91	3.21	3.45	3.66															
350	1.09	1.34	1.48	1.59	1.68	1.86	2.48	2.91	3.22	3.46	3.67															
400						1.86	2.49	2.92	3.23	3.47	3.68	4.02														
500						1.87	2.50	2.93	3.24	3.48	3.69	4.03	4.29													
600						1.88	2.51	2.94	3.25	3.49	3.70	4.04	4.30	4.48												
700						1.89	2.52	2.95	3.26	3.50	3.71	4.05	4.31	4.48	4.63											
800						1.89	2.52	2.96	3.27	3.51	3.72	4.06	4.32	4.49	4.64	4.76										
900						1.90	2.53	2.96	3.27	3.51	3.73	4.06	4.32	4.50	4.64	4.77	4.88									
1000						1.90	2.54	2.97	3.28	3.52	3.73	4.07	4.33	4.50	4.65	4.77	4.88	4.98								
1250						1.91	2.55	2.98	3.29	3.53	3.75	4.08	4.34	4.51	4.66	4.78	4.89	4.99	5.14							
1500						1.92	2.56	2.99	3.30	3.54	3.76	4.09	4.35	4.52	4.67	4.79	4.90	4.99	5.15	5.27						
1750						1.93	2.57	3.00	3.31	3.55	3.77	4.10	4.36	4.53	4.67	4.80	4.91	5.00	5.15	5.28	5.38					
2000						1.93	2.57	3.01	3.32	3.56	3.77	4.11	4.36	4.53	4.68	4.80	4.91	5.00	5.16	5.28	5.39	5.48				
2500						1.94	2.58	3.02	3.33	3.57	3.79	4.12	4.37	4.54	4.69	4.81	4.92	5.01	5.17	5.29	5.40	5.49	5.64			
3000							2.59	3.03	3.34	3.59	3.80	4.13	4.38	4.55	4.70	4.82	4.93	5.02	5.17	5.30	5.40	5.49	5.65	5.77		
4000							2.61	3.04	3.35	3.60	3.81	4.15	4.40	4.57	4.71	4.84	4.95	5.03	5.18	5.31	5.41	5.50	5.66	5.78	5.98	
5000							2.62	3.06	3.36	3.61	3.83	4.16	4.41	4.58	4.72	4.85	4.96	5.04	5.19	5.31	5.42	5.51	5.66	5.79	5.99	6.14

Increased Limit Factor for 45/45 limit is	1.70
Increased Limit Factor for 75/75 limit is	2.15
Increased Limit Factor for 550/550 limit is	4.39
Increased Limit Factor for 750/750 limit is	4.70
Increased Limit Factor for 40/90 limit is	1.64
Increased Limit Factor for 80/80 limit is	2.24

R-165
C.A.R.
1/1/2027

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability

Taxis

01/01/27

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250
40	1.00	1.17	1.34	1.46	1.58					
45	1.01	1.18	1.34	1.47	1.58					
50	1.02	1.18	1.35	1.47	1.59	1.77				
60	1.03	1.20	1.35	1.48	1.59	1.78				
70	1.03	1.21	1.36	1.49	1.60	1.79				
80	1.04	1.21	1.36	1.49	1.60	1.79				
100	1.05	1.22	1.37	1.50	1.61	1.80	2.43			
150	1.06	1.24	1.39	1.52	1.63	1.82	2.45	2.87		
200	1.07	1.25	1.40	1.53	1.64	1.83	2.46	2.89	3.19	
250	1.08	1.26	1.41	1.54	1.65	1.84	2.47	2.90	3.21	3.44
300	1.08	1.27	1.42	1.55	1.66	1.85	2.48	2.91	3.22	3.45
350	1.09	1.27	1.43	1.56	1.67	1.86	2.49	2.92	3.22	3.46
400						1.86	2.50	2.93	3.23	3.47
500						1.87	2.51	2.94	3.24	3.48

Increased Limit Factor for 45/45 limit is 1.68
Increased Limit Factor for 75/75 limit is 2.16
Increased Limit Factor for 40/90 limit is 1.61
Increased Limit Factor for 80/80 limit is 2.23

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability

Limousines and Car Service

01/01/27

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500
40	1.00	1.17	1.34	1.46	1.58															
45	1.01	1.18	1.34	1.47	1.58															
50	1.02	1.18	1.35	1.47	1.59	1.77														
60	1.03	1.20	1.35	1.48	1.59	1.78														
70	1.03	1.21	1.36	1.49	1.60	1.79														
80	1.04	1.21	1.36	1.49	1.60	1.79														
100	1.05	1.22	1.37	1.50	1.61	1.80	2.43													
150	1.06	1.24	1.39	1.52	1.63	1.82	2.45	2.87												
200	1.07	1.25	1.40	1.53	1.64	1.83	2.46	2.89	3.19											
250	1.08	1.26	1.41	1.54	1.65	1.84	2.47	2.90	3.21	3.44										
300	1.08	1.27	1.42	1.55	1.66	1.85	2.48	2.91	3.22	3.45	3.66									
350	1.09	1.27	1.43	1.56	1.67	1.86	2.49	2.92	3.22	3.46	3.67									
400						1.86	2.50	2.93	3.23	3.47	3.68	4.02								
500						1.87	2.51	2.94	3.24	3.48	3.69	4.03	4.29							
600						1.88	2.52	2.95	3.25	3.49	3.70	4.04	4.30	4.48						
700						1.89	2.53	2.96	3.26	3.50	3.71	4.05	4.31	4.49	4.64					
800						1.90	2.53	2.96	3.27	3.51	3.72	4.06	4.32	4.50	4.64	4.77				
900						1.90	2.54	2.97	3.27	3.51	3.73	4.06	4.32	4.50	4.65	4.78	4.89			
1000						1.91	2.54	2.97	3.28	3.52	3.73	4.07	4.33	4.51	4.66	4.78	4.90	5.00		
1250						1.92	2.56	2.99	3.29	3.53	3.75	4.08	4.34	4.52	4.67	4.80	4.91	5.01	5.16	
1500						1.92	2.57	3.00	3.30	3.54	3.76	4.09	4.35	4.53	4.68	4.80	4.92	5.01	5.17	5.29

Increased Limit Factor for 45/45 limit is	1.68
Increased Limit Factor for 75/75 limit is	2.16
Increased Limit Factor for 550/550 limit is	4.39
Increased Limit Factor for 750/750 limit is	4.71
Increased Limit Factor for 40/90 limit is	1.61
Increased Limit Factor for 80/80 limit is	2.23

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability

Auto Dealers

01/01/27

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000
40	1.00	1.18	1.35	1.47	1.59																					
45	1.01	1.19	1.35	1.48	1.59																					
50	1.02	1.19	1.36	1.48	1.60	1.78																				
60	1.03	1.21	1.36	1.49	1.60	1.79																				
70	1.03	1.22	1.37	1.50	1.61	1.80																				
80	1.04	1.22	1.37	1.50	1.61	1.80																				
100	1.05	1.23	1.38	1.51	1.62	1.81	2.44																			
150	1.06	1.25	1.40	1.53	1.64	1.83	2.46	2.88																		
200	1.07	1.26	1.41	1.54	1.65	1.84	2.47	2.89	3.19																	
250	1.08	1.27	1.42	1.55	1.66	1.85	2.48	2.90	3.20	3.43																
300	1.09	1.28	1.43	1.56	1.67	1.86	2.49	2.91	3.21	3.44	3.65															
350	1.09	1.28	1.44	1.57	1.68	1.87	2.50	2.92	3.22	3.45	3.66															
400						1.87	2.51	2.93	3.23	3.46	3.67	4.00														
500						1.88	2.52	2.94	3.24	3.47	3.68	4.01	4.27													
600						1.89	2.53	2.95	3.25	3.48	3.69	4.02	4.28	4.45												
700						1.90	2.53	2.96	3.26	3.49	3.70	4.03	4.29	4.46	4.60											
800						1.91	2.54	2.96	3.26	3.50	3.71	4.04	4.30	4.46	4.60	4.72										
900						1.91	2.55	2.97	3.27	3.50	3.71	4.05	4.30	4.47	4.61	4.73	4.83									
1000						1.92	2.55	2.98	3.27	3.51	3.72	4.05	4.31	4.47	4.61	4.73	4.84	4.93								
1250						1.93	2.56	2.99	3.29	3.52	3.73	4.07	4.32	4.48	4.62	4.74	4.85	4.94	5.09							
1500						1.93	2.57	3.00	3.30	3.53	3.74	4.08	4.33	4.49	4.63	4.75	4.85	4.94	5.10	5.22						
1750						1.94	2.58	3.00	3.30	3.54	3.75	4.09	4.34	4.50	4.64	4.76	4.86	4.95	5.10	5.23	5.33					
2000						1.95	2.59	3.01	3.31	3.55	3.76	4.09	4.34	4.50	4.64	4.76	4.87	4.95	5.11	5.23	5.33	5.43				
2500						1.96	2.60	3.02	3.32	3.56	3.77	4.11	4.35	4.51	4.65	4.77	4.88	4.96	5.11	5.24	5.34	5.43	5.58			
3000							2.61	3.03	3.33	3.57	3.78	4.12	4.36	4.52	4.66	4.78	4.89	4.97	5.12	5.24	5.35	5.44	5.59	5.71		
4000							2.63	3.05	3.35	3.59	3.80	4.13	4.37	4.54	4.67	4.79	4.90	4.98	5.13	5.25	5.36	5.45	5.60	5.72	5.92	
5000							2.64	3.06	3.36	3.60	3.81	4.15	4.38	4.55	4.68	4.80	4.91	4.99	5.14	5.26	5.37	5.46	5.61	5.73	5.93	6.08

Increased Limit Factor for 45/45 limit is	1.69
Increased Limit Factor for 75/75 limit is	2.17
Increased Limit Factor for 550/550 limit is	4.37
Increased Limit Factor for 750/750 limit is	4.66
Increased Limit Factor for 40/90 limit is	1.62
Increased Limit Factor for 80/80 limit is	2.24

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Non-Zone Rated Bodily Injury Liability

Van Pools and Buses

01/01/27

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000
40	1.00	1.19	1.41	1.52	1.62																					
45	1.01	1.20	1.41	1.53	1.63																					
50	1.02	1.20	1.42	1.53	1.63	1.79																				
60	1.03	1.29	1.42	1.54	1.64	1.80																				
70	1.03	1.30	1.43	1.54	1.64	1.81																				
80	1.04	1.30	1.44	1.55	1.65	1.81																				
100	1.05	1.31	1.44	1.56	1.66	1.82	2.45																			
150	1.06	1.32	1.46	1.57	1.67	1.84	2.47	2.90																		
200	1.08	1.33	1.47	1.58	1.68	1.85	2.48	2.92	3.23																	
250	1.09	1.34	1.48	1.59	1.69	1.86	2.49	2.93	3.24	3.48																
300	1.09	1.35	1.48	1.60	1.70	1.87	2.50	2.94	3.25	3.49	3.72															
350	1.10	1.36	1.49	1.60	1.70	1.88	2.51	2.95	3.26	3.50	3.73															
400						1.88	2.52	2.96	3.27	3.51	3.74	4.10														
500						1.89	2.53	2.97	3.28	3.52	3.75	4.11	4.40													
600						1.90	2.54	2.98	3.29	3.53	3.76	4.13	4.41	4.57												
700						1.91	2.55	2.99	3.30	3.54	3.77	4.14	4.42	4.57	4.70											
800						1.92	2.55	2.99	3.30	3.55	3.78	4.14	4.43	4.58	4.70	4.81										
900						1.92	2.56	3.00	3.31	3.56	3.79	4.15	4.43	4.58	4.71	4.82	4.91									
1000						1.93	2.57	3.00	3.32	3.56	3.79	4.16	4.44	4.59	4.71	4.82	4.92	5.00								
1250						1.94	2.58	3.02	3.33	3.58	3.81	4.17	4.45	4.60	4.72	4.83	4.92	5.01	5.16							
1500						1.94	2.59	3.03	3.34	3.59	3.82	4.18	4.46	4.60	4.73	4.84	4.93	5.01	5.17	5.29						
1750						1.95	2.60	3.04	3.35	3.60	3.83	4.19	4.46	4.61	4.73	4.84	4.94	5.02	5.17	5.30	5.41					
2000						1.96	2.60	3.04	3.35	3.61	3.84	4.20	4.47	4.62	4.74	4.85	4.94	5.02	5.18	5.30	5.41	5.50				
2500						1.97	2.62	3.05	3.37	3.62	3.85	4.22	4.48	4.62	4.75	4.86	4.95	5.03	5.19	5.31	5.42	5.51	5.66			
3000							2.63	3.06	3.38	3.63	3.86	4.23	4.48	4.63	4.76	4.86	4.96	5.04	5.19	5.32	5.42	5.52	5.67	5.80		
4000							2.64	3.08	3.39	3.65	3.88	4.25	4.50	4.64	4.77	4.88	4.97	5.05	5.20	5.33	5.43	5.53	5.68	5.81	6.00	
5000							2.65	3.09	3.40	3.67	3.90	4.26	4.51	4.65	4.78	4.89	4.98	5.06	5.21	5.34	5.44	5.53	5.69	5.81	6.01	6.17

Increased Limit Factor for 45/45 limit is 1.71
Increased Limit Factor for 75/75 limit is 2.18
Increased Limit Factor for 550/550 limit is 4.49
Increased Limit Factor for 750/750 limit is 4.76

Increased Limit Factor for 40/90 limit is 1.65
Increased Limit Factor for 80/80 limit is 2.26

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability

Zone Rated TTT and Bus

01/01/27

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000
40	1.00	1.21	1.46	1.61	1.75																					
45	1.02	1.22	1.46	1.62	1.75																					
50	1.03	1.22	1.47	1.62	1.76	1.99																				
60	1.04	1.29	1.48	1.63	1.77	1.99																				
70	1.04	1.30	1.48	1.64	1.78	2.00																				
80	1.05	1.31	1.49	1.65	1.78	2.01																				
100	1.06	1.32	1.50	1.66	1.79	2.02	3.05																			
150	1.08	1.34	1.52	1.68	1.81	2.05	3.08	3.68																		
200	1.09	1.35	1.54	1.69	1.83	2.07	3.10	3.70	4.13																	
250	1.10	1.36	1.55	1.70	1.84	2.09	3.12	3.72	4.15	4.48																
300	1.11	1.37	1.56	1.71	1.85	2.10	3.13	3.73	4.16	4.49	4.70															
350	1.11	1.38	1.57	1.72	1.86	2.11	3.14	3.74	4.17	4.50	4.70															
400						2.12	3.15	3.75	4.18	4.51	4.71	5.02														
500						2.14	3.17	3.77	4.20	4.53	4.72	5.03	5.26													
600						2.15	3.18	3.78	4.21	4.54	4.73	5.04	5.27	5.44												
700						2.16	3.19	3.80	4.22	4.55	4.74	5.05	5.28	5.45	5.59											
800						2.17	3.20	3.81	4.23	4.56	4.75	5.05	5.29	5.45	5.59	5.71										
900						2.18	3.21	3.81	4.24	4.56	4.75	5.06	5.29	5.46	5.60	5.72	5.82									
1000						2.19	3.22	3.82	4.25	4.57	4.76	5.06	5.30	5.46	5.60	5.72	5.83	5.92								
1250						2.21	3.24	3.84	4.27	4.58	4.77	5.08	5.31	5.47	5.61	5.73	5.84	5.93	6.11							
1500						2.22	3.25	3.85	4.28	4.59	4.78	5.09	5.32	5.48	5.62	5.74	5.84	5.94	6.12	6.27						
1750						2.23	3.26	3.86	4.29	4.60	4.79	5.09	5.33	5.49	5.63	5.75	5.85	5.94	6.13	6.27	6.40					
2000						2.24	3.27	3.87	4.30	4.60	4.80	5.10	5.33	5.49	5.63	5.75	5.86	5.95	6.13	6.28	6.41	6.51				
2500						2.26	3.29	3.89	4.32	4.62	4.81	5.11	5.34	5.50	5.64	5.76	5.87	5.96	6.14	6.29	6.41	6.52	6.71			
3000							3.30	3.90	4.33	4.63	4.82	5.12	5.35	5.51	5.65	5.77	5.88	5.97	6.15	6.30	6.42	6.53	6.71	6.86		
4000							3.32	3.93	4.35	4.64	4.83	5.14	5.36	5.53	5.66	5.78	5.89	5.98	6.16	6.31	6.43	6.54	6.72	6.87	7.11	
5000							3.34	3.94	4.37	4.65	4.85	5.15	5.37	5.54	5.67	5.79	5.90	5.99	6.17	6.32	6.44	6.55	6.73	6.88	7.12	7.30

Increased Limit Factor for 45/45 limit is 1.87
Increased Limit Factor for 75/75 limit is 2.60
Increased Limit Factor for 550/550 limit is 5.36
Increased Limit Factor for 750/750 limit is 5.65

Increased Limit Factor for 40/90 limit is 1.79
Increased Limit Factor for 80/80 limit is 2.77

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability

Commercial Motorcycles

01/01/27

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.11	1.21	1.29	1.36																							
45	1.01	1.11	1.21	1.29	1.36																							
50	1.01	1.11	1.21	1.29	1.36	1.48																						
60	1.01	1.12	1.22	1.30	1.37	1.49																						
70	1.02	1.12	1.22	1.30	1.37	1.49																						
80	1.02	1.13	1.22	1.31	1.38	1.49																						
100	1.03	1.13	1.23	1.31	1.38	1.50	2.00																					
150	1.03	1.14	1.24	1.32	1.39	1.51	2.01	2.38																				
200	1.04	1.15	1.25	1.33	1.40	1.53	2.03	2.40	2.66																			
250	1.05	1.16	1.25	1.34	1.41	1.53	2.03	2.41	2.67	2.88																		
300	1.05	1.16	1.26	1.34	1.41	1.54	2.04	2.41	2.68	2.89	3.22																	
350	1.05	1.17	1.26	1.34	1.42	1.55	2.05	2.42	2.69	2.89	3.24																	
400						1.55	2.05	2.43	2.69	2.90	3.25	3.83																
500						1.56	2.06	2.44	2.70	2.91	3.28	3.85	4.30															
600						1.56	2.07	2.45	2.71	2.93	3.29	3.87	4.32	4.47														
700						1.57	2.08	2.45	2.72	2.94	3.31	3.89	4.33	4.48	4.58													
800						1.58	2.09	2.46	2.73	2.96	3.32	3.90	4.35	4.48	4.59	4.68												
900						1.58	2.09	2.47	2.73	2.97	3.33	3.91	4.36	4.49	4.59	4.68	4.76											
1000						1.58	2.10	2.47	2.74	2.98	3.35	3.92	4.37	4.49	4.59	4.68	4.76	4.83										
1250						1.59	2.11	2.48	2.75	3.00	3.37	3.94	4.38	4.50	4.60	4.69	4.77	4.84	4.99									
1500						1.60	2.11	2.49	2.75	3.02	3.39	3.96	4.38	4.50	4.61	4.70	4.77	4.84	4.99	5.11								
1750						1.60	2.12	2.50	2.76	3.04	3.40	3.98	4.39	4.51	4.61	4.70	4.78	4.85	5.00	5.12	5.22							
2000						1.61	2.13	2.50	2.77	3.05	3.41	3.99	4.39	4.51	4.62	4.71	4.78	4.85	5.00	5.12	5.23	5.32						
2500						1.62	2.14	2.51	2.78	3.07	3.44	4.01	4.40	4.52	4.62	4.71	4.79	4.86	5.01	5.13	5.23	5.32	5.47					
3000							2.15	2.52	2.79	3.09	3.46	4.03	4.41	4.53	4.63	4.72	4.80	4.87	5.02	5.14	5.24	5.33	5.48	5.60				
4000							2.16	2.53	2.80	3.12	3.48	4.06	4.42	4.54	4.64	4.73	4.81	4.88	5.03	5.15	5.25	5.34	5.49	5.61	5.80			
5000							2.17	2.54	2.81	3.14	3.51	4.08	4.42	4.54	4.65	4.74	4.81	4.88	5.03	5.15	5.26	5.35	5.49	5.62	5.81	5.96		
7500							2.19	2.56	2.83	3.18	3.55	4.12	4.44	4.56	4.66	4.75	4.83	4.90	5.05	5.17	5.27	5.36	5.51	5.63	5.82	5.97	6.24	
10000							2.20	2.58	2.84	3.21	3.58	4.15	4.45	4.57	4.67	4.76	4.84	4.91	5.06	5.18	5.28	5.37	5.52	5.64	5.83	5.98	6.25	6.44

Increased Limit Factor for 45/45 limit is	1.42
Increased Limit Factor for 75/75 limit is	1.78
Increased Limit Factor for 550/550 limit is	4.41
Increased Limit Factor for 750/750 limit is	4.63
Increased Limit Factor for 40/90 limit is	1.38
Increased Limit Factor for 80/80 limit is	1.83

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Property Damage Liability Increased Limit Factors

Limit	PPT & GAR *	Light / Medium TTT	Heavy Trucks & Truck Tractors	Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers	Taxis, Limos & Car Service	Bus & Van Pool	Motorcycle
$5,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
$10,000	1.385	1.479	1.510	1.580	1.381	1.380	1.535
$15,000	1.559	1.665	1.715	1.847	1.552	1.551	1.725
$20,000	1.641	1.752	1.819	1.993	1.633	1.632	1.801
$25,000	1.704	1.820	1.900	2.106	1.695	1.694	1.860
$30,000	1.735	1.853	1.941	2.174	1.725	1.724	1.879
$35,000	1.761	1.881	1.976	2.232	1.751	1.749	1.894
$40,000	1.779	1.900	1.999	2.287	1.769	1.768	1.898
$45,000	1.787	1.909	2.010	2.313	1.777	1.776	1.901
$50,000	1.795	1.917	2.020	2.336	1.784	1.784	1.905
$75,000	1.823	1.947	2.067	2.473	1.811	1.811	1.910
$80,000	1.824	1.948	2.069	2.478	1.812	1.812	1.911
$100,000	1.827	1.951	2.075	2.495	1.815	1.815	1.914
$150,000	1.840	1.965	2.142	2.580	1.833	1.829	1.920
$200,000	1.845	1.971	2.169	2.614	1.840	1.835	1.925
$250,000	1.849	1.975	2.189	2.640	1.846	1.839	1.928
$300,000	1.850	1.976	2.195	2.665	1.850	1.840	1.930
$400,000	1.852	1.978	2.204	2.703	1.857	1.841	1.934
$500,000	1.853	1.979	2.211	2.733	1.863	1.842	1.937
$550,000	1.854	1.980	2.213	2.753	1.865	1.843	1.938
$750,000	1.856	1.982	2.216	2.788	1.868	1.845	1.943
$1,000,000	1.857	1.984	2.219	2.820	1.870	1.846	1.948
$1,500,000	1.967	2.099	2.349	2.985	1.980	1.956	1.954
$2,000,000	1.997	2.133	2.386	3.031	2.010	1.985	1.960
$2,500,000	2.024	2.162	2.418	3.073	2.039	2.012	1.963
$5,000,000	2.290	2.446	2.736	3.476	2.306	2.276	1.973

* All other vehicle types should use these increased limit factors, unless otherwise specified.

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Uninsured Motorists (U1)

All Vehicle Types Excluding Taxicabs and Motorcycles

01/01/27

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500
40	3	5	6	6	7								
45	4	5	6	6	7								
50	4	5	6	6	7	7							
60	4	6	6	6	7	7							
70	4	6	6	6	7	7							
80	4	6	6	6	7	7							
100	4	6	6	7	7	7	8						
150	4	6	6	7	7	7	8	8					
200	4	6	6	7	7	7	8	8	9				
250	4	6	6	7	7	7	8	8	9	9			
300	4	6	6	7	7	7	8	8	9	9	9		
350	4	6	6	7	7	7	8	8	9	9	9		
400						7	8	8	9	9	9	10	
500						7	8	8	9	9	10	10	11

Increased Limit Rate for 45/45 limit is 7
Increased Limit Rate for 75/75 limit is 8

Increased Limit Factor for 40/90 limit is 7
Increased Limit Factor for 80/80 limit is 8

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Rates for Uninsured Motorists (U1)

Taxis

01/01/27

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250
40	32	36	41	44	46					
45	33	36	42	44	46					
50	33	36	42	44	46	49				
60	33	39	42	44	46	50				
70	33	39	42	44	46	50				
80	33	39	42	44	46	50				
100	33	39	42	45	47	50	56			
150	34	40	42	45	47	50	57	65		
200	34	40	43	45	47	50	57	66	72	
250	34	40	43	45	47	50	57	66	72	77
300	34	40	43	45	47	51	57	66	72	77
350	34	40	43	45	48	51	57	66	73	78
400						51	57	66	73	78
500						51	58	67	73	78

Increased Limit Rate for 45/45 limit is 48

Increased Limit Rate for 75/75 limit is 54

Increased Limit Factor for 40/90 limit is 47

Increased Limit Factor for 80/80 limit is 54

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Rates for Uninsured Motorists (U1)

Commercial Motorcycles

01/01/27

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000
40	32	36	42	46	48													
45	32	36	42	46	48													
50	32	36	42	46	48	50												
60	32	38	42	46	48	50												
70	32	38	42	46	48	50												
80	32	38	42	46	48	50												
100	32	38	42	46	48	50	56											
150	32	40	44	46	48	50	56	64										
200	34	40	44	46	48	50	56	64	72									
250	34	40	44	46	48	50	56	66	72	78								
300	34	40	44	46	48	50	56	66	72	78	86							
350	34	40	44	46	48	50	56	66	72	78	86							
400						50	56	66	72	78	86	100						
500						50	56	66	72	78	86	102	112					
600						50	56	66	74	78	88	102	114	122				
700						50	56	66	74	78	88	102	116	122	126			
800						50	58	66	74	80	88	102	118	122	126	128		
900						50	58	66	74	80	88	102	118	124	126	128	130	
1000						50	58	66	74	80	88	102	120	124	126	128	130	132

Increased Limit Rate for 45/45 limit is 48

Increased Limit Rate for 750/750 limit is 128

Increased Limit Factor for 40/90 limit is 48

Increased Limit Factor for 80/80 limit is 54

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)

All Vehicle Types Excluding Taxicabs and Motorcycles

01/01/27

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500
40	0	1	4	6	8								
45	0	1	4	6	8								
50	0	1	4	7	8	12							
60	0	2	5	7	9	12							
70	0	2	5	7	9	12							
80	0	2	5	7	9	12							
100	0	2	5	7	9	12	32						
150	0	3	5	7	9	13	33	64					
200	0	3	5	8	9	13	33	65	88				
250	0	3	6	8	10	13	34	66	89	107			
300	0	3	6	8	10	14	34	67	90	108	147		
350	0	3	6	8	10	14	35	67	91	109	148		
400						14	35	68	91	109	150	217	
500						14	36	69	92	110	153	220	272

Increased Limit Rate for 45/45 limit is 10
Increased Limit Rate for 75/75 limit is 24
Increased Limit Factor for 40/90 limit is 9
Increased Limit Factor for 80/80 limit is 28

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)

Taxis

01/01/27

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250
40	0	1	4	6	8					
45	0	1	4	6	8					
50	0	1	4	7	8	12				
60	0	2	5	7	9	12				
70	0	2	5	7	9	12				
80	0	2	5	7	9	12				
100	0	2	5	7	9	12	32			
150	0	3	5	7	9	13	33	64		
200	0	3	5	8	9	13	33	65	88	
250	0	3	6	8	10	13	34	66	89	107
300	0	3	6	8	10	14	34	67	90	108
350	0	3	6	8	10	14	35	67	91	109
400						14	35	68	91	109
500						14	36	69	92	110

Increased Limit Rate for 45/45 limit is 10
Increased Limit Rate for 75/75 limit is 24

Increased Limit Factor for 40/90 limit is 9
Increased Limit Factor for 80/80 limit is 28

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)

Commercial Motorcycles

01/01/27

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000
40	0	4	18	28	36													
45	0	4	18	28	36													
50	0	4	20	28	38	52												
60	0	10	20	30	38	52												
70	0	10	20	30	38	52												
80	0	10	20	30	38	54												
100	0	12	22	30	40	54	154											
150	0	12	22	32	40	56	156	306										
200	2	14	24	32	42	60	160	312	424									
250	2	14	24	34	42	60	160	316	430	516								
300	2	14	24	34	44	62	162	320	432	520	704							
350	2	14	26	34	44	64	166	324	436	524	712							
400						64	168	326	438	526	720	1040						
500						66	172	330	442	530	732	1052	1300					
600						66	176	334	446	540	742	1062	1310	1398				
700						68	178	336	450	548	752	1070	1320	1402	1460			
800						70	182	340	452	556	758	1078	1328	1404	1462	1512		
900						70	184	342	454	562	766	1084	1334	1406	1464	1514	1558	
1000						70	186	344	456	568	772	1090	1340	1408	1466	1516	1560	1600

Increased Limit Rate for 45/45 limit is 44
Increased Limit Rate for 750/750 limit is 1486

Increased Limit Factor for 40/90 limit is 40
Increased Limit Factor for 80/80 limit is 120

PRO RATA AND SHORT TABLES

PRO RATA AND SHORT RATE TABLES

INSTRUCTIONS FOR USE OF THE SHORT RATE TABLE:

1. Determine the pro rata earned premium factor in accordance with the instructions for use of the Pro Rata Table.
2. Add to the pro rata factor the following factor:

Policy Period Months in Effect		
in excess of	but less than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the company.

Example:

Pro rata premium in example	.214
Short rate factor (policy in effect for 2-3 months)	<u>.050</u>
	.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

PRO RATA AND SHORT RATE TABLES

INSTRUCTIONS FOR USE OF PRO RATA OR SHORT RATE TABLE

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 1995 is designated as 1995.181.

2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.

3. The difference represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 1995	1995.726
Effective date July 6, 1995	1995.512
Earned premium for one year policy term will therefore be .214 times the annual premium.	.214
Cancellation date March 7, 1995	1995.181
Effective date December 15, 1994	1994.956
Earned premium for one year policy term will therefore be .225 times the annual premium.	.225

NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, these tables shall also be used for each such year.

PRO RATA TABLE

January			February			March			April			May			June		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

COMMERCIAL MOTORCYCLE RATES

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile

Commercial Motorcycle Rates

	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
Coverage	A	B	C	D
A-1	$40.00	$33.00	$51.00	$47.00
A-2	$4.00	$4.00	$6.00	$4.00
B (excluding guest)	$11.00	$9.00	$13.00	$13.00
B (including guest)	$38.00	$33.00	$51.00	$44.00
PDL	$101.00	$86.00	$132.00	$116.00

Collision ($500 Deductible)	$4.01 per $100 of value
Comprehensive ($500 Deductible)	$1.62 per $100 of value
Limited Collision ($500 Deductible)	6.0% of the $500 deductible Collision rate

Determine motorcycle Collision and Comprehensive rates by following procedure:
(a) Determine the motorcycle's Original Cost New in hundreds of dollars,
(b) Multiply the value determined in (a) by the rate per $100,
(c) Multiply the value determined in (b) by the Age Rate Factor.

Motorcycle Age Rate Facotrs			
Age Group	Motorcycle Age Based on Model Year	Collision Factor	Comprehensive Factor
1	Current MY	1.00	1.00
2	1st Preceding	0.95	0.94
3	2nd Preceding	0.89	0.87
4	3rd Preceding	0.84	0.81
5	4th Preceding	0.78	0.74
6	5th Preceding	0.73	0.68
7	6th Preceding	0.68	0.61
8	7th Preceding	0.62	0.55
9	8th Preceding	0.60	0.52
10	9th Preceding	0.58	0.50
11	10th Preceding	0.55	0.47
12	All Other	0.53	0.45

The current model year changes October 1, regardless of the actual date the models are introduced.

	Deductibles				
Waiver of Deductible Charges	$300	$500	$1,000	$2,000	
Collision, Lim. Collision	$8.00	$10.00	$14.00	$22.00	
Deductible Charges					
Collision	$34.00	base	0.750	0.626	< Add the $300 deductible charges to the $500 base premium.
Limited Collision	$4.00	base	0.667	0.487	< Apply the $1000/$2000 factors to the $500 deductible base premium.
Comprehensive	$3.00	base	0.658	0.611	

Fire only: Charge 5% of the Commercial Motorcycle Comprehensive premium
Fire & Theft only: Charge 90% of the Commercial Motorcycle Comprehensive premium

Limit Per Person	MedPay Rate
$500	$82
$750	$86
$1,000	$90
$2,000	$106
$5,000	$148
$10,000	$204
$15,000	$254
$20,000	$294
$25,000	$326
$50,000	$494

Limit	U-1 Rate	U-2 Rate
25/50	$36	$4
35/80	$46	$30
40/90	$48	$40
50/100	$50	$54
80/80	$54	$120
100/300	$56	$162
250/500	$78	$530
500/500	$112	$1,300
500/1000	$120	$1,340

Substitute Transportation	Rate
$15/day - $450 max	90
$30/day - $900 max	180
$45/day - $1,350 max	334
$100/day - $3,000 max	692

Towing & Labor	Rate
$50/day per disablement	16
$100/day per disablement	32

Electric Motorcycles:
For Electric Motorcycles used for commercial purposes, use the commercial motorcycle rates specified for Vehicle Engine Size Group D.

LIST OF CITIES AND TOWNS

ALPHABETICAL LIST OF

(1) Cities and Towns in Capital Letters.

(2) Villages, Sections of Cities and Towns, and Local Designations in Small Type followed by the Name of the City or Town.

Counties are indicated by Code numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable	4	Franklin
	Dukes		Hampden
	Nantucket	5	Hampshire
	Plymouth	6	Middlesex
1	Berkshire	7	Norfolk
2	Bristol	8	Suffolk
3	Essex	9	Worcester

Sections of cities and towns designated "North," "East," "South" and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are distinct townships, Andover and North Andover, in which case both are listed.

CITY OF BOSTON

Definition	Territory Schedule	Statistical Code
BOSTON CENTRAL - (Zip Codes 0210-02111, 02113-02116, 02118, 02133, 02199, 02201, 02203, 02210, 02215, 02222, 02241)	07	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	08	822
CHARLESTOWN – EAST BOSTON - (Zip Codes 02128, 02129)	10	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	05*	819
EAST BOSTON – CHARLESTOWN - (Zip Codes 02128, 02129)	10	824
HYDE PARK - (Zip Codes 02136)	04	818
JAMAICA PLAIN - (Zip Code 02130)	03	817
ROSLINDALE - (Zip Code 02131)	02	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	06	820
SOUTH BOSTON - (Zip Code 02127)	09	823
WEST ROXBURY (Zip Code 02132)	01	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Territory Schedule	Statistical Code
Allston - (Brighton)	08	822
Mattapan - (Dorchester - North)	05	819
Readville - (Hyde Park)	04	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 04) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

City or Town	Territorial Schedule	Statistical Code
A		
ABINGTON	14	010
ACTON	12	630
ACUSHNET	13	230
ADAMS	14	110
AGAWAM	12	420
ALFORD	16	170
AMESBURY	15	310
AMHERST	12	510
ANDOVER	14	311
ARLINGTON	17	610
ASHBURNHAM	14	930
ASHBY	13	670
ASHFIELD	14	470
ASHLAND	16	631
ATHOL	11	910
ATTLEBORO	12	210
AUBURN	15	931
AVON	17	730
AYER	11	632
B		
BARNSTABLE	11	021
BARRE	12	932
BECKET	16	171
BEDFORD	13	633
BELCHERTOWN	12	530
BELLINGHAM	15	731
BELMONT	17	611
BERKLEY	15	231
BERLIN	14	933
BERNARDSTON	12	471
BEVERLY	16	312
BILLERICA	15	634
BLACKSTONE	15	934
BLANDFORD	17	490
BOLTON	14	970

City or Town	Territorial Schedule	Statistical Code
B		
BOSTON CENTRAL	07	821
BOURNE	12	050
BOXBOROUGH	13	671
BOXFORD	16	370
BOYLSTON	14	971
BRAINTREE	18	710
BREWSTER	11	080
BRIDGEWATER	14	011
BRIGHTON	08	822
BRIMFIELD	14	491
BROCKTON	20	002
BROOKFIELD	14	935
BROOKLINE	20	702
BUCKLAND	16	430
BURLINGTON	16	635
C		
CAMBRIDGE	19	600
CANTON	17	711
CARLISLE	15	672
CARVER	16	030
CHARLEMONT	15	472
CHARLTON	12	936
CHATHAM	11	051
CHELMSFORD	13	612
CHELSEA	20	802
CHESHIRE	13	130
CHESTER	16	440
CHESTERFIELD	16	570
CHICOPEE	13	402
CHILMARK	15	081
CLARKSBURG	15	131

City or Town	Territorial Schedule	Statistical Code
C		
CLINTON	15	911
COHASSET	15	732
COLRAIN	16	431
CONCORD	14	613
CONWAY	16	473
CUMMINGTON	15	571
D		
DALTON	15	132
DANVERS	16	313
DARTMOUTH	12	211
DEDHAM	18	712
DEERFIELD	12	432
DENNIS	11	052
DIGHTON	15	232
DORCHESTER	05	819
DOUGLAS	13	937
DOVER	16	733
DRACUT	14	614
DUDLEY	12	938
DUNSTABLE	15	673
DUXBURY	13	031
E		
E BOSTON/CHARLESTOWN	10	824
E BRIDGEWATER	15	032
E BROOKFIELD	13	973
E LONGMEADOW	15	441
EASTHAM	12	082
EASTHAMPTON	12	511
EASTON	16	212
EDGARTOWN	13	053
EGREMONT	13	172
ERVING	14	433
ESSEX	12	330
EVERETT	19	602

City or Town	Territorial Schedule	Statistical Code
F		
FAIRHAVEN	15	213
FALL RIVER	17	201
FALMOUTH	11	054
FITCHBURG	12	902
FLORIDA	12	173
FOXBOROUGH	15	734
FRAMINGHAM	17	615
FRANKLIN	15	713
FREETOWN	12	233
G		
GARDNER	12	912
GAY HEAD	17	083
GEORGETOWN	13	331
GILL	11	474
GLOUCESTER	16	314
GOSHEN	12	573
GOSNOLD	11	084
GRAFTON	13	913
GRANBY	13	574
GRANVILLE	14	492
GREAT BARRINGTON	12	111
GREENFIELD	11	410
GROTON	13	636
GROVELAND	13	332
H		
HADLEY	13	531
HALIFAX	14	070
HAMILTON	13	333
HAMPDEN	14	493
HANCOCK	11	174
HANOVER	16	033
HANSON	14	034
HARDWICK	15	939
HARVARD	12	974
HARWICH	11	055
HATFIELD	14	532

City or Town	Territorial Schedule	Statistical Code
H		
HAVERHILL	16	302
HAWLEY	16	475
HEATH	15	476
HINGHAM	16	012
HINSDALE	15	133
HOLBROOK	15	735
HOLDEN	13	940
HOLLAND	14	494
HOLLISTON	15	637
HOLYOKE	13	403
HOPEDALE	15	941
HOPKINTON	15	638
HUBBARDSTON	16	942
HUDSON	13	616
HULL	17	035
HUNTINGTON	15	533
HYDE PARK	04	818
I		
IPSWICH	13	315
J		
JAMAICA PLAIN	03	817
K		
KINGSTON	16	036
L		
LAKEVILLE	14	037
LANCASTER	13	943
LANESBOROUGH	11	134
LAWRENCE	20	303
LEE	11	135
LEICESTER	14	944
LENOX	14	136
LEOMINSTER	11	914
LEVERETT	16	477
LEXINGTON	16	617

City or Town	Territorial Schedule	Statistical Code
L		
LEYDEN	13	478
LINCOLN	16	639
LITTLETON	13	640
LONGMEADOW	14	442
LOWELL	18	601
LUDLOW	11	421
LUNENBURG	13	945
LYNN	19	300
LYNNFIELD	17	334
M		
MALDEN	19	603
MANCHESTER	15	335
MANSFIELD	15	214
MARBLEHEAD	17	316
MARION	13	038
MARLBOROUGH	13	618
MARSHFIELD	16	039
MASHPEE	13	085
MATTAPOISETT	13	040
MAYNARD	15	620
MEDFIELD	14	736
MEDFORD	18	604
MEDWAY	13	737
MELROSE	19	619
MENDON	13	946
MERRIMAC	15	336
METHUEN	17	317
MIDDLEBOROUGH	12	013
MIDDLEFIELD	16	576
MIDDLETON	16	337
MILFORD	14	915
MILLBURY	16	916
MILLIS	11	738
MILLVILLE	16	947
MILTON	17	714
MONROE	15	479
MONSON	12	422

City or Town	Territorial Schedule	Statistical Code
M		
MONTAGUE	13	411
MONTEREY	15	175
MONTGOMERY	16	495
MT WASHINGTON	16	176
N		
NAHANT	16	338
NANTUCKET	11	056
NATICK	15	621
NEEDHAM	17	715
NEW ASHFORD	12	177
NEW BEDFORD	18	200
NEW BRAINTREE	11	975
NEW MARLBOROUGH	14	178
NEW SALEM	15	480
NEWBURY	13	339
NEWBURYPORT	13	318
NEWTON	18	605
NO ADAMS	11	112
NO ANDOVER	14	319
NO ATTLEBOROUGH	11	215
NO BROOKFIELD	12	948
NO READING	15	641
NORFOLK	15	739
NORTHAMPTON	13	512
NORTHBOROUGH	13	949
NORTHBRIDGE	12	917
NORTHFIELD	15	434
NORTON	15	234
NORWELL	15	041
NORWOOD	18	716
NAHANT	16	338
O		
OAK BLUFFS	13	057
OAKHAM	15	976
ORANGE	12	412

City or Town	Territorial Schedule	Statistical Code
O		
ORLEANS	11	058
OTIS	13	179
OXFORD	12	950
P		
PALMER	11	423
PAXTON	16	977
PEABODY	18	320
PELHAM	14	577
PEMBROKE	14	042
PEPPERELL	13	642
PERU	11	180
PETERSHAM	16	978
PHILLIPSTON	15	979
PITTSFIELD	11	102
PLAINFIELD	16	578
PLAINVILLE	12	740
PLYMOUTH	14	014
PLYMPTON	13	071
PRINCETON	14	980
PROVINCETOWN	14	059
Q		
QUINCY	19	703
R		
RANDOLPH	18	717
RAYNHAM	15	235
READING	17	622
REHOBOTH	12	236
REVERE	20	803
RICHMOND	16	181
ROCHESTER	12	043
ROCKLAND	18	015
ROCKPORT	15	340
ROSLINDALE	02	816
ROWE	11	481
ROWLEY	16	341

City or Town	Territorial Schedule	Statistical Code
R		
ROXBURY	06	820
ROYALSTON	16	981
RUSSELL	14	443
RUTLAND	13	951
S		
SALEM	16	304
SALISBURY	12	342
SANDISFIELD	13	182
SANDWICH	11	060
SAUGUS	18	321
SAVOY	17	183
SCITUATE	17	044
SEEKONK	12	237
SHARON	18	741
SHEFFIELD	13	137
SHELBURNE	15	435
SHERBORN	15	674
SHIRLEY	15	643
SHREWSBURY	14	918
SHUTESBURY	15	482
SOMERSET	15	238
SOMERVILLE	20	606
SOUTH BOSTON	09	823
SOUTH HADLEY	13	513
SOUTHAMPTON	12	580
SOUTHBOROUGH	15	952
SOUTHBRIDGE	13	919
SOUTHWICK	14	444
SPENCER	12	920
SPRINGFIELD	19	400
STERLING	12	953
STOCKBRIDGE	15	138
STONEHAM	17	623
STOUGHTON	18	718
STOW	15	644

City or Town	Territorial Schedule	Statistical Code
S		
STURBRIDGE	13	954
SUDBURY	12	645
SUNDERLAND	12	436
SUTTON	15	955
SWAMPSCOTT	17	322
SWANSEA	12	239
T		
TAUNTON	16	202
TEMPLETON	11	956
TEWKSBURY	17	646
TISBURY	11	061
TOLLAND	14	496
TOPSFIELD	16	371
TOWNSEND	13	647
TRURO	13	086
TYNGSBOROUGH	15	648
TYRINGHAM	12	184
U		
UPTON	13	957
UXBRIDGE	12	921
W		
WAKEFIELD	17	624
WALES	12	497
WALPOLE	14	719
WALTHAM	17	607
WARE	11	514
WAREHAM	14	016
WARREN	12	958
WARWICK	15	483
WASHINGTON	15	185
WATERTOWN	18	608
WAYLAND	16	649
WEBSTER	11	922
WELLESLEY	15	720
WELLFLEET	13	087

City or Town	Territorial Schedule	Statistical Code
W		
WENDELL	14	484
WENHAM	15	343
WEST BOYLSTON	14	959
WEST BRIDGEWATER	16	045
WEST BROOKFIELD	12	960
WEST NEWBURY	14	344
WEST ROXBURY	01	815
WEST SPRINGFIELD	14	425
WEST STOCKBRIDGE	12	139
WEST TISBURY	14	088
WESTBOROUGH	14	923
WESTFIELD	11	424
WESTFORD	14	650
WESTHAMPTON	15	581
WESTMINSTER	14	961
WESTON	13	651
WESTPORT	12	240
WESTWOOD	16	742
WEYMOUTH	17	721
WHATELY	14	437
WHITMAN	15	017
WILBRAHAM	12	445
WILLIAMSBURG	12	534
WILLIAMSTOWN	15	140
WILMINGTON	17	652
WINCHENDON	12	924
WINCHESTER	17	625
WINDSOR	14	186
WINTHROP	18	810
WOBURN	16	626
WORCESTER	18	900
WORTHINGTON	13	582
WRENTHAM	13	743
Y		
YARMOUTH	11	062