RATE SECTION

Memorandum

The rates shown on the rate sheets are the liability and physical damage rates filed by the Commonwealth Automobile Reinsurers for the Massachusetts private passenger automobile residual market.

The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury charge the total of the Parts 1, 2 and 5 premiums for risks subject to the compulsory law.

The bodily injury increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits, premium in determining the increased limits premium. Increased limits factors are not applicable to Part 2.

The basic limits rates shown on the rate pages are for $20,000/$40,000 bodily injury (Parts 1 and 5) and $5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium as follows:

Part 5 = (Part 1 + Part 5 ($20/40)) x Increased Limits Factor – Part 1

The private passenger rate pages display liability rates for various classes at selected limits. For most risks, the liability premium can be determined directly from the rate pages.

As of 5/1/2024:

- Base rates by coverage have been modified to reflect current loss experience.
- Rating territories are unchanged.
- All discounts remain unchanged.
- BI, PDL, Med Pay, U-1 and U-2 increased limit factors have been updated for all vehicles.
- Deductible relativities are unchanged.
- Model year/VRG relativities are revised only to shift the model years of the current relativity tables by one year and now include 2025. The VRG Assignment By Price Table is unchanged.
- The Stated Amount Divisor Table is unchanged.
- The Stated Amount Rates have been updated.
- Towing and Labor and Substitute Transportation are unchanged for all vehicles.
- The commission schedule for assigned risk business is unchanged.
- The motorcycle rates have been updated, including the base rates, increased limit factors, physical damage deductibles, and age rate factors for collision and comprehensive. The approved motorcycle training site list has been updated.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	255	335	303	646	463	581	417	258
PART 2	PERSONAL INJURY PROTECTION							
	77	94	86	151	118	136	106	67
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	416	591	487	1062	768	956	691	399
10,000	636	904	745	1624	1174	1462	1057	610
15,000	692	983	810	1767	1278	1591	1150	664
25,000	728	1034	852	1857	1343	1672	1209	698
35,000	737	1047	862	1881	1360	1693	1224	707
50,000	740	1052	867	1890	1367	1702	1230	710
100,000	744	1057	871	1900	1374	1710	1236	714
250,000	750	1066	878	1915	1385	1724	1246	719
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	37	49	44	94	68	85	61	38
20/50	40	53	47	101	73	92	66	41
25/50	69	91	82	175	126	158	114	71
25/60	72	95	86	183	132	165	118	74
35/80	128	168	152	323	233	291	209	130
50/100	183	241	218	464	334	418	300	186
100/300	341	448	405	864	620	778	558	346
250/500	595	782	707	1507	1082	1357	974	603

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12						
PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						
PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO						
	PART 3	PART 12			PART 3	PART 12
20/40	35	0		35/80	49	6
20/50	36	0		50/100	54	11
25/50	39	2		100/300	62	30
25/60	44	2		250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	1441	2313	1606	3930	2536	3537	2282	1390
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	264	264	264	264	264	264	264	264
	Additional Charge to Reduce Deductible From $500 to $300 -- $3							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
173	278	193	472	304	424	274	167
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	290	392	343	702	525	632	473	290
PART 2	PERSONAL INJURY PROTECTION							
	78	101	91	162	115	146	104	74
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	465	636	564	1158	847	1042	762	493
10,000	711	972	862	1771	1295	1593	1165	754
15,000	774	1058	938	1927	1409	1734	1268	820
25,000	813	1112	986	2025	1481	1822	1333	862
35,000	824	1126	999	2051	1500	1845	1350	873
50,000	828	1132	1004	2061	1508	1855	1356	878
100,000	832	1138	1009	2072	1515	1864	1363	882
250,000	838	1147	1017	2088	1527	1879	1374	889
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	42	57	50	102	76	92	68	42
20/50	45	61	54	110	82	99	73	45
25/50	79	106	93	190	142	172	128	79
25/60	82	111	97	198	148	179	133	82
35/80	145	196	172	351	262	316	236	145
50/100	208	282	247	504	377	454	339	208
100/300	387	524	459	938	701	845	631	387
250/500	676	915	801	1638	1224	1475	1101	676

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12		PART 3	PART 12		PART 3	PART 12
	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	1452	2224	1779	3866	2438	3479	2194	1467
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	354	354	354	354	354	354	354	354
	Additional Charge to Reduce Deductible From $500 to $300 -- $4							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
174	267	213	464	293	417	263	176
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	**BODILY INJURY TO OTHERS**							
	302	407	355	774	531	697	478	305
PART 2	**PERSONAL INJURY PROTECTION**							
	91	117	97	186	132	167	119	84
PART 4	**DAMAGE TO SOMEONE ELSE'S PROPERTY**							
5,000	464	653	493	1195	826	1076	743	462
10,000	709	998	754	1827	1263	1645	1136	706
15,000	772	1087	820	1988	1374	1790	1236	769
25,000	812	1142	862	2090	1445	1882	1300	808
35,000	822	1156	873	2116	1463	1906	1316	818
50,000	826	1162	878	2127	1470	1915	1323	822
100,000	830	1168	882	2138	1478	1925	1329	827
250,000	837	1177	889	2155	1489	1940	1340	833
PART 5	**OPTIONAL BODILY INJURY TO OTHERS**							
20/40	44	59	52	113	77	102	69	44
20/50	47	64	56	122	83	110	74	47
25/50	82	110	97	211	144	190	129	82
25/60	86	115	101	219	150	198	135	86
35/80	151	203	178	388	265	350	239	152
50/100	217	292	256	557	381	502	343	219
100/300	404	544	475	1035	709	933	638	407
250/500	705	949	829	1807	1238	1628	1114	711

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12						
	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	**COLLISION - $500 DEDUCTIBLE**							
	1436	2127	1655	3658	2399	3292	2159	1641
PART 9	**COMPREHENSIVE - $500 DEDUCTIBLE**							
	328	328	328	328	328	328	328	328
	Additional Charge to Reduce Deductible From $500 to $300 -- $3							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
172	255	199	439	288	395	259	197

COLLISION - Waiver of Deductible Charges

$300 Deductible..... $25 $500 Deductible..... $36

LIMITED COLLISION

$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11

Cost to Reduce Deductible from $500 to $300 All Classes..... $16

Cost to Reduce Deductible from $500 to $0 All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	377	547	436	949	647	854	582	366
PART 2	PERSONAL INJURY PROTECTION							
	101	134	105	188	143	169	129	91
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	550	800	586	1359	959	1223	863	545
10,000	841	1223	896	2078	1466	1870	1320	833
15,000	915	1331	975	2261	1596	2035	1436	907
25,000	962	1399	1025	2377	1677	2139	1509	953
35,000	974	1417	1038	2407	1698	2166	1528	965
50,000	979	1424	1043	2419	1707	2177	1536	970
100,000	984	1431	1048	2431	1716	2188	1544	975
250,000	992	1442	1057	2450	1729	2205	1556	983
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	55	80	63	138	94	124	85	54
20/50	59	86	68	149	101	134	92	58
25/50	103	149	118	258	176	232	158	100
25/60	107	155	123	268	183	241	165	104
35/80	189	274	218	475	324	427	292	184
50/100	271	394	313	682	465	613	419	264
100/300	504	732	582	1268	865	1141	779	491
250/500	880	1278	1016	2214	1509	1992	1359	856

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12		PART 3	PART 12		PART 3	PART 12
PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						
PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO						
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	1659	2700	1912	4236	2630	3812	2367	1633
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	281	281	281	281	281	281	281	281
	Additional Charge to Reduce Deductible From $500 to $300 -- $3							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
199	324	229	508	316	457	284	196
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	326	490	385	845	582	761	524	363
PART 2	PERSONAL INJURY PROTECTION							
	97	130	106	187	143	168	129	92
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	494	731	536	1195	888	1076	799	522
10,000	755	1118	820	1827	1358	1645	1222	798
15,000	822	1216	892	1988	1478	1790	1330	869
25,000	864	1279	937	2090	1553	1882	1397	913
35,000	875	1295	949	2116	1573	1906	1415	924
50,000	879	1301	954	2127	1581	1915	1422	929
100,000	884	1308	959	2138	1589	1925	1429	934
250,000	891	1318	966	2155	1601	1940	1441	941
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	48	72	56	124	84	112	76	53
20/50	52	78	60	134	91	121	82	57
25/50	89	134	105	231	157	208	142	99
25/60	93	139	109	240	164	217	148	103
35/80	164	246	193	424	290	383	262	182
50/100	235	353	277	609	417	549	376	261
100/300	437	656	515	1132	777	1020	700	486
250/500	762	1145	898	1975	1356	1779	1222	848

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12						
PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						
PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO						
	PART 3	PART 12			PART 3	PART 12
20/40	35	0		35/80	49	6
20/50	36	0		50/100	54	11
25/50	39	2		100/300	62	30
25/60	44	2		250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	1546	2617	1752	3962	2678	3566	2410	1460
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	284	284	284	284	284	284	284	284
	Additional Charge to Reduce Deductible From $500 to $300 -- $3							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
186	314	210	475	321	428	289	175
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	376	582	451	983	662	885	596	384
PART 2	PERSONAL INJURY PROTECTION							
	108	141	123	225	157	203	141	99
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	538	765	631	1302	946	1172	851	547
10,000	823	1170	965	1991	1446	1792	1301	836
15,000	895	1273	1050	2167	1574	1950	1416	910
25,000	941	1338	1104	2277	1655	2050	1488	957
35,000	953	1355	1118	2306	1675	2076	1507	969
50,000	958	1362	1123	2318	1684	2086	1515	974
100,000	962	1369	1129	2329	1692	2097	1522	979
250,000	970	1379	1138	2348	1706	2113	1534	986
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	55	84	65	144	97	130	87	56
20/50	59	91	70	155	105	140	94	60
25/50	102	157	122	268	180	242	162	104
25/60	107	164	127	279	188	252	169	109
35/80	189	290	225	493	332	445	299	192
50/100	271	417	323	708	477	638	429	276
100/300	503	777	602	1316	886	1186	797	514
250/500	878	1356	1051	2297	1547	2069	1392	896

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12						
PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						
PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO						
	PART 3	PART 12		PART 3	PART 12
20/40	35	0	35/80	49	6
20/50	36	0	50/100	54	11
25/50	39	2	100/300	62	30
25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	1560	2625	1842	4034	2633	3631	2370	1532
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	322	322	322	322	322	322	322	322
	Additional Charge to Reduce Deductible From $500 to $300 -- $3							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
187	315	221	484	316	436	284	184
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	366	518	436	921	670	829	603	353
PART 2	PERSONAL INJURY PROTECTION							
	139	176	158	264	223	238	201	126
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	515	698	614	1332	910	1199	819	512
10,000	787	1067	939	2037	1391	1833	1252	783
15,000	857	1161	1022	2216	1514	1995	1363	852
25,000	901	1221	1074	2330	1592	2097	1432	895
35,000	912	1236	1087	2359	1612	2123	1450	907
50,000	917	1242	1093	2371	1620	2134	1458	911
100,000	921	1249	1098	2383	1628	2145	1465	916
250,000	929	1258	1107	2402	1641	2162	1477	923
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	54	76	63	134	97	121	87	52
20/50	58	82	68	145	105	131	94	56
25/50	100	141	118	250	181	226	163	97
25/60	104	147	123	261	189	235	170	101
35/80	184	260	218	461	335	416	301	178
50/100	264	373	313	662	481	596	432	255
100/300	491	694	582	1231	895	1109	805	473
250/500	856	1211	1016	2149	1562	1936	1405	826

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	1545	2360	1835	3904	2813	3514	2532	1519
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	303	303	303	303	303	303	303	303
	Additional Charge to Reduce Deductible From $500 to $300 -- $3							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
185	283	220	468	338	422	304	182
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

TERRITORY 8

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	405	570	485	1024	786	922	707	406
PART 2	PERSONAL INJURY PROTECTION							
	136	182	154	276	204	248	184	125
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	560	804	641	1366	1078	1229	970	562
10,000	856	1229	980	2089	1648	1879	1483	859
15,000	932	1338	1067	2273	1794	2045	1614	935
25,000	979	1406	1121	2389	1885	2150	1697	983
35,000	992	1424	1135	2419	1909	2177	1718	995
50,000	997	1431	1141	2431	1919	2188	1727	1000
100,000	1002	1438	1147	2444	1929	2199	1735	1005
250,000	1010	1450	1156	2463	1944	2216	1749	1013
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	59	83	71	149	115	134	104	59
20/50	64	90	77	161	124	145	112	64
25/50	110	155	132	278	214	250	193	110
25/60	115	161	138	290	223	261	201	115
35/80	203	285	243	513	394	461	355	203
50/100	291	410	349	736	566	662	510	292
100/300	542	762	649	1369	1052	1232	947	543
250/500	945	1330	1133	2389	1836	2151	1653	947

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	1799	2861	2251	4259	3810	3833	3429	1815
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	327	327	327	327	327	327	327	327
	Additional Charge to Reduce Deductible From $500 to $300 -- $3							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
216	343	270	511	457	460	411	218
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

TERRITORY 9

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	467	650	584	1256	896	1130	806	504
PART 2	PERSONAL INJURY PROTECTION							
	180	232	205	344	254	310	229	165
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	613	863	710	1499	1047	1349	942	612
10,000	937	1320	1086	2292	1601	2063	1440	936
15,000	1020	1436	1181	2494	1742	2245	1567	1018
25,000	1072	1509	1242	2622	1831	2359	1648	1070
35,000	1086	1528	1257	2655	1854	2389	1668	1084
50,000	1091	1536	1264	2668	1864	2401	1677	1089
100,000	1097	1544	1270	2682	1873	2413	1685	1095
250,000	1105	1556	1280	2703	1888	2432	1698	1103
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	68	95	86	184	131	166	118	74
20/50	73	102	93	198	141	179	127	80
25/50	127	177	160	342	244	309	220	138
25/60	132	184	166	357	254	322	229	143
35/80	234	326	294	630	449	568	404	253
50/100	336	468	421	904	645	814	580	363
100/300	624	870	783	1682	1199	1514	1079	675
250/500	1090	1518	1366	2934	2093	2641	1883	1178

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2026	3167	2382	5342	3131	4808	2818	1989
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	421	421	421	421	421	421	421	421
	Additional Charge to Reduce Deductible From $500 to $300 -- $4							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
243	380	286	641	376	577	338	239
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	450	671	585	1202	839	1082	755	470
PART 2	PERSONAL INJURY PROTECTION							
	146	208	172	323	213	291	192	135
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	573	885	705	1474	1071	1327	964	579
10,000	876	1353	1078	2254	1638	2029	1474	885
15,000	953	1473	1173	2453	1782	2208	1604	963
25,000	1002	1548	1233	2578	1873	2321	1686	1013
35,000	1015	1567	1249	2610	1897	2350	1707	1025
50,000	1020	1575	1255	2624	1906	2362	1716	1031
100,000	1025	1583	1261	2637	1916	2374	1725	1036
250,000	1033	1596	1271	2658	1931	2393	1738	1044
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	65	98	86	175	122	158	110	69
20/50	70	106	93	189	132	170	119	74
25/50	122	183	160	326	228	294	205	128
25/60	127	190	167	340	237	307	214	134
35/80	225	336	294	602	420	542	378	236
50/100	323	483	422	864	603	778	543	339
100/300	601	898	784	1607	1121	1448	1010	630
250/500	1049	1567	1368	2805	1958	2526	1762	1098

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	1804	2770	2296	4691	2836	4222	2552	1758
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	325	325	325	325	325	325	325	325
	Additional Charge to Reduce Deductible From $500 to $300 -- $3							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
216	332	276	563	340	507	306	211
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	555	721	729	1344	1177	1210	1059	532
PART 2	PERSONAL INJURY PROTECTION							
	198	251	220	386	292	347	263	170
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	609	839	704	1469	1229	1322	1106	580
10,000	931	1283	1076	2246	1879	2021	1691	887
15,000	1013	1396	1171	2444	2045	2200	1840	965
25,000	1065	1467	1231	2569	2150	2312	1934	1014
35,000	1079	1486	1247	2602	2177	2341	1959	1027
50,000	1084	1493	1253	2615	2188	2353	1969	1032
100,000	1090	1501	1259	2628	2199	2365	1979	1038
250,000	1098	1513	1269	2649	2216	2384	1994	1046
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	81	105	107	196	172	176	155	77
20/50	87	113	115	211	185	190	167	83
25/50	151	196	199	365	320	328	289	144
25/60	157	204	207	381	334	342	301	150
35/80	278	361	366	673	590	606	531	266
50/100	399	518	525	966	847	869	762	382
100/300	742	964	976	1798	1575	1617	1418	710
250/500	1296	1683	1704	3137	2749	2823	2474	1240

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2007	3237	2440	5042	3822	4538	3440	1981
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	334	334	334	334	334	334	334	334
	Additional Charge to Reduce Deductible From $500 to $300 -- $3							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
241	388	293	605	459	545	413	238
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	**BODILY INJURY TO OTHERS**							
	493	685	594	1222	907	1100	816	512
PART 2	**PERSONAL INJURY PROTECTION**							
	170	231	197	336	240	302	216	148
PART 4	**DAMAGE TO SOMEONE ELSE'S PROPERTY**							
5,000	608	896	756	1507	1096	1356	986	591
10,000	930	1370	1156	2304	1676	2073	1508	904
15,000	1012	1491	1258	2508	1824	2256	1641	983
25,000	1063	1567	1322	2636	1917	2372	1725	1034
35,000	1077	1587	1339	2669	1941	2401	1746	1047
50,000	1082	1595	1346	2682	1951	2414	1755	1052
100,000	1088	1603	1352	2696	1961	2426	1764	1057
250,000	1096	1615	1363	2717	1976	2445	1778	1066
PART 5	**OPTIONAL BODILY INJURY TO OTHERS**							
20/40	72	100	87	178	132	160	119	75
20/50	78	108	94	192	142	173	128	81
25/50	134	186	162	332	246	299	222	140
25/60	140	194	169	346	257	311	231	145
35/80	247	343	298	612	454	551	409	257
50/100	355	493	428	878	652	790	587	369
100/300	660	916	795	1634	1213	1470	1091	685
250/500	1151	1599	1388	2852	2116	2567	1905	1196

PART 6	MEDICAL PAYMENTS 5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12		PART 3	PART 12		PART 3	PART 12
	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	**COLLISION - $500 DEDUCTIBLE**							
	2228	3535	2670	5442	3855	4898	3470	2146
PART 9	**COMPREHENSIVE - $500 DEDUCTIBLE**							
	341	341	341	341	341	341	341	341
	Additional Charge to Reduce Deductible From $500 to $300 -- $3							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
267	424	320	653	463	588	416	258
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION

$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11
Cost to Reduce Deductible from $500 to $300 All Classes..... $16
Cost to Reduce Deductible from $500 to $0 All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	538	743	625	1312	944	1181	850	551
PART 2	PERSONAL INJURY PROTECTION							
	213	294	239	410	317	369	285	195
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	656	910	781	1640	1118	1476	1006	655
10,000	1003	1391	1194	2508	1709	2257	1538	1001
15,000	1092	1514	1300	2729	1860	2456	1674	1090
25,000	1147	1592	1366	2868	1955	2582	1759	1146
35,000	1162	1612	1383	2904	1980	2614	1782	1160
50,000	1168	1620	1390	2919	1990	2627	1791	1166
100,000	1174	1628	1397	2934	2000	2641	1800	1172
250,000	1183	1641	1408	2957	2016	2661	1814	1181
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	78	109	91	191	137	172	123	80
20/50	84	118	98	206	148	186	133	86
25/50	146	203	170	356	256	321	230	149
25/60	152	211	177	371	267	334	240	156
35/80	269	373	313	657	472	591	425	276
50/100	386	535	449	943	678	849	610	396
100/300	719	995	836	1754	1261	1579	1135	736
250/500	1255	1736	1459	3062	2202	2756	1981	1285

PART 6	MEDICAL PAYMENTS 5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO	PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2050	3218	2528	5371	3265	4834	2939	2139
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	428	428	428	428	428	428	428	428
	Additional Charge to Reduce Deductible From $500 to $300 -- $4							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
246	386	303	645	392	580	353	257

COLLISION - Waiver of Deductible Charges

$300 Deductible..... $25 | $500 Deductible..... $36

LIMITED COLLISION

$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11

Cost to Reduce Deductible from $500 to $300 All Classes..... $16

Cost to Reduce Deductible from $500 to $0 All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	543	729	618	1378	980	1240	882	594
PART 2	PERSONAL INJURY PROTECTION							
	240	326	280	443	332	399	299	238
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	616	866	777	1498	1053	1348	948	663
10,000	942	1324	1188	2290	1610	2061	1449	1014
15,000	1025	1441	1293	2493	1752	2243	1577	1103
25,000	1077	1515	1359	2620	1842	2358	1658	1160
35,000	1091	1534	1376	2653	1865	2387	1679	1174
50,000	1096	1541	1383	2666	1874	2399	1687	1180
100,000	1102	1549	1390	2680	1884	2412	1696	1186
250,000	1111	1561	1401	2701	1899	2430	1709	1195
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	79	107	90	201	143	181	129	87
20/50	85	115	97	217	154	195	139	94
25/50	147	199	168	375	267	337	240	162
25/60	154	207	175	390	278	352	250	169
35/80	272	366	309	690	491	622	442	298
50/100	390	525	444	991	705	892	635	428
100/300	726	976	826	1843	1311	1659	1180	795
250/500	1267	1704	1442	3217	2288	2895	2060	1388

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2233	3530	2675	5482	3495	4934	3146	2439
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	379	379	379	379	379	379	379	379
	Additional Charge to Reduce Deductible From $500 to $300 -- $4							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
268	424	321	658	419	592	378	293
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

TERRITORY 15

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	612	866	715	1410	1059	1269	953	626
PART 2	PERSONAL INJURY PROTECTION							
	230	288	258	428	326	385	293	209
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	747	987	866	1661	1250	1495	1125	742
10,000	1142	1509	1324	2540	1911	2286	1720	1135
15,000	1243	1642	1441	2764	2080	2488	1872	1235
25,000	1307	1726	1515	2905	2186	2615	1968	1298
35,000	1323	1748	1534	2942	2214	2648	1992	1314
50,000	1330	1757	1541	2957	2225	2661	2003	1321
100,000	1336	1766	1549	2972	2236	2675	2013	1327
250,000	1347	1780	1561	2995	2254	2695	2028	1338
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	90	126	105	206	154	185	139	91
20/50	97	136	113	222	166	200	150	98
25/50	167	235	195	384	287	345	259	170
25/60	174	245	203	400	300	359	270	177
35/80	308	434	359	707	530	636	478	313
50/100	441	622	515	1014	761	912	685	450
100/300	820	1158	958	1887	1416	1697	1275	837
250/500	1431	2021	1671	3293	2471	2962	2225	1460

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12		PART 3	PART 12		PART 3	PART 12
PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						
PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO						
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2982	4549	3430	6934	4848	6241	4363	2867
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	454	454	454	454	454	454	454	454
	Additional Charge to Reduce Deductible From $500 to $300 -- $5							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
358	546	412	832	582	749	524	344
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	615	928	737	1573	1037	1416	933	597
PART 2	PERSONAL INJURY PROTECTION							
	290	389	354	575	417	518	375	239
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	679	978	864	1595	1172	1436	1055	619
10,000	1038	1495	1321	2439	1792	2196	1613	946
15,000	1130	1627	1438	2654	1950	2390	1756	1030
25,000	1188	1711	1511	2790	2050	2512	1845	1083
35,000	1203	1732	1530	2825	2076	2543	1868	1096
50,000	1209	1741	1538	2839	2086	2556	1878	1102
100,000	1215	1750	1546	2853	2097	2569	1887	1107
250,000	1224	1763	1558	2876	2113	2589	1902	1116
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	90	135	108	229	151	206	136	87
20/50	97	146	116	247	163	222	147	94
25/50	168	252	201	427	282	384	254	162
25/60	175	263	209	445	294	401	264	169
35/80	309	465	370	788	519	709	467	299
50/100	443	667	531	1130	745	1017	671	429
100/300	823	1241	987	2103	1387	1893	1248	798
250/500	1437	2165	1722	3671	2420	3304	2178	1393

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12						
	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2442	3971	3130	6309	4104	5678	3694	2399
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	576	576	576	576	576	576	576	576
	Additional Charge to Reduce Deductible From $500 to $300 -- $6							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
293	477	376	757	492	681	443	288
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	534	723	713	1314	862	1183	776	482
PART 2	PERSONAL INJURY PROTECTION							
	180	233	180	349	253	314	228	155
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	623	889	648	1518	1076	1366	968	560
10,000	953	1359	991	2321	1645	2089	1480	856
15,000	1037	1479	1078	2526	1790	2273	1611	932
25,000	1090	1555	1133	2655	1882	2389	1693	979
35,000	1103	1574	1148	2688	1906	2419	1714	992
50,000	1109	1582	1153	2702	1915	2431	1723	997
100,000	1115	1590	1159	2716	1925	2444	1732	1002
250,000	1123	1603	1168	2737	1940	2463	1745	1010
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	78	106	105	191	126	172	113	70
20/50	84	114	113	206	136	186	122	76
25/50	145	197	195	357	235	321	211	131
25/60	151	205	203	372	245	335	220	136
35/80	268	363	359	658	432	592	389	241
50/100	384	521	514	944	620	850	558	346
100/300	714	968	956	1756	1154	1581	1038	644
250/500	1247	1689	1667	3066	2013	2760	1811	1124

PART 6	MEDICAL PAYMENTS 5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12						
	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2270	3650	2800	5778	3890	5200	3501	2259
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	401	401	401	401	401	401	401	401
	Additional Charge to Reduce Deductible From $500 to $300 -- $4							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
272	438	336	693	467	624	420	271

COLLISION - Waiver of Deductible Charges	
$300 Deductible..... $25	$500 Deductible..... $36

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	706	995	722	1744	1211	1570	1090	698
PART 2	PERSONAL INJURY PROTECTION							
	313	414	289	572	414	515	373	282
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	680	924	655	1637	1171	1473	1054	671
10,000	1040	1413	1001	2503	1790	2252	1612	1026
15,000	1132	1538	1090	2724	1949	2451	1754	1117
25,000	1189	1616	1146	2863	2048	2576	1843	1174
35,000	1204	1636	1160	2899	2074	2609	1867	1188
50,000	1210	1645	1166	2914	2084	2622	1876	1194
100,000	1217	1653	1172	2929	2095	2635	1886	1200
250,000	1226	1666	1181	2952	2111	2656	1900	1210
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	102	145	106	254	176	229	158	101
20/50	110	156	114	274	190	247	170	109
25/50	191	270	197	474	329	427	295	189
25/60	199	282	205	494	342	445	308	197
35/80	352	498	363	873	606	787	545	349
50/100	506	715	520	1253	870	1129	782	501
100/300	942	1331	967	2332	1618	2100	1456	932
250/500	1645	2322	1687	4070	2825	3665	2542	1627

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12		PART 3	PART 12		PART 3	PART 12
PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						
PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO						
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2246	3615	2606	5861	3848	5275	3463	2232
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	519	519	519	519	519	519	519	519
	Additional Charge to Reduce Deductible From $500 to $300 -- $5							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
270	434	313	703	462	633	416	268
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	664	950	785	1619	984	1457	886	634
PART 2	PERSONAL INJURY PROTECTION							
	238	322	272	451	346	406	311	222
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	631	856	758	1463	1066	1317	959	641
10,000	965	1309	1159	2237	1630	2014	1466	980
15,000	1050	1424	1261	2434	1774	2191	1596	1067
25,000	1104	1497	1326	2559	1864	2303	1677	1121
35,000	1118	1516	1342	2591	1888	2332	1698	1135
50,000	1123	1524	1349	2604	1897	2344	1707	1141
100,000	1129	1531	1356	2617	1907	2356	1716	1147
250,000	1138	1543	1367	2638	1922	2375	1729	1156
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	97	138	114	236	144	212	130	92
20/50	105	149	123	255	155	229	140	99
25/50	181	258	213	440	268	396	242	172
25/60	188	269	222	459	279	412	252	179
35/80	333	475	393	811	494	729	445	317
50/100	478	682	564	1164	708	1047	638	455
100/300	888	1270	1049	2165	1317	1948	1187	847
250/500	1551	2216	1831	3779	2298	3400	2071	1479

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12						
PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						
PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO						
	PART 3	PART 12		PART 3	PART 12	
20/40	35	0	35/80	49	6	
20/50	36	0	50/100	54	11	
25/50	39	2	100/300	62	30	
25/60	44	2	250/500	86	104	

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2416	3765	3042	5695	4008	5126	3607	2391
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	449	449	449	449	449	449	449	449
	Additional Charge to Reduce Deductible From $500 to $300 -- $4							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
290	452	365	683	481	615	433	287
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

TERRITORY 20

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	741	1089	867	1807	1240	1626	1116	755
PART 2	PERSONAL INJURY PROTECTION							
	320	440	340	616	467	554	420	284
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	716	996	810	1667	1261	1500	1135	709
10,000	1095	1523	1238	2549	1928	2294	1735	1084
15,000	1191	1657	1348	2774	2098	2496	1889	1180
25,000	1252	1742	1417	2916	2205	2624	1985	1240
35,000	1268	1764	1435	2952	2233	2657	2010	1256
50,000	1274	1773	1442	2967	2245	2670	2020	1262
100,000	1281	1782	1449	2982	2256	2684	2031	1268
250,000	1291	1796	1460	3006	2274	2705	2046	1278
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	108	158	127	264	181	238	163	110
20/50	116	170	137	285	195	257	176	119
25/50	201	295	236	492	337	443	304	205
25/60	210	308	246	513	352	462	316	214
35/80	371	545	435	906	622	816	559	378
50/100	533	782	624	1300	892	1170	803	543
100/300	991	1455	1161	2418	1659	2177	1493	1010
250/500	1730	2540	2026	4220	2895	3798	2606	1762

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12		PART 3	PART 12		PART 3	PART 12
	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2502	4630	2866	5833	4430	5250	3987	2526
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	484	484	484	484	484	484	484	484
	Additional Charge to Reduce Deductible From $500 to $300 -- $5							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
300	556	344	700	532	630	478	303
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	968	1410	1216	1560	1581	1404	1423	938
PART 2	PERSONAL INJURY PROTECTION							
	379	512	431	741	520	667	468	329
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	755	1059	898	1785	1338	1607	1204	724
10,000	1154	1619	1373	2729	2046	2457	1841	1107
15,000	1256	1762	1494	2970	2226	2674	2003	1205
25,000	1320	1852	1571	3122	2340	2811	2106	1266
35,000	1337	1875	1590	3161	2370	2846	2132	1282
50,000	1344	1885	1598	3177	2382	2860	2143	1289
100,000	1351	1895	1607	3193	2394	2875	2154	1295
250,000	1361	1909	1619	3218	2412	2897	2171	1305
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	141	206	177	227	230	204	207	137
20/50	152	222	191	245	248	220	223	148
25/50	263	384	330	424	429	381	386	255
25/60	274	400	344	441	447	397	403	266
35/80	485	707	609	781	791	702	712	470
50/100	696	1014	874	1121	1136	1008	1022	675
100/300	1294	1887	1626	2085	2113	1876	1902	1255
250/500	2259	3293	2838	3640	3689	3275	3320	2190

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	3006	4510	3577	7811	4710	7030	4239	2890
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	517	517	517	517	517	517	517	517
	Additional Charge to Reduce Deductible From $500 to $300 -- $5							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
361	541	429	937	565	844	509	347
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	943	1327	1138	1477	1463	1329	1317	924
PART 2	PERSONAL INJURY PROTECTION							
	355	485	344	664	518	598	466	317
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	864	1209	889	1904	1499	1714	1349	858
10,000	1321	1849	1359	2911	2292	2621	2063	1312
15,000	1438	2012	1479	3168	2494	2852	2245	1428
25,000	1511	2115	1555	3330	2622	2998	2359	1501
35,000	1530	2141	1574	3372	2655	3035	2389	1520
50,000	1538	2152	1582	3389	2668	3051	2401	1527
100,000	1546	2163	1590	3406	2682	3066	2413	1535
250,000	1558	2180	1603	3433	2703	3090	2432	1547
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	137	193	167	216	213	194	192	135
20/50	148	208	180	233	230	209	207	146
25/50	256	360	311	402	397	362	358	251
25/60	267	375	324	419	414	377	373	262
35/80	472	664	572	741	733	666	660	463
50/100	677	953	820	1063	1051	956	947	665
100/300	1260	1774	1524	1977	1956	1778	1761	1236
250/500	2200	3096	2660	3450	3414	3103	3074	2158

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2817	4388	3095	6448	4678	5803	4210	2651
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	570	570	570	570	570	570	570	570
	Additional Charge to Reduce Deductible From $500 to $300 -- $6							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
338	527	371	774	561	696	505	318
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

TERRITORY 23

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	781	1019	866	1924	1304	1732	1174	769
PART 2	PERSONAL INJURY PROTECTION							
	312	400	336	555	435	500	392	250
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	670	953	754	1597	1268	1437	1141	591
10,000	1024	1457	1153	2442	1939	2197	1745	904
15,000	1115	1586	1255	2657	2110	2391	1899	983
25,000	1172	1667	1319	2793	2218	2513	1996	1034
35,000	1187	1688	1335	2828	2246	2545	2021	1047
50,000	1193	1696	1342	2843	2257	2558	2031	1052
100,000	1199	1705	1349	2857	2268	2571	2041	1057
250,000	1208	1718	1359	2879	2286	2591	2057	1066
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	114	149	127	281	190	253	171	112
20/50	123	161	137	303	205	273	184	121
25/50	212	277	236	524	354	471	319	209
25/60	221	289	246	546	369	491	332	218
35/80	391	511	435	965	653	868	588	385
50/100	562	733	624	1384	937	1246	844	553
100/300	1045	1364	1160	2574	1744	2317	1570	1028
250/500	1823	2380	2024	4493	3044	4044	2740	1795

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2482	3862	2839	6122	4060	5510	3654	2378
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	421	421	421	421	421	421	421	421
	Additional Charge to Reduce Deductible From $500 to $300 -- $4							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
298	463	341	735	487	661	438	285
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

TERRITORY 24

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	514	763	636	1255	818	1130	736	540
PART 2	PERSONAL INJURY PROTECTION							
	175	232	197	336	236	302	212	153
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	610	843	728	1427	1010	1284	909	612
10,000	933	1289	1113	2182	1544	1963	1390	936
15,000	1015	1403	1211	2375	1681	2137	1513	1018
25,000	1067	1474	1273	2496	1766	2246	1590	1070
35,000	1080	1493	1289	2527	1789	2274	1610	1084
50,000	1086	1501	1296	2540	1798	2286	1618	1089
100,000	1091	1508	1302	2553	1807	2297	1626	1095
250,000	1100	1520	1313	2573	1821	2315	1639	1103
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	75	111	93	183	119	165	107	79
20/50	81	120	100	197	128	178	115	85
25/50	140	207	173	341	222	307	200	147
25/60	146	216	180	356	231	320	208	153
35/80	258	382	319	629	409	566	368	271
50/100	370	548	458	902	588	813	529	389
100/300	688	1020	851	1679	1093	1512	984	723
250/500	1200	1780	1485	2930	1909	2638	1717	1261

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12		PART 3	PART 12		PART 3	PART 12
PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						
PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO						
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2253	3442	2618	5660	3709	5094	3338	2128
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	285	285	285	285	285	285	285	285
	Additional Charge to Reduce Deductible From $500 to $300 -- $3							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
270	413	314	679	445	611	401	255
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

TERRITORY 25

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	569	840	614	1375	918	1238	826	543
PART 2	PERSONAL INJURY PROTECTION							
	236	333	245	471	324	424	292	228
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	688	1004	718	1614	1171	1453	1054	721
10,000	1052	1535	1098	2468	1790	2222	1612	1102
15,000	1145	1671	1195	2686	1949	2418	1754	1200
25,000	1203	1756	1256	2823	2048	2541	1843	1261
35,000	1218	1778	1272	2858	2074	2573	1867	1277
50,000	1225	1787	1278	2873	2084	2586	1876	1283
100,000	1231	1796	1285	2887	2095	2599	1886	1290
250,000	1240	1810	1295	2910	2111	2620	1900	1300
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	82	122	90	201	134	181	121	79
20/50	89	132	97	217	145	195	130	85
25/50	154	228	167	374	250	337	225	147
25/60	160	237	174	390	260	351	235	154
35/80	284	420	308	690	460	621	415	272
50/100	408	603	442	989	660	891	595	390
100/300	759	1122	822	1840	1228	1657	1106	726
250/500	1325	1959	1435	3211	2143	2891	1930	1267

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	1987	3197	2431	5184	3425	4666	3083	2086
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	467	467	467	467	467	467	467	467
	Additional Charge to Reduce Deductible From $500 to $300 -- $5							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
238	384	292	622	411	560	370	250
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	581	945	675	1409	950	1268	855	610
PART 2	PERSONAL INJURY PROTECTION							
	239	353	233	452	322	407	290	218
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	709	1111	717	1657	1171	1491	1054	701
10,000	1084	1699	1096	2534	1790	2280	1612	1072
15,000	1180	1849	1193	2757	1949	2481	1754	1166
25,000	1240	1943	1254	2898	2048	2608	1843	1226
35,000	1256	1968	1270	2935	2074	2641	1867	1241
50,000	1262	1978	1276	2949	2084	2654	1876	1248
100,000	1268	1988	1283	2964	2095	2667	1886	1254
250,000	1278	2003	1293	2988	2111	2688	1900	1264
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	84	138	98	206	138	185	124	89
20/50	91	149	106	222	149	200	134	96
25/50	157	257	183	384	258	345	232	166
25/60	164	268	191	400	269	359	241	173
35/80	290	474	338	707	475	635	427	306
50/100	417	680	485	1014	682	912	614	439
100/300	776	1264	902	1886	1270	1696	1142	816
250/500	1354	2207	1574	3291	2216	2960	1994	1424

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12						
	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2972	5200	3567	7383	5062	6645	4556	2953
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	614	614	614	614	614	614	614	614
	Additional Charge to Reduce Deductible From $500 to $300 -- $6							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
357	624	428	886	607	797	547	354
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	243	338	295	580	425	522	383	257
PART 2	PERSONAL INJURY PROTECTION							
	70	84	80	127	100	114	90	66
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	398	535	496	1019	734	917	661	418
10,000	609	818	758	1558	1122	1402	1011	639
15,000	662	890	825	1696	1221	1526	1100	696
25,000	696	936	868	1782	1284	1604	1156	731
35,000	705	947	878	1805	1300	1624	1171	740
50,000	708	952	883	1814	1307	1632	1177	744
100,000	712	957	887	1823	1313	1641	1183	748
250,000	718	965	894	1837	1323	1653	1192	754
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	36	50	43	84	62	76	56	37
20/50	39	54	46	91	67	82	60	40
25/50	67	93	80	157	116	142	104	69
25/60	69	97	84	164	120	148	109	72
35/80	122	170	148	290	213	261	192	128
50/100	176	244	212	416	306	375	276	184
100/300	326	454	395	775	568	698	513	343
250/500	569	791	689	1352	992	1218	894	599

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12		PART 3	PART 12		PART 3	PART 12
PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						
PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO						
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	1350	2084	1626	3263	2489	2937	2240	1297
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	268	268	268	268	268	268	268	268
	Additional Charge to Reduce Deductible From $500 to $300 -- $3							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
162	250	195	392	299	352	269	156
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	695	938	826	1620	1176	1458	1058	673
PART 2	PERSONAL INJURY PROTECTION							
	308	395	315	590	460	531	414	276
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	526	716	546	1279	884	1151	796	522
10,000	804	1095	835	1956	1352	1760	1217	798
15,000	875	1191	909	2128	1471	1915	1325	869
25,000	920	1252	955	2237	1546	2013	1392	913
35,000	932	1268	967	2265	1566	2038	1410	924
50,000	936	1274	972	2277	1574	2049	1417	929
100,000	941	1281	977	2288	1581	2059	1424	934
250,000	948	1291	984	2306	1594	2075	1435	941
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	101	137	120	236	171	212	154	98
20/50	109	148	129	255	184	229	166	106
25/50	189	255	224	440	319	396	287	183
25/60	197	266	234	459	333	412	299	191
35/80	348	470	413	811	589	730	530	337
50/100	499	675	593	1164	845	1047	760	484
100/300	929	1255	1104	2166	1572	1949	1414	900
250/500	1621	2190	1927	3781	2744	3402	2469	1571

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	1577	2538	1902	4242	2668	3818	2401	1570
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	425	425	425	425	425	425	425	425
	Additional Charge to Reduce Deductible From $500 to $300 -- $4							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
189	305	228	509	320	458	288	188
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	479	665	598	1232	848	1109	763	497
PART 2	PERSONAL INJURY PROTECTION							
	205	266	222	428	294	385	265	188
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	531	752	630	1275	933	1148	840	532
10,000	812	1150	963	1949	1427	1755	1284	813
15,000	884	1251	1048	2122	1553	1910	1398	885
25,000	929	1315	1102	2230	1632	2008	1469	930
35,000	940	1332	1116	2258	1652	2033	1488	942
50,000	945	1339	1121	2270	1661	2043	1495	947
100,000	950	1345	1127	2281	1669	2054	1503	952
250,000	957	1356	1136	2299	1682	2070	1515	959
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	70	97	88	179	124	161	112	73
20/50	75	105	95	193	134	174	121	79
25/50	130	181	163	334	231	301	208	136
25/60	136	188	170	348	241	313	217	141
35/80	240	333	301	616	425	555	383	250
50/100	345	478	431	885	610	796	550	358
100/300	641	889	801	1646	1135	1482	1022	666
250/500	1119	1552	1398	2874	1981	2587	1783	1162

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12						
PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						
PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO						
	PART 3	PART 12		PART 3	PART 12
20/40	35	0	35/80	49	6
20/50	36	0	50/100	54	11
25/50	39	2	100/300	62	30
25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	1912	2913	2270	5272	3173	4745	2856	1895
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	284	284	284	284	284	284	284	284
	Additional Charge to Reduce Deductible From $500 to $300 -- $3							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300

CLASS 10	17	18	20	21	25	26	30
229	350	272	633	381	569	343	227

COLLISION - Waiver of Deductible Charges

$300 Deductible..... $25 — $500 Deductible..... $36

LIMITED COLLISION

$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11

Cost to Reduce Deductible from $500 to $300 — All Classes..... $16

Cost to Reduce Deductible from $500 to $0 — All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	**BODILY INJURY TO OTHERS**							
	843	1189	1090	1765	1374	1589	1237	744
PART 2	**PERSONAL INJURY PROTECTION**							
	353	526	375	684	476	616	428	314
PART 4	**DAMAGE TO SOMEONE ELSE'S PROPERTY**							
5,000	547	793	603	1298	914	1168	823	538
10,000	836	1212	922	1985	1398	1786	1258	823
15,000	910	1320	1003	2160	1521	1944	1369	895
25,000	957	1387	1055	2270	1599	2043	1439	941
35,000	969	1404	1068	2299	1619	2069	1458	953
50,000	974	1412	1073	2310	1627	2079	1465	958
100,000	979	1419	1079	2322	1635	2090	1472	962
250,000	986	1430	1087	2340	1648	2106	1484	970
PART 5	**OPTIONAL BODILY INJURY TO OTHERS**							
20/40	122	173	159	258	201	232	181	109
20/50	132	187	171	278	217	250	195	118
25/50	228	323	296	481	374	432	337	203
25/60	238	336	309	501	390	451	351	211
35/80	421	595	546	885	689	797	621	373
50/100	605	854	784	1270	989	1143	890	536
100/300	1126	1589	1458	2362	1839	2126	1656	996
250/500	1965	2774	2545	4122	3209	3710	2889	1738

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12		PART 3	PART 12		PART 3	PART 12
	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	**COLLISION - $500 DEDUCTIBLE**							
	1686	2900	1911	3865	2602	3479	2342	1617
PART 9	**COMPREHENSIVE - $500 DEDUCTIBLE**							
	417	417	417	417	417	417	417	417
	Additional Charge to Reduce Deductible From $500 to $300 -- $4							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
202	348	229	464	312	417	281	194
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	622	923	757	1550	1080	1395	972	680
PART 2	PERSONAL INJURY PROTECTION							
	227	304	267	466	326	419	293	232
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	696	999	836	1663	1214	1497	1093	768
10,000	1064	1527	1278	2543	1856	2289	1671	1174
15,000	1158	1662	1391	2767	2020	2491	1819	1278
25,000	1217	1747	1462	2909	2123	2618	1912	1343
35,000	1233	1769	1481	2945	2150	2651	1936	1360
50,000	1239	1778	1488	2960	2161	2665	1946	1367
100,000	1245	1787	1496	2975	2172	2678	1955	1374
250,000	1255	1801	1507	2998	2189	2699	1971	1385
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	91	134	111	226	157	203	141	99
20/50	98	145	120	244	169	219	152	107
25/50	169	250	206	421	293	379	263	185
25/60	177	261	215	439	305	395	275	192
35/80	312	462	380	777	540	698	486	340
50/100	448	663	545	1114	776	1002	698	489
100/300	833	1233	1014	2073	1443	1865	1299	909
250/500	1453	2153	1769	3618	2520	3255	2267	1587

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12						
	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	2558	3928	3122	6795	4320	6116	3888	2769
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	614	614	614	614	614	614	614	614
	Additional Charge to Reduce Deductible From $500 to $300 -- $6							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS 10	17	18	20	21	25	26	30
307	471	375	815	518	734	467	332
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	527	746	655	1340	954	1206	859	548
PART 2	PERSONAL INJURY PROTECTION							
	189	263	199	367	282	330	254	202
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	529	741	575	1250	968	1125	871	620
10,000	809	1133	879	1911	1480	1720	1332	948
15,000	880	1233	957	2080	1611	1872	1449	1032
25,000	925	1296	1006	2186	1693	1968	1523	1084
35,000	937	1312	1018	2214	1714	1992	1543	1098
50,000	942	1319	1024	2225	1723	2003	1550	1104
100,000	946	1326	1029	2236	1732	2013	1558	1109
250,000	954	1336	1037	2254	1745	2028	1570	1118
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	77	109	95	195	139	176	125	80
20/50	83	118	103	210	150	190	135	86
25/50	143	203	178	364	259	328	233	149
25/60	149	212	185	379	270	342	243	155
35/80	264	374	328	671	478	604	430	275
50/100	379	537	470	963	686	867	617	394
100/300	705	998	875	1791	1276	1613	1148	733
250/500	1231	1742	1528	3127	2227	2816	2004	1279

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12						
	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	35	0	35/80	49	6
	20/50	36	0	50/100	54	11
	25/50	39	2	100/300	62	30
	25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	COLLISION - $500 DEDUCTIBLE							
	1725	2989	2086	4197	2949	3777	2654	2009
PART 9	COMPREHENSIVE - $500 DEDUCTIBLE							
	350	350	350	350	350	350	350	350
	Additional Charge to Reduce Deductible From $500 to $300 -- $4							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300							
CLASS							
10	17	18	20	21	25	26	30
207	359	250	504	354	453	318	241
COLLISION - Waiver of Deductible Charges							
$300 Deductible..... $25				$500 Deductible..... $36			

LIMITED COLLISION	
$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11	
Cost to Reduce Deductible from $500 to $300	All Classes..... $16
Cost to Reduce Deductible from $500 to $0	All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

MANUAL RATE	CLASS 10	17	18	20	21	25	26	30
PART 1	**BODILY INJURY TO OTHERS**							
	956	1307	1102	1501	1626	1351	1463	923
PART 2	**PERSONAL INJURY PROTECTION**							
	421	557	464	843	599	759	539	373
PART 4	**DAMAGE TO SOMEONE ELSE'S PROPERTY**							
5,000	778	1061	897	1816	1327	1634	1194	755
10,000	1190	1622	1372	2777	2029	2498	1826	1154
15,000	1295	1766	1493	3022	2208	2719	1987	1256
25,000	1361	1856	1569	3176	2321	2858	2088	1320
35,000	1378	1879	1589	3216	2350	2894	2115	1337
50,000	1385	1889	1597	3232	2362	2909	2125	1344
100,000	1392	1898	1605	3249	2374	2923	2136	1351
250,000	1403	1913	1617	3274	2393	2946	2153	1361
PART 5	**OPTIONAL BODILY INJURY TO OTHERS**							
20/40	139	191	160	219	238	197	214	134
20/50	150	206	173	236	257	212	231	145
25/50	259	356	299	408	443	367	398	250
25/60	270	371	311	425	462	383	415	261
35/80	478	655	551	752	816	677	734	462
50/100	687	940	791	1079	1170	971	1053	663
100/300	1278	1749	1472	2008	2177	1807	1958	1233
250/500	2230	3052	2570	3504	3798	3154	3417	2153

PART 6	MEDICAL PAYMENTS 5,000	10,000	15,000	20,000	25,000
	65	102	130	149	163

PART 3 AND PART 12

PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO
PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

	PART 3	PART 12		PART 3	PART 12
20/40	35	0	35/80	49	6
20/50	36	0	50/100	54	11
25/50	39	2	100/300	62	30
25/60	44	2	250/500	86	104

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

	CLASS 10	17	18	20	21	25	26	30
PART 7	**COLLISION - $500 DEDUCTIBLE**							
	2762	4450	3379	7089	4725	6380	4253	2801
PART 9	**COMPREHENSIVE - $500 DEDUCTIBLE**							
	586	586	586	586	586	586	586	586
	Additional Charge to Reduce Deductible From $500 to $300 -- $6							

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

COLLISION - Cost to Reduce Deductible from $500 to $300

CLASS 10	17	18	20	21	25	26	30
331	534	405	851	567	766	510	336

COLLISION - Waiver of Deductible Charges

$300 Deductible..... $25 — $500 Deductible..... $36

LIMITED COLLISION

$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11
Cost to Reduce Deductible from $500 to $300 — All Classes..... $16
Cost to Reduce Deductible from $500 to $0 — All Classes..... $29

Class 15 is 75 percent of Class 10 final rates for all coverages.

Model Year/VRG Relativities

COLLISION

	Model Year															
VRG	**2025**	**2024**	**2023**	**2022**	**2021**	**2020**	**2019**	**2018**	**2017**	**2016**	**2015**	**2014**	**2013**	**2012**	**2011**	**2010 & Prior**
11	0.782	**0.745**	0.708	0.671	0.641	0.611	0.581	0.540	0.499	0.458	0.421	0.384	0.350	0.317	0.283	0.253
12	0.805	**0.767**	0.729	0.690	0.660	0.629	0.598	0.556	0.514	0.472	0.433	0.395	0.360	0.326	0.291	0.261
13	0.830	**0.790**	0.751	0.711	0.679	0.648	0.616	0.573	0.529	0.486	0.446	0.407	0.371	0.336	0.300	0.269
14	0.855	**0.814**	0.773	0.733	0.700	0.667	0.635	0.590	0.545	0.501	0.460	0.419	0.383	0.346	0.309	0.277
15	0.880	**0.838**	0.796	0.754	0.721	0.687	0.654	0.608	0.561	0.515	0.473	0.432	0.394	0.356	0.318	0.285
16	0.906	**0.863**	0.820	0.777	0.742	0.708	0.673	0.626	0.578	0.531	0.488	0.444	0.406	0.367	0.328	0.293
17	0.933	**0.889**	0.845	0.800	0.765	0.729	0.693	0.645	0.596	0.547	0.502	0.458	0.418	0.378	0.338	0.302
18	0.962	**0.916**	0.870	0.824	0.788	0.751	0.714	0.664	0.614	0.563	0.518	0.472	0.431	0.389	0.348	0.311
19	0.990	**0.943**	0.896	0.849	0.811	0.773	0.736	0.684	0.632	0.580	0.533	0.486	0.443	0.401	0.358	0.321
20	1.020	**0.971**	0.922	0.874	0.835	0.796	0.757	0.704	0.651	0.597	0.549	0.500	0.456	0.413	0.369	0.330
21	**1.050**	**1.000**	**0.950**	**0.900**	**0.860**	**0.820**	**0.780**	**0.725**	**0.670**	**0.615**	**0.565**	**0.515**	**0.470**	**0.425**	**0.380**	**0.340**
22	1.082	**1.030**	0.979	0.927	0.886	0.845	0.803	0.747	0.690	0.633	0.582	0.530	0.484	0.438	0.391	0.350
23	1.114	**1.061**	1.008	0.955	0.912	0.870	0.828	0.769	0.711	0.653	0.599	0.546	0.499	0.451	0.403	0.361
24	1.148	**1.093**	1.038	0.984	0.940	0.896	0.853	0.792	0.732	0.672	0.618	0.563	0.514	0.465	0.415	0.372
25	1.182	**1.126**	1.070	1.013	0.968	0.923	0.878	0.816	0.754	0.692	0.636	0.580	0.529	0.479	0.428	0.383
26	1.218	**1.160**	1.102	1.044	0.998	0.951	0.905	0.841	0.777	0.713	0.655	0.597	0.545	0.493	0.441	0.394
27	1.255	**1.195**	1.135	1.076	1.028	0.980	0.932	0.866	0.801	0.735	0.675	0.615	0.562	0.508	0.454	0.406
28	1.293	**1.231**	1.169	1.108	1.059	1.009	0.960	0.892	0.825	0.757	0.696	0.634	0.579	0.523	0.468	0.419
29	1.331	**1.268**	1.205	1.141	1.090	1.040	0.989	0.919	0.850	0.780	0.716	0.653	0.596	0.539	0.482	0.431
30	1.371	**1.306**	1.241	1.175	1.123	1.071	1.019	0.947	0.875	0.803	0.738	0.673	0.614	0.555	0.496	0.444
31	1.412	**1.345**	1.278	1.211	1.157	1.103	1.049	0.975	0.901	0.827	0.760	0.693	0.632	0.572	0.511	0.457
32	1.454	**1.385**	1.316	1.247	1.191	1.136	1.080	1.004	0.928	0.852	0.783	0.713	0.651	0.589	0.526	0.471
33	1.498	**1.427**	1.356	1.284	1.227	1.170	1.113	1.035	0.956	0.878	0.806	0.735	0.671	0.606	0.542	0.485
34	1.544	**1.470**	1.397	1.323	1.264	1.205	1.147	1.066	0.985	0.904	0.831	0.757	0.691	0.625	0.559	0.500
35	1.590	**1.514**	1.438	1.363	1.302	1.241	1.181	1.098	1.014	0.931	0.855	0.780	0.712	0.643	0.575	0.515
36	1.637	**1.559**	1.481	1.403	1.341	1.278	1.216	1.130	1.045	0.959	0.881	0.803	0.733	0.663	0.592	0.530
37	1.686	**1.606**	1.526	1.445	1.381	1.317	1.253	1.164	1.076	0.988	0.907	0.827	0.755	0.683	0.610	0.546
38	1.737	**1.654**	1.571	1.489	1.422	1.356	1.290	1.199	1.108	1.017	0.935	0.852	0.777	0.703	0.629	0.562
39	1.789	**1.704**	1.619	1.534	1.465	1.397	1.329	1.235	1.142	1.048	0.963	0.878	0.801	0.724	0.648	0.579
40	1.843	**1.755**	1.667	1.580	1.509	1.439	1.369	1.272	1.176	1.079	0.992	0.904	0.825	0.746	0.667	0.597
41	1.898	**1.808**	1.718	1.627	1.555	1.483	1.410	1.311	1.211	1.112	1.022	0.931	0.850	0.768	0.687	0.615
42	1.955	**1.862**	1.769	1.676	1.601	1.527	1.452	1.350	1.248	1.145	1.052	0.959	0.875	0.791	0.708	0.633
43	2.014	**1.918**	1.822	1.726	1.649	1.573	1.496	1.391	1.285	1.180	1.084	0.988	0.901	0.815	0.729	0.652
44	2.075	**1.976**	1.877	1.778	1.699	1.620	1.541	1.433	1.324	1.215	1.116	1.018	0.929	0.840	0.751	0.672
45	2.137	**2.035**	1.933	1.832	1.750	1.669	1.587	1.475	1.363	1.252	1.150	1.048	0.956	0.865	0.773	0.692
46	2.201	**2.096**	1.991	1.886	1.803	1.719	1.635	1.520	1.404	1.289	1.184	1.079	0.985	0.891	0.796	0.713
47	2.267	**2.159**	2.051	1.943	1.857	1.770	1.684	1.565	1.447	1.328	1.220	1.112	1.015	0.918	0.820	0.734
48	2.335	**2.224**	2.113	2.002	1.913	1.824	1.735	1.612	1.490	1.368	1.257	1.145	1.045	0.945	0.845	0.756
49	2.406	**2.291**	2.176	2.062	1.970	1.879	1.787	1.661	1.535	1.409	1.294	1.180	1.077	0.974	0.871	0.779
50	2.478	**2.360**	2.242	2.124	2.030	1.935	1.841	1.711	1.581	1.451	1.333	1.215	1.109	1.003	0.897	0.802

For the calculation of Rate Relativities for VRG 50, refer to Rule 22 E.

Model Year/VRG Relativities

COMPREHENSIVE

	Model Year															
VRG	**2025**	**2024**	**2023**	**2022**	**2021**	**2020**	**2019**	**2018**	**2017**	**2016**	**2015**	**2014**	**2013**	**2012**	**2011**	**2010 & Prior**
11	0.706	**0.676**	0.648	0.621	0.594	0.569	0.546	0.523	0.500	0.479	0.459	0.439	0.421	0.404	0.387	0.370
12	0.734	**0.703**	0.673	0.645	0.618	0.592	0.567	0.543	0.520	0.498	0.477	0.457	0.438	0.420	0.402	0.385
13	0.763	**0.731**	0.700	0.671	0.643	0.616	0.590	0.565	0.541	0.518	0.496	0.475	0.455	0.436	0.418	0.401
14	0.793	**0.760**	0.728	0.698	0.668	0.640	0.613	0.587	0.562	0.539	0.516	0.494	0.473	0.454	0.435	0.416
15	0.825	**0.790**	0.757	0.725	0.694	0.665	0.638	0.611	0.585	0.560	0.536	0.514	0.492	0.472	0.452	0.433
16	0.858	**0.822**	0.787	0.755	0.723	0.692	0.663	0.635	0.608	0.583	0.558	0.534	0.512	0.491	0.470	0.450
17	0.893	**0.855**	0.819	0.785	0.752	0.720	0.690	0.661	0.633	0.606	0.581	0.556	0.533	0.510	0.489	0.469
18	0.928	**0.889**	0.852	0.816	0.781	0.749	0.717	0.687	0.658	0.630	0.604	0.578	0.554	0.531	0.509	0.487
19	0.966	**0.925**	0.886	0.849	0.813	0.779	0.746	0.715	0.685	0.656	0.628	0.601	0.576	0.552	0.529	0.507
20	1.004	**0.962**	0.922	0.883	0.846	0.810	0.776	0.744	0.712	0.682	0.653	0.625	0.599	0.574	0.550	0.527
21	**1.044**	**1.000**	**0.958**	**0.918**	**0.879**	**0.842**	**0.807**	**0.773**	**0.740**	**0.709**	**0.679**	**0.650**	**0.623**	**0.597**	**0.572**	**0.548**
22	1.086	**1.040**	0.996	0.955	0.914	0.876	0.839	0.804	0.770	0.737	0.706	0.676	0.648	0.621	0.595	0.570
23	1.130	**1.082**	1.037	0.993	0.951	0.911	0.873	0.836	0.801	0.767	0.735	0.703	0.674	0.646	0.619	0.593
24	1.175	**1.125**	1.078	1.033	0.989	0.947	0.908	0.870	0.833	0.798	0.764	0.731	0.701	0.672	0.644	0.617
25	1.221	**1.170**	1.121	1.074	1.028	0.985	0.944	0.904	0.866	0.830	0.794	0.761	0.729	0.698	0.669	0.641
26	1.271	**1.217**	1.166	1.117	1.070	1.025	0.982	0.941	0.901	0.863	0.826	0.791	0.758	0.727	0.696	0.667
27	1.322	**1.266**	1.213	1.162	1.113	1.066	1.022	0.979	0.937	0.898	0.860	0.823	0.789	0.756	0.724	0.694
28	1.375	**1.317**	1.262	1.209	1.158	1.109	1.063	1.018	0.975	0.934	0.894	0.856	0.820	0.786	0.753	0.722
29	1.430	**1.370**	1.312	1.258	1.204	1.154	1.106	1.059	1.014	0.971	0.930	0.891	0.854	0.818	0.784	0.751
30	1.488	**1.425**	1.365	1.308	1.253	1.200	1.150	1.102	1.055	1.010	0.968	0.926	0.888	0.851	0.815	0.781
31	1.547	**1.482**	1.420	1.360	1.303	1.248	1.196	1.146	1.097	1.051	1.006	0.963	0.923	0.885	0.848	0.812
32	1.609	**1.541**	1.476	1.415	1.355	1.298	1.244	1.191	1.140	1.093	1.046	1.002	0.960	0.920	0.881	0.844
33	1.674	**1.603**	1.536	1.472	1.409	1.350	1.294	1.239	1.186	1.137	1.088	1.042	0.999	0.957	0.917	0.878
34	1.740	**1.667**	1.597	1.530	1.465	1.404	1.345	1.289	1.234	1.182	1.132	1.084	1.039	0.995	0.954	0.914
35	1.810	**1.734**	1.661	1.592	1.524	1.460	1.399	1.340	1.283	1.229	1.177	1.127	1.080	1.035	0.992	0.950
36	1.882	**1.803**	1.727	1.655	1.585	1.518	1.455	1.394	1.334	1.278	1.224	1.172	1.123	1.076	1.031	0.988
37	1.958	**1.875**	1.796	1.721	1.648	1.579	1.513	1.449	1.388	1.329	1.273	1.219	1.168	1.119	1.073	1.028
38	2.036	**1.950**	1.868	1.790	1.714	1.642	1.574	1.507	1.443	1.383	1.324	1.268	1.215	1.164	1.115	1.069
39	2.117	**2.028**	1.943	1.862	1.783	1.708	1.637	1.568	1.501	1.438	1.377	1.318	1.263	1.211	1.160	1.111
40	2.202	**2.109**	2.020	1.936	1.854	1.776	1.702	1.630	1.561	1.495	1.432	1.371	1.314	1.259	1.206	1.156
41	2.289	**2.193**	2.101	2.013	1.928	1.847	1.770	1.695	1.623	1.555	1.489	1.425	1.366	1.309	1.254	1.202
42	2.381	**2.281**	2.185	2.094	2.005	1.921	1.841	1.763	1.688	1.617	1.549	1.483	1.421	1.362	1.305	1.250
43	2.476	**2.372**	2.272	2.177	2.085	1.997	1.914	1.834	1.755	1.682	1.611	1.542	1.478	1.416	1.357	1.300
44	2.576	**2.467**	2.363	2.265	2.168	2.077	1.991	1.907	1.826	1.749	1.675	1.604	1.537	1.473	1.411	1.352
45	2.679	**2.566**	2.458	2.356	2.256	2.161	2.071	1.984	1.899	1.819	1.742	1.668	1.599	1.532	1.468	1.406
46	2.786	**2.669**	2.557	2.450	2.346	2.247	2.154	2.063	1.975	1.892	1.812	1.735	1.663	1.593	1.527	1.463
47	2.898	**2.776**	2.659	2.548	2.440	2.337	2.240	2.146	2.054	1.968	1.885	1.804	1.729	1.657	1.588	1.521
48	3.014	**2.887**	2.766	2.650	2.538	2.431	2.330	2.232	2.136	2.047	1.960	1.877	1.799	1.724	1.651	1.582
49	3.134	**3.002**	2.876	2.756	2.639	2.528	2.423	2.321	2.221	2.128	2.038	1.951	1.870	1.792	1.717	1.645
50	3.259	**3.122**	2.991	2.866	2.744	2.629	2.519	2.413	2.310	2.213	2.120	2.029	1.945	1.864	1.786	1.711

For the calculation of Rate Relativities for VRG 50, refer to Rule 22 E.

VRG ASSIGNMENT BY PRICE LIST (RULE 22)

	COLLISION				**COMPREHENSIVE**	
	Vans/Wagons/Pickups		All Other Vehicles		All Vehicles	
	VRG	Base List Price	VRG	Base List Price	VRG	Base List Price
RULE 22	11	$0 - $8,000	11	$0 - $7,000	11	$0 - $7,000
	12	$8,001 - $9,000	12	$7,001 - $7,500	12	$7,001 - $8,000
	13	$9,001 - $10,000	13	$7,501 - $8,000	13	$8,001 - $9,000
	14	$10,001 - $11,000	14	$8,001 - $8,500	14	$9,001 - $10,000
	15	$11,001 - $12,000	15	$8,501 - $9,000	15	$10,001 - $11,000
	16	$12,001 - $13,000	16	$9,001 - $9,500	16	$11,001 - $12,000
	17	$13,001 - $14,000	17	$9,501 - $10,000	17	$12,001 - $13,000
	18	$14,001 - $16,000	18	$10,001 - $10,500	18	$13,001 - $14,000
	19	$16,001 - $18,000	19	$10,501 - $11,000	19	$14,001 - $15,000
	20	$18,001 - $20,000	20	$11,001 - $11,500	20	$15,001 - $16,000
	21	$20,001 - $23,000	21	$11,501 - $12,000	21	$16,001 - $17,000
	22	$23,001 - $26,000	22	$12,001 - $13,500	22	$17,001 - $18,000
	23	$26,001 - $29,000	23	$13,501 - $15,000	23	$18,001 - $19,000
	24	$29,001 - $33,000	24	$15,001 - $17,500	24	$19,001 - $20,000
	25	$33,001 - $37,000	25	$17,501 - $20,000	25	$20,001 - $22,500
	26	$37,001 - $41,000	26	$20,001 - $22,500	26	$22,501 - $25,000
	27	$41,001 - $45,000	27	$22,501 - $25,000	27	$25,001 - $27,500
	28	$45,001 - $49,000	28	$25,001 - $27,500	28	$27,501 - $30,000
	29	$49,001 - $53,000	29	$27,501 - $30,000	29	$30,001 - $32,500
	30	$53,001 - $57,000	30	$30,001 - $33,000	30	$32,501 - $35,000
	31	$57,001 - $61,000	31	$33,001 - $36,000	31	$35,001 - $37,000
	32	$61,001 - $65,000	32	$36,001 - $39,000	32	$37,001 - $39,000
	33	$65,001 - $70,000	33	$39,001 - $42,000	33	$39,001 - $41,000
	34	$70,001 - $75,000	34	$42,001 - $45,000	34	$41,001 - $43,000
	35	$75,001 - $80,000	35	$45,001 - $48,000	35	$43,001 - $45,000
	36	$80,001 - $84,000	36	$48,001 - $52,000	36	$45,001 - $47,000
	37	$84,001 - $88,000	37	$52,001 - $56,000	37	$47,001 - $49,000
	38	$88,001 - $92,000	38	$56,001 - $60,000	38	$49,001 - $51,000
	39	$92,001 - $96,000	39	$60,001 - $64,000	39	$51,001 - $53,000
	40	$96,001 - $100,000	40	$64,001 - $68,000	40	$53,001 - $55,000
	41	$100,001 - $104,000	41	$68,001 - $72,000	41	$55,001 - $57,000
	42	$104,001 - $108,000	42	$72,001 - $76,000	42	$57,001 - $59,000
	43	$108,001 - $112,000	43	$76,001 - $80,000	43	$59,001 - $61,000
	44	$112,001 - $116,000	44	$80,001 - $84,000	44	$61,001 - $63,000
	45	$116,001 - $120,000	45	$84,001 - $88,000	45	$63,001 - $65,000
	46	$120,001 - $125,000	46	$88,001 - $92,000	46	$65,001 - $67,000
	47	$125,001 - $130,000	47	$92,001 - $96,000	47	$67,001 - $69,000
	48	$130,001 - $135,000	48	$96,001 - $100,000	48	$69,001 - $71,000
	49	$135,001 - $140,000	49	$100,001 - $105,000	49	$71,001 - $73,000
	50	$140,001 - $145,000	50	$105,001 - $110,000	50	$73,001 - $75,000
VRG 50	Factor 0.020	Maximum Price $145,000	Factor 0.025	Maximum Price $110,000	Factor 0.035	Maximum Price $75,000

For VRG 50 relativities:

1) Subtract the Maximum Price above from the Base List Price and divide by $1000.

2) Multiply the amount in Step 1 by the factor above.

3) The adjusted VRG relativity is determined by adding the amount from Step 2 to the unadjusted VRG 50 rate relativity.

STATED AMOUNT DIVISORS

COLLISION				COMPREHENSIVE	
Vans/Wagons/Pickups		All Other Vehicles		All Vehicles	
VRG	Divisor	VRG	Divisor	VRG	Divisor
11	$4,000	11	$3,500	11	$3,500
12	$8,500	12	$7,250	12	$7,500
13	$9,500	13	$7,750	13	$8,500
14	$10,500	14	$8,250	14	$9,500
15	$11,500	15	$8,750	15	$10,500
16	$12,500	16	$9,250	16	$11,500
17	$13,500	17	$9,750	17	$12,500
18	$15,000	18	$10,250	18	$13,500
19	$17,000	19	$10,750	19	$14,500
20	$19,000	20	$11,250	20	$15,500
21	$21,500	21	$11,750	21	$16,500
22	$24,500	22	$12,750	22	$17,500
23	$27,500	23	$14,250	23	$18,500
24	$31,000	24	$16,250	24	$19,500
25	$35,000	25	$18,750	25	$21,250
26	$39,000	26	$21,250	26	$23,750
27	$43,000	27	$23,750	27	$26,250
28	$47,000	28	$26,250	28	$28,750
29	$51,000	29	$28,750	29	$31,250
30	$55,000	30	$31,500	30	$33,750
31	$59,000	31	$34,500	31	$36,000
32	$63,000	32	$37,500	32	$38,000
33	$67,500	33	$40,500	33	$40,000
34	$72,500	34	$43,500	34	$42,000
35	$77,500	35	$46,500	35	$44,000
36	$82,000	36	$50,000	36	$46,000
37	$86,000	37	$54,000	37	$48,000
38	$90,000	38	$58,000	38	$50,000
39	$94,000	39	$62,000	39	$52,000
40	$98,000	40	$66,000	40	$54,000
41	$102,000	41	$70,000	41	$56,000
42	$106,000	42	$74,000	42	$58,000
43	$110,000	43	$78,000	43	$60,000
44	$114,000	44	$82,000	44	$62,000
45	$118,000	45	$86,000	45	$64,000
46	$122,500	46	$90,000	46	$66,000
47	$127,500	47	$94,000	47	$68,000
48	$132,500	48	$98,000	48	$70,000
49	$137,500	49	$102,500	49	$72,000
50	$142,500	50	$107,500	50	$74,000

STATED AMOUNT COMPREHENSIVE $500 DEDUCTIBLE RATES PER $100

Territory VRG	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
11	5.33	7.14	6.62	5.67	5.73	6.50	6.11	6.60	8.49	6.56	6.74	6.88	8.63	7.64	9.16	11.62	8.09
12	2.58	3.46	3.21	2.75	2.78	3.15	2.97	3.20	4.12	3.18	3.27	3.34	4.19	3.71	4.44	5.64	3.92
13	2.37	3.18	2.94	2.52	2.55	2.89	2.72	2.94	3.78	2.92	3.00	3.06	3.84	3.40	4.08	5.17	3.60
14	2.20	2.95	2.74	2.35	2.37	2.69	2.53	2.73	3.51	2.71	2.79	2.85	3.57	3.16	3.79	4.81	3.35
15	2.07	2.78	2.58	2.21	2.23	2.53	2.38	2.57	3.31	2.55	2.62	2.68	3.36	2.98	3.57	4.53	3.15
16	1.97	2.64	2.45	2.10	2.12	2.40	2.26	2.44	3.14	2.42	2.49	2.54	3.19	2.83	3.39	4.30	2.99
17	1.89	2.53	2.34	2.01	2.03	2.30	2.16	2.34	3.01	2.32	2.39	2.44	3.06	2.71	3.24	4.11	2.86
18	1.81	2.43	2.25	1.93	1.95	2.21	2.08	2.25	2.89	2.23	2.30	2.34	2.94	2.61	3.12	3.96	2.76
19	1.76	2.36	2.19	1.87	1.89	2.15	2.02	2.18	2.80	2.17	2.23	2.27	2.85	2.52	3.02	3.84	2.67
20	1.71	2.29	2.12	1.82	1.84	2.09	1.96	2.12	2.73	2.11	2.16	2.21	2.77	2.45	2.94	3.73	2.60
21	1.67	2.24	2.08	1.78	1.80	2.04	1.92	2.07	2.66	2.06	2.11	2.16	2.71	2.40	2.87	3.64	2.54
22	1.64	2.20	2.04	1.74	1.76	2.00	1.88	2.03	2.61	2.02	2.07	2.12	2.66	2.35	2.82	3.57	2.49
23	1.61	2.16	2.00	1.72	1.73	1.97	1.85	2.00	2.57	1.99	2.04	2.08	2.61	2.31	2.77	3.52	2.45
24	1.59	2.13	1.98	1.69	1.71	1.94	1.83	1.97	2.54	1.96	2.01	2.05	2.58	2.28	2.74	3.47	2.42
25	1.52	2.03	1.88	1.61	1.63	1.85	1.74	1.88	2.42	1.87	1.92	1.96	2.46	2.18	2.61	3.31	2.30
26	1.41	1.89	1.76	1.50	1.52	1.72	1.62	1.75	2.25	1.74	1.79	1.82	2.29	2.03	2.43	3.08	2.15
27	1.33	1.78	1.65	1.42	1.43	1.62	1.53	1.65	2.12	1.64	1.68	1.72	2.16	1.91	2.29	2.90	2.02
28	1.26	1.69	1.57	1.34	1.36	1.54	1.45	1.56	2.01	1.55	1.60	1.63	2.05	1.81	2.17	2.75	1.92
29	1.21	1.62	1.50	1.29	1.30	1.47	1.39	1.50	1.93	1.49	1.53	1.56	1.96	1.73	2.08	2.64	1.83
30	1.16	1.56	1.45	1.24	1.25	1.42	1.34	1.44	1.86	1.43	1.47	1.50	1.89	1.67	2.00	2.54	1.77
31	1.13	1.52	1.41	1.21	1.22	1.38	1.30	1.41	1.81	1.40	1.44	1.47	1.84	1.63	1.95	2.48	1.72
32	1.12	1.50	1.39	1.19	1.20	1.36	1.28	1.38	1.78	1.38	1.41	1.44	1.81	1.60	1.92	2.44	1.70
33	1.10	1.48	1.37	1.18	1.19	1.35	1.27	1.37	1.76	1.36	1.40	1.43	1.79	1.59	1.90	2.41	1.68
34	1.09	1.47	1.36	1.16	1.18	1.33	1.26	1.35	1.74	1.35	1.38	1.41	1.77	1.57	1.88	2.39	1.66
35	1.09	1.46	1.35	1.16	1.17	1.32	1.25	1.35	1.73	1.34	1.37	1.40	1.76	1.56	1.87	2.37	1.65
36	1.08	1.45	1.34	1.15	1.16	1.32	1.24	1.34	1.72	1.33	1.37	1.40	1.75	1.55	1.86	2.36	1.64
37	1.08	1.44	1.34	1.15	1.16	1.31	1.24	1.33	1.72	1.33	1.36	1.39	1.75	1.55	1.85	2.35	1.64
38	1.08	1.44	1.34	1.14	1.16	1.31	1.23	1.33	1.71	1.32	1.36	1.39	1.74	1.54	1.85	2.35	1.63
39	1.07	1.44	1.34	1.14	1.16	1.31	1.23	1.33	1.71	1.32	1.36	1.39	1.74	1.54	1.85	2.34	1.63
40	1.08	1.44	1.34	1.15	1.16	1.31	1.24	1.33	1.72	1.33	1.36	1.39	1.75	1.55	1.85	2.35	1.64
41	1.08	1.45	1.34	1.15	1.16	1.32	1.24	1.34	1.72	1.33	1.37	1.39	1.75	1.55	1.86	2.35	1.64
42	1.08	1.45	1.35	1.15	1.17	1.32	1.24	1.34	1.73	1.33	1.37	1.40	1.76	1.56	1.86	2.36	1.65
43	1.09	1.46	1.35	1.16	1.17	1.33	1.25	1.35	1.74	1.34	1.38	1.41	1.77	1.56	1.87	2.38	1.65
44	1.10	1.47	1.36	1.17	1.18	1.34	1.26	1.36	1.75	1.35	1.39	1.42	1.78	1.57	1.89	2.39	1.67
45	1.11	1.48	1.37	1.18	1.19	1.35	1.27	1.37	1.76	1.36	1.40	1.43	1.79	1.59	1.90	2.41	1.68
46	1.11	1.49	1.38	1.19	1.20	1.36	1.28	1.38	1.78	1.37	1.41	1.44	1.81	1.60	1.92	2.43	1.69
47	1.13	1.51	1.40	1.20	1.21	1.37	1.29	1.39	1.79	1.39	1.42	1.45	1.82	1.62	1.93	2.45	1.71
48	1.14	1.52	1.41	1.21	1.22	1.39	1.30	1.41	1.81	1.40	1.44	1.47	1.84	1.63	1.95	2.48	1.73
49	1.15	1.54	1.43	1.22	1.24	1.40	1.32	1.42	1.83	1.41	1.45	1.48	1.86	1.65	1.98	2.51	1.75
50	1.16	1.56	1.44	1.24	1.25	1.42	1.33	1.44	1.85	1.43	1.47	1.50	1.88	1.67	2.00	2.54	1.77

STATED AMOUNT COMPREHENSIVE $500 DEDUCTIBLE RATES PER $100

Territory VRG	18	19	20	21	22	23	24	25	26	27	40	41	42	43	44	45
11	10.47	9.06	9.76	10.43	11.50	8.49	5.75	9.42	12.39	5.41	8.57	5.73	8.41	12.39	7.06	11.82
12	5.08	4.39	4.74	5.06	5.58	4.12	2.79	4.57	6.01	2.62	4.16	2.78	4.08	6.01	3.43	5.73
13	4.66	4.03	4.34	4.64	5.12	3.78	2.56	4.19	5.51	2.41	3.82	2.55	3.74	5.51	3.14	5.26
14	4.33	3.75	4.04	4.32	4.76	3.51	2.38	3.90	5.13	2.24	3.55	2.37	3.48	5.13	2.92	4.89
15	4.08	3.53	3.80	4.06	4.48	3.31	2.24	3.67	4.82	2.11	3.34	2.23	3.28	4.82	2.75	4.60
16	3.87	3.35	3.61	3.86	4.25	3.14	2.13	3.48	4.58	2.00	3.17	2.12	3.11	4.58	2.61	4.37
17	3.71	3.21	3.46	3.69	4.07	3.01	2.04	3.34	4.39	1.91	3.04	2.03	2.98	4.39	2.50	4.19
18	3.57	3.09	3.33	3.55	3.92	2.89	1.96	3.21	4.22	1.84	2.92	1.95	2.87	4.22	2.41	4.03
19	3.46	2.99	3.22	3.44	3.80	2.80	1.90	3.11	4.09	1.79	2.83	1.89	2.78	4.09	2.33	3.90
20	3.36	2.91	3.14	3.35	3.69	2.73	1.85	3.02	3.98	1.74	2.75	1.84	2.70	3.98	2.27	3.80
21	3.28	2.84	3.06	3.27	3.61	2.66	1.80	2.95	3.88	1.70	2.69	1.80	2.64	3.88	2.21	3.71
22	3.22	2.79	3.00	3.21	3.54	2.61	1.77	2.90	3.81	1.66	2.64	1.76	2.59	3.81	2.17	3.64
23	3.17	2.74	2.96	3.16	3.48	2.57	1.74	2.85	3.75	1.64	2.60	1.73	2.55	3.75	2.14	3.58
24	3.13	2.71	2.92	3.12	3.43	2.54	1.72	2.81	3.70	1.61	2.56	1.71	2.51	3.70	2.11	3.53
25	2.98	2.58	2.78	2.97	3.28	2.42	1.64	2.68	3.53	1.54	2.44	1.63	2.40	3.53	2.01	3.37
26	2.78	2.40	2.59	2.77	3.05	2.25	1.53	2.50	3.29	1.43	2.27	1.52	2.23	3.29	1.87	3.14
27	2.61	2.26	2.44	2.60	2.87	2.12	1.44	2.35	3.09	1.35	2.14	1.43	2.10	3.09	1.76	2.95
28	2.48	2.15	2.31	2.47	2.73	2.01	1.36	2.23	2.94	1.28	2.03	1.36	1.99	2.94	1.67	2.80
29	2.37	2.05	2.21	2.37	2.61	1.93	1.30	2.14	2.81	1.23	1.94	1.30	1.91	2.81	1.60	2.68
30	2.29	1.98	2.13	2.28	2.51	1.86	1.26	2.06	2.71	1.18	1.87	1.25	1.84	2.71	1.54	2.58
31	2.23	1.93	2.08	2.22	2.45	1.81	1.22	2.01	2.64	1.15	1.83	1.22	1.79	2.64	1.50	2.52
32	2.20	1.90	2.05	2.19	2.41	1.78	1.21	1.98	2.60	1.13	1.80	1.20	1.77	2.60	1.48	2.48
33	2.17	1.88	2.03	2.16	2.39	1.76	1.19	1.95	2.57	1.12	1.78	1.19	1.75	2.57	1.46	2.45
34	2.15	1.86	2.01	2.14	2.36	1.74	1.18	1.93	2.54	1.11	1.76	1.18	1.73	2.54	1.45	2.43
35	2.13	1.85	1.99	2.13	2.34	1.73	1.17	1.92	2.53	1.10	1.75	1.17	1.72	2.53	1.44	2.41
36	2.12	1.84	1.98	2.12	2.33	1.72	1.17	1.91	2.51	1.10	1.74	1.16	1.71	2.51	1.43	2.40
37	2.12	1.83	1.97	2.11	2.33	1.72	1.16	1.90	2.50	1.09	1.73	1.16	1.70	2.50	1.43	2.39
38	2.11	1.83	1.97	2.11	2.32	1.71	1.16	1.90	2.50	1.09	1.73	1.16	1.70	2.50	1.43	2.39
39	2.11	1.83	1.97	2.10	2.32	1.71	1.16	1.90	2.50	1.09	1.73	1.16	1.70	2.50	1.42	2.39
40	2.12	1.83	1.97	2.11	2.32	1.72	1.16	1.90	2.50	1.09	1.73	1.16	1.70	2.50	1.43	2.39
41	2.12	1.84	1.98	2.11	2.33	1.72	1.16	1.91	2.51	1.10	1.74	1.16	1.70	2.51	1.43	2.40
42	2.13	1.84	1.99	2.12	2.34	1.73	1.17	1.92	2.52	1.10	1.74	1.17	1.71	2.52	1.44	2.41
43	2.14	1.85	2.00	2.13	2.35	1.74	1.18	1.93	2.53	1.11	1.75	1.17	1.72	2.53	1.44	2.42
44	2.16	1.87	2.01	2.15	2.37	1.75	1.18	1.94	2.55	1.11	1.77	1.18	1.73	2.55	1.45	2.43
45	2.17	1.88	2.03	2.16	2.39	1.76	1.19	1.95	2.57	1.12	1.78	1.19	1.75	2.57	1.47	2.45
46	2.19	1.90	2.04	2.18	2.41	1.78	1.20	1.97	2.59	1.13	1.79	1.20	1.76	2.59	1.48	2.47
47	2.21	1.91	2.06	2.20	2.43	1.79	1.21	1.99	2.62	1.14	1.81	1.21	1.78	2.62	1.49	2.50
48	2.23	1.93	2.08	2.23	2.45	1.81	1.23	2.01	2.64	1.15	1.83	1.22	1.80	2.64	1.51	2.52
49	2.26	1.95	2.11	2.25	2.48	1.83	1.24	2.03	2.67	1.17	1.85	1.24	1.82	2.67	1.52	2.55
50	2.29	1.98	2.13	2.28	2.51	1.85	1.26	2.06	2.70	1.18	1.87	1.25	1.84	2.70	1.54	2.58

STATED AMOUNT FIRE $500 DEDUCTIBLE RATES PER $100

VRG	All Territories
11	0.74
12	0.36
13	0.33
14	0.31
15	0.29
16	0.27
17	0.26
18	0.25
19	0.24
20	0.24
21	0.23
22	0.23
23	0.22
24	0.22
25	0.21
26	0.20
27	0.18
28	0.18
29	0.17
30	0.16
31	0.16
32	0.16
33	0.15
34	0.15
35	0.15
36	0.15
37	0.15
38	0.15
39	0.15
40	0.15
41	0.15
42	0.15
43	0.15
44	0.15
45	0.15
46	0.15
47	0.16
48	0.16
49	0.16
50	0.16

STATED AMOUNT THEFT $500 DEDUCTIBLE RATES PER $100

Territory VRG	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
11	2.99	4.26	3.89	3.23	3.27	3.81	3.54	3.88	5.21	3.85	3.98	4.08	5.30	4.61	5.67	7.39	4.92
12	1.45	2.07	1.89	1.57	1.59	1.85	1.72	1.88	2.53	1.87	1.93	1.98	2.57	2.24	2.75	3.59	2.39
13	1.33	1.90	1.73	1.44	1.46	1.69	1.57	1.73	2.32	1.71	1.77	1.81	2.36	2.05	2.52	3.29	2.19
14	1.24	1.76	1.61	1.34	1.35	1.58	1.46	1.60	2.15	1.59	1.65	1.69	2.19	1.91	2.35	3.06	2.04
15	1.16	1.66	1.52	1.26	1.27	1.48	1.38	1.51	2.03	1.50	1.55	1.59	2.07	1.80	2.21	2.88	1.92
16	1.11	1.58	1.44	1.19	1.21	1.41	1.31	1.43	1.93	1.42	1.47	1.51	1.96	1.71	2.10	2.73	1.82
17	1.06	1.51	1.38	1.14	1.16	1.35	1.25	1.37	1.84	1.36	1.41	1.44	1.88	1.63	2.01	2.62	1.74
18	1.02	1.45	1.33	1.10	1.11	1.30	1.21	1.32	1.77	1.31	1.36	1.39	1.81	1.57	1.93	2.52	1.68
19	0.99	1.41	1.29	1.07	1.08	1.26	1.17	1.28	1.72	1.27	1.31	1.35	1.75	1.52	1.87	2.44	1.63
20	0.96	1.37	1.25	1.04	1.05	1.22	1.14	1.25	1.67	1.24	1.28	1.31	1.70	1.48	1.82	2.37	1.58
21	0.94	1.34	1.22	1.01	1.03	1.19	1.11	1.22	1.63	1.21	1.25	1.28	1.66	1.45	1.78	2.32	1.54
22	0.92	1.31	1.20	0.99	1.01	1.17	1.09	1.19	1.60	1.18	1.22	1.25	1.63	1.42	1.74	2.27	1.51
23	0.90	1.29	1.18	0.98	0.99	1.15	1.07	1.17	1.58	1.17	1.20	1.23	1.61	1.40	1.72	2.24	1.49
24	0.89	1.27	1.16	0.96	0.98	1.14	1.06	1.16	1.55	1.15	1.19	1.22	1.58	1.38	1.69	2.21	1.47
25	0.85	1.21	1.11	0.92	0.93	1.08	1.01	1.10	1.48	1.10	1.13	1.16	1.51	1.31	1.62	2.11	1.40
26	0.79	1.13	1.03	0.86	0.87	1.01	0.94	1.03	1.38	1.02	1.06	1.08	1.41	1.22	1.50	1.96	1.31
27	0.75	1.06	0.97	0.81	0.82	0.95	0.88	0.97	1.30	0.96	0.99	1.02	1.32	1.15	1.42	1.85	1.23
28	0.71	1.01	0.92	0.77	0.78	0.90	0.84	0.92	1.23	0.91	0.94	0.97	1.26	1.09	1.34	1.75	1.17
29	0.68	0.97	0.88	0.73	0.74	0.86	0.80	0.88	1.18	0.87	0.90	0.92	1.20	1.05	1.29	1.68	1.12
30	0.65	0.93	0.85	0.71	0.71	0.83	0.77	0.85	1.14	0.84	0.87	0.89	1.16	1.01	1.24	1.62	1.08
31	0.64	0.91	0.83	0.69	0.70	0.81	0.75	0.83	1.11	0.82	0.85	0.87	1.13	0.98	1.21	1.58	1.05
32	0.63	0.89	0.82	0.68	0.69	0.80	0.74	0.81	1.09	0.81	0.83	0.86	1.11	0.97	1.19	1.55	1.03
33	0.62	0.88	0.81	0.67	0.68	0.79	0.73	0.80	1.08	0.80	0.83	0.85	1.10	0.96	1.18	1.53	1.02
34	0.61	0.87	0.80	0.66	0.67	0.78	0.73	0.80	1.07	0.79	0.82	0.84	1.09	0.95	1.16	1.52	1.01
35	0.61	0.87	0.79	0.66	0.67	0.78	0.72	0.79	1.06	0.79	0.81	0.83	1.08	0.94	1.16	1.51	1.00
36	0.61	0.86	0.79	0.65	0.66	0.77	0.72	0.79	1.06	0.78	0.81	0.83	1.08	0.94	1.15	1.50	1.00
37	0.60	0.86	0.79	0.65	0.66	0.77	0.72	0.78	1.05	0.78	0.80	0.82	1.07	0.93	1.15	1.50	1.00
38	0.60	0.86	0.79	0.65	0.66	0.77	0.71	0.78	1.05	0.78	0.80	0.82	1.07	0.93	1.14	1.49	0.99
39	0.60	0.86	0.79	0.65	0.66	0.77	0.71	0.78	1.05	0.78	0.80	0.82	1.07	0.93	1.14	1.49	0.99
40	0.60	0.86	0.79	0.65	0.66	0.77	0.72	0.78	1.05	0.78	0.80	0.82	1.07	0.93	1.15	1.49	1.00
41	0.61	0.86	0.79	0.65	0.66	0.77	0.72	0.79	1.05	0.78	0.81	0.83	1.07	0.93	1.15	1.50	1.00
42	0.61	0.87	0.79	0.66	0.67	0.77	0.72	0.79	1.06	0.78	0.81	0.83	1.08	0.94	1.15	1.50	1.00
43	0.61	0.87	0.80	0.66	0.67	0.78	0.72	0.79	1.06	0.79	0.81	0.83	1.09	0.94	1.16	1.51	1.01
44	0.62	0.88	0.80	0.66	0.67	0.78	0.73	0.80	1.07	0.79	0.82	0.84	1.09	0.95	1.17	1.52	1.01
45	0.62	0.88	0.81	0.67	0.68	0.79	0.73	0.80	1.08	0.80	0.83	0.85	1.10	0.96	1.18	1.53	1.02
46	0.63	0.89	0.81	0.68	0.68	0.80	0.74	0.81	1.09	0.81	0.83	0.85	1.11	0.97	1.19	1.55	1.03
47	0.63	0.90	0.82	0.68	0.69	0.80	0.75	0.82	1.10	0.81	0.84	0.86	1.12	0.97	1.20	1.56	1.04
48	0.64	0.91	0.83	0.69	0.70	0.81	0.76	0.83	1.11	0.82	0.85	0.87	1.13	0.98	1.21	1.58	1.05
49	0.64	0.92	0.84	0.70	0.71	0.82	0.76	0.84	1.12	0.83	0.86	0.88	1.14	1.00	1.22	1.60	1.06
50	0.65	0.93	0.85	0.70	0.71	0.83	0.77	0.85	1.14	0.84	0.87	0.89	1.16	1.01	1.24	1.61	1.07

STATED AMOUNT THEFT $500 DEDUCTIBLE RATES PER $100

Territory VRG	18	19	20	21	22	23	24	25	26	27	40	41	42	43	44	45
11	6.59	5.60	6.09	6.56	7.31	5.21	3.28	5.85	7.93	3.04	5.26	3.27	5.15	7.93	4.20	7.53
12	3.20	2.72	2.96	3.18	3.55	2.53	1.59	2.84	3.85	1.48	2.55	1.59	2.50	3.85	2.04	3.66
13	2.93	2.49	2.71	2.92	3.25	2.32	1.46	2.61	3.53	1.35	2.34	1.46	2.29	3.53	1.87	3.35
14	2.73	2.32	2.52	2.71	3.02	2.15	1.36	2.42	3.28	1.26	2.18	1.35	2.13	3.28	1.74	3.12
15	2.57	2.18	2.37	2.56	2.85	2.03	1.28	2.28	3.09	1.19	2.05	1.27	2.01	3.09	1.64	2.93
16	2.44	2.07	2.25	2.43	2.70	1.93	1.21	2.17	2.93	1.13	1.95	1.21	1.90	2.93	1.55	2.79
17	2.33	1.98	2.16	2.32	2.59	1.84	1.16	2.07	2.81	1.08	1.86	1.16	1.82	2.81	1.49	2.67
18	2.25	1.91	2.08	2.24	2.49	1.77	1.12	2.00	2.70	1.04	1.79	1.11	1.75	2.70	1.43	2.57
19	2.18	1.85	2.01	2.17	2.41	1.72	1.08	1.93	2.62	1.01	1.74	1.08	1.70	2.62	1.39	2.49
20	2.12	1.80	1.96	2.11	2.35	1.67	1.05	1.88	2.55	0.98	1.69	1.05	1.65	2.55	1.35	2.42
21	2.07	1.76	1.91	2.06	2.29	1.63	1.03	1.84	2.49	0.96	1.65	1.03	1.61	2.49	1.32	2.36
22	2.03	1.72	1.87	2.02	2.25	1.60	1.01	1.80	2.44	0.94	1.62	1.01	1.58	2.44	1.29	2.32
23	2.00	1.70	1.85	1.99	2.21	1.58	0.99	1.77	2.40	0.92	1.59	0.99	1.56	2.40	1.27	2.28
24	1.97	1.67	1.82	1.96	2.18	1.55	0.98	1.75	2.37	0.91	1.57	0.98	1.54	2.37	1.26	2.25
25	1.88	1.60	1.74	1.87	2.08	1.48	0.94	1.67	2.26	0.87	1.50	0.93	1.47	2.26	1.20	2.15
26	1.75	1.49	1.62	1.74	1.94	1.38	0.87	1.55	2.10	0.81	1.40	0.87	1.37	2.10	1.11	2.00
27	1.65	1.40	1.52	1.64	1.82	1.30	0.82	1.46	1.98	0.76	1.31	0.82	1.29	1.98	1.05	1.88
28	1.56	1.33	1.45	1.56	1.73	1.23	0.78	1.39	1.88	0.72	1.25	0.78	1.22	1.88	1.00	1.79
29	1.49	1.27	1.38	1.49	1.66	1.18	0.75	1.33	1.80	0.69	1.19	0.74	1.17	1.80	0.95	1.71
30	1.44	1.22	1.33	1.43	1.60	1.14	0.72	1.28	1.73	0.67	1.15	0.71	1.13	1.73	0.92	1.65
31	1.40	1.19	1.30	1.40	1.56	1.11	0.70	1.25	1.69	0.65	1.12	0.70	1.10	1.69	0.90	1.61
32	1.38	1.18	1.28	1.38	1.53	1.09	0.69	1.23	1.66	0.64	1.10	0.69	1.08	1.66	0.88	1.58
33	1.37	1.16	1.26	1.36	1.52	1.08	0.68	1.21	1.65	0.63	1.09	0.68	1.07	1.65	0.87	1.56
34	1.35	1.15	1.25	1.35	1.50	1.07	0.67	1.20	1.63	0.63	1.08	0.67	1.06	1.63	0.86	1.55
35	1.34	1.14	1.24	1.34	1.49	1.06	0.67	1.19	1.62	0.62	1.07	0.67	1.05	1.62	0.86	1.54
36	1.34	1.14	1.24	1.33	1.48	1.06	0.67	1.19	1.61	0.62	1.07	0.66	1.04	1.61	0.85	1.53
37	1.33	1.13	1.23	1.33	1.48	1.05	0.66	1.18	1.60	0.62	1.06	0.66	1.04	1.60	0.85	1.52
38	1.33	1.13	1.23	1.32	1.48	1.05	0.66	1.18	1.60	0.61	1.06	0.66	1.04	1.60	0.85	1.52
39	1.33	1.13	1.23	1.32	1.48	1.05	0.66	1.18	1.60	0.61	1.06	0.66	1.04	1.60	0.85	1.52
40	1.33	1.13	1.23	1.33	1.48	1.05	0.66	1.18	1.60	0.62	1.06	0.66	1.04	1.60	0.85	1.52
41	1.34	1.13	1.23	1.33	1.48	1.05	0.67	1.19	1.61	0.62	1.07	0.66	1.04	1.61	0.85	1.53
42	1.34	1.14	1.24	1.34	1.49	1.06	0.67	1.19	1.61	0.62	1.07	0.67	1.05	1.61	0.86	1.53
43	1.35	1.15	1.25	1.34	1.50	1.06	0.67	1.20	1.62	0.62	1.08	0.67	1.05	1.62	0.86	1.54
44	1.36	1.15	1.26	1.35	1.51	1.07	0.68	1.21	1.63	0.63	1.08	0.67	1.06	1.63	0.87	1.55
45	1.37	1.16	1.26	1.36	1.52	1.08	0.68	1.21	1.65	0.63	1.09	0.68	1.07	1.65	0.87	1.56
46	1.38	1.17	1.28	1.37	1.53	1.09	0.69	1.23	1.66	0.64	1.10	0.68	1.08	1.66	0.88	1.58
47	1.39	1.18	1.29	1.39	1.54	1.10	0.69	1.24	1.68	0.64	1.11	0.69	1.09	1.68	0.89	1.59
48	1.41	1.20	1.30	1.40	1.56	1.11	0.70	1.25	1.69	0.65	1.12	0.70	1.10	1.69	0.90	1.61
49	1.42	1.21	1.32	1.42	1.58	1.12	0.71	1.26	1.71	0.66	1.14	0.71	1.11	1.71	0.91	1.63
50	1.44	1.22	1.33	1.43	1.60	1.14	0.72	1.28	1.73	0.66	1.15	0.71	1.12	1.73	0.92	1.65

Stated Amount C.A.C. with M.M.& V. $500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from $500 - Same as Actual Cash Value Charges

For Higher Deductibles, Refer to Rule 16

MOTORCYCLE RATES

Part 1 - Bodily Injury

	Experienced Operators			
Territory	Group A	Group B	Group C	Group D
1	$22	$18	$26	$24
2	$24	$18	$28	$26
3	$24	$20	$30	$26
4	$24	$20	$30	$28
5	$28	$22	$34	$32
6	$32	$26	$40	$38
7	$34	$28	$42	$40
8	$34	$28	$42	$40
9	$42	$34	$50	$48
10	$44	$36	$54	$50
11	$42	$34	$50	$48
12	$44	$36	$54	$50
13	$50	$40	$62	$56
14	$62	$50	$76	$70
15	$64	$52	$80	$74
16	$72	$60	$90	$82
17	$62	$50	$76	$70
18	$62	$50	$76	$70
19	$62	$50	$76	$70
20	$62	$50	$76	$70
21	$62	$50	$76	$70
22	$62	$50	$76	$70
23	$62	$50	$76	$70
24	$62	$50	$76	$70
25	$62	$50	$76	$70
26	$62	$50	$76	$70
27	$22	$18	$28	$26
40	$60	$48	$74	$68
41	$56	$46	$70	$66
42	$70	$56	$86	$80
43	$64	$52	$78	$74
44	$74	$60	$90	$84
45	$64	$52	$78	$72

Part 2 - PIP

	Experienced Operators			
Territory	Group A	Group B	Group C	Group D
1	$2	$2	$2	$2
2	$2	$2	$4	$2
3	$2	$2	$4	$2
4	$2	$2	$4	$2
5	$4	$2	$4	$4
6	$4	$2	$4	$4
7	$4	$4	$4	$4
8	$4	$4	$4	$4
9	$4	$4	$6	$6
10	$4	$4	$6	$6
11	$4	$4	$6	$6
12	$4	$4	$6	$6
13	$6	$4	$6	$6
14	$6	$6	$8	$8
15	$8	$6	$8	$8
16	$8	$6	$10	$10
17	$6	$6	$8	$8
18	$6	$6	$8	$8
19	$6	$6	$8	$8
20	$6	$6	$8	$8
21	$6	$6	$8	$8
22	$6	$6	$8	$8
23	$6	$6	$8	$8
24	$6	$6	$8	$8
25	$6	$6	$8	$8
26	$6	$6	$8	$8
27	$2	$2	$4	$2
40	$6	$6	$8	$8
41	$6	$6	$8	$8
42	$8	$6	$10	$8
43	$6	$6	$8	$8
44	$8	$6	$10	$10
45	$6	$6	$8	$8

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

(4) For electric motorcycles used for private passenger purposes, use the private passenger motorcycle rates specified for Vehicle Engine Size Group D.

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

	Experienced Operators			
	With Guest			
Territory	Group A	Group B	Group C	Group D
1	$20	$16	$26	$24
2	$22	$18	$28	$26
3	$22	$18	$28	$26
4	$24	$18	$28	$26
5	$28	$22	$34	$30
6	$32	$26	$40	$36
7	$34	$28	$42	$38
8	$34	$28	$42	$38
9	$40	$32	$50	$46
10	$42	$34	$52	$48
11	$40	$32	$50	$46
12	$44	$36	$54	$50
13	$48	$40	$60	$56
14	$60	$48	$74	$68
15	$62	$50	$76	$72
16	$70	$58	$86	$80
17	$60	$48	$72	$68
18	$60	$48	$72	$68
19	$60	$48	$72	$68
20	$60	$48	$72	$68
21	$60	$48	$72	$68
22	$60	$48	$72	$68
23	$60	$48	$72	$68
24	$60	$48	$72	$68
25	$60	$48	$72	$68
26	$60	$48	$72	$68
27	$22	$18	$26	$26
40	$58	$48	$72	$66
41	$56	$46	$68	$64
42	$68	$54	$82	$76
43	$62	$50	$76	$70
44	$70	$58	$88	$82
45	$62	$50	$76	$70

	Experienced Operators			
	Without Guest			
Territory	Group A	Group B	Group C	Group D
1	$6	$4	$8	$6
2	$6	$6	$8	$8
3	$6	$6	$8	$8
4	$6	$6	$8	$8
5	$8	$6	$10	$8
6	$10	$8	$12	$10
7	$10	$8	$12	$12
8	$10	$8	$12	$12
9	$12	$10	$14	$14
10	$12	$10	$14	$14
11	$12	$10	$14	$14
12	$12	$10	$16	$14
13	$14	$12	$18	$16
14	$18	$14	$22	$20
15	$18	$14	$22	$20
16	$20	$16	$24	$24
17	$18	$14	$20	$20
18	$18	$14	$20	$20
19	$18	$14	$20	$20
20	$18	$14	$20	$20
21	$18	$14	$20	$20
22	$18	$14	$20	$20
23	$18	$14	$20	$20
24	$18	$14	$20	$20
25	$18	$14	$20	$20
26	$18	$14	$20	$20
27	$6	$6	$8	$8
40	$16	$14	$20	$20
41	$16	$12	$20	$18
42	$20	$16	$24	$22
43	$18	$14	$22	$20
44	$20	$16	$26	$24
45	$18	$14	$22	$20

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

(4) For electric motorcycles used for private passenger purposes, use the private passenger motorcycle rates specified for Vehicle Engine Size Group D.

MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$28	$24	$36	$32
2	$28	$24	$36	$34
3	$30	$24	$38	$34
4	$38	$28	$46	$44
5	$44	$36	$54	$50
6	$46	$36	$56	$52
7	$46	$38	$58	$54
8	$44	$36	$56	$52
9	$64	$52	$78	$72
10	$64	$52	$80	$74
11	$66	$54	$82	$76
12	$70	$56	$86	$80
13	$70	$56	$86	$80
14	$100	$82	$124	$114
15	$102	$84	$126	$118
16	$106	$86	$130	$122
17	$98	$80	$120	$112
18	$98	$80	$120	$112
19	$98	$80	$120	$112
20	$98	$80	$120	$112
21	$98	$80	$120	$112
22	$98	$80	$120	$112
23	$98	$80	$120	$112
24	$98	$80	$120	$112
25	$98	$80	$120	$112
26	$98	$80	$120	$112
27	$28	$24	$36	$32
40	$92	$70	$110	$100
41	$96	$78	$118	$110
42	$104	$86	$128	$120
43	$102	$84	$126	$118
44	$104	$84	$128	$120
45	$110	$86	$134	$126

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

(4) For electric motorcycles used for private passenger purposes, use the private passenger motorcycle rates specified for Vehicle Engine Size Group D.

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
$500	$106
$750	$110
$1,000	$116
$2,000	$136
$5,000	$186
$10,000	$258
$15,000	$320
$20,000	$366
$25,000	$402

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	$34
20/50	$34
25/50	$38
35/80	$48
50/100	$56
100/300	$60
250/500	$66

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	$0
20/50	$0
25/50	$4
35/80	$16
50/100	$32
100/300	$100
250/500	$378

Notes:

(1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

Part 7 - Collision
Rates at $500 deductible

Territory	Rate per $100 of value* Experienced Operators All Groups
1	$2.19
2	$2.15
3	$2.30
4	$2.21
5	$2.83
6	$3.14
7	$2.95
8	$3.16
9	$3.81
10	$4.22
11	$4.28
12	$4.69
13	$4.69
14	$7.48
15	$7.77
16	$7.69
17	$7.40
18	$7.40
19	$7.40
20	$7.40
21	$7.40
22	$7.40
23	$7.40
24	$7.40
25	$7.40
26	$7.40
27	$2.07
40	$6.89
41	$6.46
42	$7.30
43	$7.22
44	$7.36
45	$7.79

Part 7 - Collision
Other deductibles

All Territories	
Deductible	All Groups
$300	$500 deductible premium + $29
$1,000	76.3% of $500 deductible premium
$2,000	64.5% of $500 deductible premium

Part 7 - Collision
Waiver of Deductible Charges

All Territories	
Deductible	All Groups
$300	$6
$500	$8
$1,000	$12
$2,000	$18

Part 8 - Limited Collision

$500 deductible base premium (Part 8) =
(6.0%) x [$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
$0	$500 deductible premium (Part 8) + $6
$300	$500 deductible premium (Part 8) + $2
$1,000	68.4% of $500 deductible premium (Part 8)
$2,000	51.3% of $500 deductible premium (Part 8)

Motorcycle Age Factors

Age Group	Based on Model Year (MY)**	Collision Factor
1	Current MY	1.000
2	1st Preceding	0.950
3	2nd Preceding	0.900
4	3rd Preceding	0.850
5	4th Preceding	0.800
6	5th Preceding	0.750
7	6th Preceding	0.700
8	7th Preceding	0.650
9	8th Preceding	0.620
10	9th Preceding	0.580
11	10th Preceding	0.540
12	All Other	0.510

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

* Determine motorcycle Collision rates by the following procedure:
(a) Determine the motorcycle's value as Original Cost New in hundreds of dollars.
(b) Multiply the value determined in (a) by the rate per $100 for its territory.
(c) Multiply the base manual premium determined in (b) by the Age Rate Factor.

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Rates are per $100 of insured value.

MOTORCYCLE RATES

Part 9 - Comprehensive
Rates at $500 deductible

Territory	Rate per $100 of value* All Groups
1	$0.74
2	$0.79
3	$0.82
4	$0.86
5	$1.32
6	$1.32
7	$1.39
8	$1.51
9	$2.47
10	$2.62
11	$2.93
12	$2.71
13	$3.31
14	$5.95
15	$6.74
16	$6.62
17	$11.06
18	$11.06
19	$11.06
20	$11.06
21	$11.06
22	$11.06
23	$11.06
24	$11.06
25	$11.06
26	$11.06
27	$0.77
40	$4.75
41	$5.23
42	$6.24
43	$6.02
44	$7.03
45	$6.19

Part 9 - Comprehensive
Other deductibles

	All Territories
Deductible	All Groups
$300	$500 deductible premium + $2
$1,000	67.6% of $500 deductible premium
$2,000	63.2% of $500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Motorcycle Age Factors

Age Group	Based on Model Year (MY)**	Comprehensive Factor
1	Current MY	1.000
2	1st Preceding	0.940
3	2nd Preceding	0.880
4	3rd Preceding	0.830
5	4th Preceding	0.770
6	5th Preceding	0.710
7	6th Preceding	0.650
8	7th Preceding	0.590
9	8th Preceding	0.550
10	9th Preceding	0.520
11	10th Preceding	0.470
12	All Other	0.440

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

*Determine motorcycle Comprehensive rates by the following procedure:
(a) Determine the motorcycle's value as Original Cost New in hundreds of dollars.
(b) Multiply the value determined in (a) by the rate per $100 for its territory.
(c) Multiply the base manual premium determined in (b) by the Age Rate Factor.

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for Part 9 are the same for experienced and inexperienced operators.
(3) Rates are per $100 of insured value.

Motorcycles Rated in the Private Passenger Automobile Insurance Manual

Territories

The territory definitions applicable to motorcycles are the same as those used for private passenger vehicles.

Commissions

The commission provisions incorporated into the motorcycle rates are as follows (as a percentage of premium):

Liability coverages:	13.0%
Physical Damage coverages:	13.0%

Group Definitions

The motorcycle group rating variable is defined as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Electric Motorcycles

For electric motorcycles used for private passenger purposes, use the private passenger motorcycle rates specified for Vehicle Engine Size Group D.

Substitute Transportation (Part 10)

$15/day with $450 maximum	$90
$30/day with $900 maximum	$180
$45/day with $1,350 maximum	$334
$100/day with $3000 maximum	$692

Towing and Labor

$50/day per disablement	$16
$100/day per disablement	$32

Discount (Rule 44)

Discount	Amount	Coverage
Motorcycle Rider Training Program	10%	Parts 1-8, 12
Insured Age 65 or older	25%	All Parts

Age Rate Factor

For rating motorcycle physical damage coverages, see manual rate page for Age Rate Factors to be applied to the base manual premium of the motorcycle.

Merit Rating Plan

Rates for Parts 1, 2, 4, 5 and 7 are base rates (i.e. at the point/zero credit level, or prior to the application of any merit rating plan credits or surcharges). The determination of merit rating plan credits and point-based surcharges are the same as for private passenger vehicles.

Inexperienced Operator

Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator rates. Inexperienced rating factors apply to coverage Parts 1, 2, 4, 5, 7, and 8.

Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder. The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of each discount)

1) Determine the base manual premium
2) Apply the Age Rate Factor (for physical damage coverages)
3) Apply adjustments for increased limits or deductibles
4) Apply the inexperienced operator factor
5) Add waiver of deductible charges
6) Apply discounts in the following order: driver training, senior citizen
7) Apply Merit Rating credits or surcharges

Approved Motorcycle Training Sites

Rider Education Recognition Program (RERP) Number

Battleship Harley-Davidson Riding Academy, Dartmouth	(200895)
Boston Harley-Davidson Riding Academy, Revere	(200508)
Central Mass Safety Council, West Boylston	(60055)
Husky Riding Academy, North Quincy MA	(200648)
MA Rider Education Program, Springfield	(200683)
Massachusetts Motorcycle School, LLC Dunstable, MA	(200315)
Mass Motorcycle School, LLC (* Harley Davidson Riding Academy), Dunstable, MA	(200777)
Motorcycle Safe Riding Project (Cycles 128), Beverly	(60050)
Pioneer Valley Rider Training, East Longmeadow	(105325)
Sheldon's Harley-Davidson Riding Academy, Auburn	(200523)
Streetwise Cycle School, Stoughton	(123948)
Training Wheels of New England, Inc., East Orleans	(105250)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

* Please refer to the Registry of Motor Vehicles Rider Education Program website (www.Mass.gov) for most up to date motorcycle training sites.

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:	1.044

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

	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/Limited Use 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) VRG based on Base List Price (Rule 22)
Specialty and Classic Cars (Rule 42)	Parts 1,2,4, and 5: 25% of Class 10 Parts 3, 6, and 12: Manual Rates	Parts 7,8, and 9: 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Base List Price for assigning VRG based on Appraised Value
Specialty and Classic Motorcycles (Rule 42)	Parts 1,2,4, and 5: 25% of Class 10 Motorcycle Rates Parts 3,6, and 12: Manual Motorcycle Rates	Parts 7,8, and 9: 50% of Territory 1 Motorcycle Rate

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