

**Miscellaneous Rating Factors**

<b>DEDUCTIBLES (RULE 16)</b>							
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>		\$100**			
Collision:	.68	.53		Glass			
Limited Collision:	.68	.53		Not Applicable			
Comprehensive:	.54	.48		Not Applicable			
Including Fire, Theft and Combined Additional Coverages							
Collision Waiver of Deductible Charges:		\$300 Deductible - \$25					
		\$500 Deductible - \$36					
		\$1,000 Deductible - \$48					
		\$2,000 Deductible - \$75					
*Charges based on \$500 Deductible Premium							
**Applies to otherwise determined premium							
<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>							
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350</u>	<u>\$100/Day, \$3,000</u>			
			<u>Maximum</u>	<u>Maximum</u>			
Private Passenger:	\$50	\$150	\$185	\$335			
<b>DISCOUNTS (RULE 19)</b>							
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%					
<b>RATE RELATIVITIES FACTOR FOR MODEL YEARS NOT SHOWN IN RATE PAGES (RULE 22)</b>							
Collision:	1.060						
Comprehensive:	1.025						
<b>FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)</b>							
		<u>Actual Cash Value</u>					
Fire		10% of Comprehensive Premium					
Fire & Theft		70% of Comprehensive Premium					
Fire, Theft & C.A.C.		85% of Comprehensive Premium					
<b>PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)</b>							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	16%	29%	41%	51%
Policyholder and Household Members:	2%	6%	11%	21%	39%	53%	66%
<b>TOWING AND LABOR (RULE 33)</b>							
		\$50 per Disablement			\$100 per Disablement		
Private Passenger:		\$8			\$16		
<b>EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)</b>							
Apply a rate of \$4 to each \$100 of valuation.							
<b>CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)</b>							
Refer to Rule 47							

**Miscellaneous Motor Vehicles**

	<b>LIABILITY</b>	<b>PHYSICAL DAMAGE</b>
<b>Trailers (Rule 34)</b>	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
<b>Motor Homes (Rule 39)</b>	Manual Rates	Parts 7 and 8 – 50% Part 9 – Manual Rate
<b>Low Speed Vehicles (Rule 43)</b>	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)