

**Miscellaneous Rating Factors**

DEDUCTIBLES (RULE 16)							
Deductibles:	\$1,000*	\$2,000*	\$100** Glass				
Collision:	.68	.53	Not Applicable				
Limited Collision:	.68	.53	Not Applicable				
Comprehensive:	.54	.48	.86				
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							
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			
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						
Class 15	25%						
RATE RELATIVITIES FACTOR FOR MODEL YEARS NOT SHOWN IN RATE PAGES (RULE 22)							
Collision:	1.050						
Comprehensive:	1.025						
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%	16%	29%	41%	51%
Policyholder and Household Members:	2%	6%	11%	21%	39%	53%	66%
TOWING AND LABOR (RULE 33)							
	\$50 per Disablement				\$100 per Disablement		
Private Passenger:	\$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**

	<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) VRG based on Base List Price (Rule 22)