

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)							
Deductibles:	\$1,000*		\$2,000*				\$100**
Collision:	.69		.54				Glass
Limited Collision:	.58		.36				Not Applicable
Comprehensive:	.56		.50				Not Applicable
Including Fire, Theft and Combined Additional Coverages							
*Charges based on \$500 Deductible Premium			\$300 Deductible - \$25				
**Applies to otherwise determined premium			\$500 Deductible - \$36				
Collision Waiver of Deductible Charges:			\$1,000 Deductible - \$48				
			\$2,000 Deductible - \$74				
SUBSTITUTE TRANSPORTATION (RULE 17)							
	\$15/Day, \$450 Maximum		\$30/Day, \$900 Maximum		\$45/Day, \$1,350 Maximum		\$100/Day, \$3,000 Maximum
Private Passenger:	\$50		\$150		\$185		\$335
Motorcycle:	\$45		\$90		\$167		\$346
DISCOUNTS (RULE 19)							
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12						
	5,001-7,500 miles - 5% Parts 1-8 and 12						
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9						
Continuous Coverage:	10% Parts 1, 2, 4, and 5						
Low Frequency:	10% Parts 1, 2, 4, and 5						
Anti-Theft:	Refer to Rule 54						
Class 15	25%						
FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)							
	Actual Cash Value						
Fire	10% of Comprehensive Premium						
Fire & Theft	70% of Comprehensive Premium						
Fire, Theft & C.A.C.	85% of Comprehensive Premium						
PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	15%	28%	40%	50%
Policyholder and Household Members:	2%	5%	11%	20%	37%	51%	64%
TOWING AND LABOR (RULE 33)							
	\$50 per Disablement				\$100 per Disablement		
Private Passenger and Motorcycle:	\$8				\$16		
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)							
Apply a rate of \$4 to each \$100 of valuation.							
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)							
Refer to Rule 47							

Miscellaneous Motor Vehicles

	LIABILITY	PHYSICAL DAMAGE
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 VRG based on Base List Price
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 – 50% Part 9 – Manual Rate
Low Speed Vehicles (Rule 43)	Parts 1,4, and 5: 50% of Class 10 Parts 2,3,6, and 12: 100% of Class 10 Annual mileage, multi-car, continuous coverage, low frequency, class 15 discounts apply (Rule 19)	Parts 7 and 8: 75% of Class 10 Part 9: 50% of Class 10 Annual mileage, multi-car, class 15 discounts apply (Rule 19) 20% Anti-Theft discount applies for vehicles equipped with Category IV device (Rule 54) VRG based on Base List Price (Rule 22)
Motorcycles, etc. (Rule 44) Motorcycle Rider Training Program Discount – 10% Parts 1-8 and 12 Insureds age 65 or older – 25% All Parts		