Private Passenger Automobile

12/31/2001

Rate Bulletin

(Voluntary Only)

INCREASED LIMITS TABLE I

Applicable to private passenger automobiles and miscellaneous type vehicles as classified and rated in the private passenger section of this manual.

A. Bodily Injury

Limits in Thousands
Limit Per Person

20/40	25/50	25/100	50/50	55/55	50/100	75/75	100/100	100/200
100%	111%	123%	127%	129%	137%	137%	147%	158%

Supplemental Table

Limits in Thousands
Limit Per Person

Limit Per Occur-rence	100 %	150 %	200 %	250 %	300 %	400 %	500 %	600 %	700 %	800 %	900 %	1000 %	1250 %	1500 %	1750 %	2000 %	2500 %	3000 %	3500 %	4000 %	4500 %	5000 %	6000 %	7000 %	8000 %	9000 %	10000 %
300	171	174	176	179	180																						
400	174	177	179	180	181	186																					
500	176	179	180	184	187	189	193																				
600	179	181	183	185	189	190	194	199																			
700	180	183	184	188	192	193	197	200	204																		
800	183	186	187	190	193	194	199	203	207	212																	
900	184	187	189	192	196	197	201	204	209	213	217																
1000	187	190	191	194	197	199	202	207	212	216	220	221															
1250	189	191	193	195	199	200	203	209	213	217	222	223	230														
1500	191	194	196	198	202	203	206	212	216	220	224	226	233	240													
1750	193	196	197	200	203	204	208	213	217	222	226	227	234	241	249												
2000	194	197	199	202	206	207	211	216	220	224	229	230	237	244	250	257											
2500	199	201	203	205	209	210	213	219	223	227	232	233	240	247	254	262	267										
3000	201	204	206	210	213	214	218	223	227	232	236	237	244	251	257	264	272	279									
3500	206	209	210	214	217	219	222	227	232	236	240	241	249	256	262	269	276	283	289								
4000	210	213	214	218	222	223	226	232	236	240	244	246	251	259	266	273	280	287	293	299							
4500	213	216	217	221	225	226	229	234	239	243	247	249	256	263	269	276	283	290	296	302	307						
5000	217	220	222	225	229	230	233	239	243	247	252	253	259	266	273	280	287	294	300	306	312	317					
6000	219	222	223	227	230	232	235	240	244	249	253	254	260	267	274	282	289	296	302	307	313	319	323				
7000	222	224	226	230	233	234	238	243	247	252	254	256	263	270	277	284	292	299	305	310	315	320	326	332			
8000	223	226	227	231	235	236	239	244	249	253	257	259	264	272	279	286	293	300	306	312	317	323	327	333	339		
9000	226	229	230	234	237	239	242	247	252	256	259	260	267	274	282	289	296	303	309	315	319	325	330	336	342	348	
10000	227	230	232	235	239	240	243	249	253	257	260	262	269	276	283	290	297	305	310	316	320	326	332	337	343	349	355

INCREASED LIMIT TABLE I

C. Combined Liability Limit	
$55,000	100%
75,000	103
100,000	107
150,000	112
200,000	116
250,000	119
300,000	123
325,000	124
400,000	126
450,000	127
500,000	128
525,000	129
550,000	130
600,000	131
650,000	133
700,000	134
750,000	136
800,000	137
900,000	140
1,000,000	142
1,250,000	146
1,400,000	149
1,500,000	151
2,000,000	158
2,500,000	164
3,000,000	170
4,000,000	180
5,000,000	189
6,000,000	195
7,000,000	200
8,000,000	205
9,000,000	211
10,000,000	215

CONVERSION TABLES

Tables for converting liability rates and premiums to $55,000 combined liability limit.

For exposures subject to the following increased limits table.

TABLE I

	$10,000	$20,000	$25,000	$45,000	$50,000
C. Combined liability limit	130%	118%	113%	103%	101%

26. UNINSURED/UNDERINSURED MOTORISTS COVERAGE

NOTE APPLICABLE TO TABLES

For limits below the maximum limits shown in Tables A, B & C interpolation may be used.

TABLE A
Bodily Injury Premiums

Limits	Territories 01,02,03,04,05, 06,07,12,21,22	Territories All Other
20 / 40 Voluntary	38	26
25 / 50	43	29
50 / 50	56	39
55 / 55	57	40
25 / 100	52	36
50 / 100	59	41
100 / 100	62	43
100 / 200	74	51
100 / 300	77	53
100 / 500	82	56
250 / 500	97	67
300 / 300	82	56
300 / 500	103	71
400 / 400	97	67
500 / 500	105	72
500 / 1,000	110	76
1,000 / 1,000	120	83
2,000 / 2,000	131	90
5,000 / 5,000	173	119

* Private Passenger autos only.

Note: Add $1 for the first motor vehicle or dealer's plate for an individual or husband and wife and for each designated person.

TABLE B Property Damage All Territories (Per Motor Vehicle)				
Limits		Premiums	Limits	Premiums
			200,000	$46
15,000	Voluntary	27	250,000	50
20,000		29	300,000	53
25,000		31	350,000	56
35,000		34	400,000	58
45,000		36	500,000	62
50,000		38	600,000	65
55,000		38	750,000	69
75,000		40	1,000,000	76
100,000		42	2,000,000	89
150,000		44	5,000,000	130

* Private Passenger autos only.

TABLE C Premiums for Combined Limits		
	Territories	
Combined Limits	01,02,03,04,05, 06,07,12,21,22	All Other
$ 55,000	$91	$68
75,000	95	72
100,000	99	76
150,000	109	84
200,000	119	91
250,000	125	96
300,000	129	98
325,000	130	99
400,000	148	114
500,000	160	124
1,000,000	187	145
2,000,000	210	161
5,000,000	288	222

Note: Add $1 for the first motor vehicle or dealer's plates for an individual or husband and wife and for each designated person.

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE A - VOLUNTARY
Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	01		02		03		04		05		06		07		10	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$59	$9	$65	$10	$56	$9	$50	$8	$50	$9	$52	$8	$68	$10	$47	$8
113 1B	80	11	88	13	76	11	68	10	68	11	71	10	92	13	64	10
114 1C	68	10	75	11	65	10	58	9	58	10	60	9	79	11	55	9
102 2A-1	88	13	97	14	83	13	75	11	75	13	77	11	101	14	70	11
103 2A-2	84	12	92	14	80	12	71	11	71	12	74	11	97	14	67	11
104 2C-1	91	13	101	15	87	13	78	12	78	13	81	12	105	15	73	12
105 2C-2	81	11	89	13	77	11	69	10	69	11	71	10	93	13	64	10
124 2D	91	13	101	15	87	13	78	12	78	13	81	12	105	15	73	12
130 3	65	11	72	12	62	11	55	9	55	11	57	9	75	12	52	9
3A	59	9	65	11	56	9	50	8	50	9	52	8	68	11	47	8
161 6A	50	8	55	9	48	8	43	7	43	8	44	7	58	9	40	7
163 6B	66	9	73	10	63	9	56	8	56	9	58	8	76	10	53	8
164 6C	68	10	75	11	65	10	58	9	58	10	60	9	79	11	55	9
* 7	66	9	73	11	63	9	56	8	56	9	58	8	76	11	53	8
160 8	59	10	65	11	56	10	50	9	50	10	52	9	68	11	47	9
8A	63	9	70	11	60	9	54	8	54	9	56	8	73	11	50	8
115 1AF	50	8	55	9	48	8	43	7	43	8	44	7	58	9	40	7
106 2AF-1	70	10	77	11	66	10	59	9	59	10	61	9	80	11	55	9
107 2AF-2	65	9	72	11	62	9	55	8	55	9	57	8	75	11	52	8
108 2CF-1	66	9	73	11	63	9	56	8	56	9	58	8	76	11	53	8
109 2CF-2	65	9	72	11	62	9	56	8	56	9	58	8	75	11	52	8
128 2DF	65	9	72	11	62	9	55	8	55	9	57	8	75	11	52	8
165 6AF	50	8	55	9	48	8	43	7	43	8	44	7	58	9	40	7

Territory	11		12		13		14		16		20		21		22	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$42	$7	$50	$9	$48	$8	$45	$7	$45	$7	$45	$8	$58	$9	$47	$8
113 1B	57	9	68	11	65	10	61	9	61	9	61	10	79	11	64	10
114 1C	49	8	58	10	56	9	52	8	52	8	52	9	67	10	55	9
102 2A-1	63	10	75	13	72	11	67	10	67	10	67	11	86	13	70	11
103 2A-2	60	9	71	12	68	11	64	9	64	9	64	11	82	12	67	11
104 2C-1	65	10	78	13	74	12	70	10	70	10	70	12	90	13	73	12
105 2C-2	58	9	69	11	66	10	62	9	62	9	62	10	79	11	64	10
124 2D	65	10	78	13	74	12	70	10	70	10	70	12	90	13	73	12
130 3	46	8	55	11	53	9	50	8	50	8	50	9	64	11	52	9
3A	42	7	50	9	48	8	45	7	45	7	45	8	58	9	47	8
161 6A	36	6	43	8	41	7	38	6	38	6	38	7	49	8	40	7
163 6B	47	7	56	9	54	8	50	7	50	7	50	8	65	9	53	8
164 6C	49	8	58	10	56	9	52	8	52	8	52	9	67	10	55	9
* 7	47	7	56	9	54	8	50	7	50	7	50	8	65	9	53	8
160 8	42	7	50	10	48	9	45	7	45	7	45	9	58	10	47	9
8A	45	7	54	9	51	8	48	7	48	7	48	8	62	9	50	8
115 1AF	36	6	43	8	41	7	38	6	38	6	38	7	49	8	40	7
106 2AF-1	50	8	59	10	57	9	53	8	53	8	53	9	68	10	55	9
107 2AF-2	46	7	55	9	53	8	50	7	50	7	50	8	64	9	52	8
108 2CF-1	47	7	56	9	54	8	50	7	50	7	50	8	65	9	53	8
109 2CF-2	47	7	56	9	53	8	50	7	50	7	50	8	64	9	52	8
128 2DF	46	7	55	9	53	8	50	7	50	7	50	8	64	9	52	8
165 6AF	36	6	43	8	41	7	38	6	38	6	38	7	49	8	40	7

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE A - VOLUNTARY
Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	23		24		27		28		31		32		34		37	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$49	$8	$45	$8	$51	$8	$45	$8	$48	$8	$47	$8	$48	$8	$47	$8
113 1B	67	10	61	10	69	10	61	10	65	10	64	10	65	10	64	10
114 1C	57	9	52	9	59	9	52	9	56	9	55	9	56	9	55	9
102 2A-1	73	11	67	11	76	11	67	11	72	11	70	11	72	11	70	11
103 2A-2	70	11	64	11	72	11	64	11	68	11	67	11	68	11	67	11
104 2C-1	76	12	70	12	79	12	70	12	74	12	73	12	74	12	73	12
105 2C-2	67	10	62	10	70	10	62	10	66	10	64	10	66	10	64	10
124 2D	76	12	70	12	79	12	70	12	74	12	73	12	74	12	73	12
130 3	54	9	50	9	56	9	50	9	53	9	52	9	53	9	52	9
3A	49	8	45	8	51	8	45	8	48	8	47	8	48	8	47	8
161 6A	42	7	38	7	43	7	38	7	41	7	40	7	41	7	40	7
163 6B	55	8	50	8	57	8	50	8	54	8	53	8	54	8	53	8
164 6C	57	9	52	9	59	9	52	9	56	9	55	9	56	9	55	9
* 7	55	8	50	8	57	8	50	8	54	8	53	8	54	8	53	8
160 8	49	9	45	9	51	9	45	9	48	9	47	9	48	9	47	9
8A	52	8	48	8	55	8	48	8	51	8	50	8	51	8	50	8
115 1AF	42	7	38	7	43	7	38	7	41	7	40	7	41	7	40	7
106 2AF-1	58	9	53	9	60	9	53	9	57	9	55	9	57	9	55	9
107 2AF-2	54	8	50	8	56	8	50	8	53	8	52	8	53	8	52	8
108 2CF-1	55	8	50	8	57	8	50	8	54	8	53	8	54	8	53	8
109 2CF-2	54	8	50	8	57	8	50	8	53	8	52	8	53	8	52	8
128 2DF	54	8	50	8	56	8	50	8	53	8	52	8	53	8	52	8
165 6AF	42	7	38	7	43	7	38	7	41	7	40	7	41	7	40	7

Territory	38		39		40		41		42		43		44		45	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$59	$9	$56	$9	$47	$8	$50	$8	$59	$9	$56	$9	$56	$9	$53	$9
113 1B	80	11	76	11	64	10	68	10	80	11	76	11	76	11	72	11
114 1C	68	10	65	10	55	9	58	9	68	10	65	10	65	10	61	10
102 2A-1	88	13	83	13	70	11	75	11	88	13	83	13	83	13	79	13
103 2A-2	84	12	80	12	67	11	71	11	84	12	80	12	80	12	75	12
104 2C-1	91	13	87	13	73	12	78	12	91	13	87	13	87	13	82	13
105 2C-2	81	11	77	11	64	10	69	10	81	11	77	11	77	11	73	11
124 2D	91	13	87	13	73	12	78	12	91	13	87	13	87	13	82	13
130 3	65	11	62	11	52	9	55	9	65	11	62	11	62	11	58	11
3A	59	9	56	9	47	8	50	8	59	9	56	9	56	9	53	9
161 6A	50	8	48	8	40	7	43	7	50	8	48	8	48	8	45	8
163 6B	66	9	63	9	53	8	56	8	66	9	63	9	63	9	59	9
164 6C	68	10	65	10	55	9	58	9	68	10	65	10	65	10	61	10
* 7	66	9	63	9	53	8	56	8	66	9	63	9	63	9	59	9
160 8	59	10	56	10	47	9	50	9	59	10	56	10	56	10	53	10
8A	63	9	60	9	50	8	54	8	63	9	60	9	60	9	57	9
115 1AF	50	8	48	8	40	7	43	7	50	8	48	8	48	8	45	8
106 2AF-1	70	10	66	10	55	9	59	9	70	10	66	10	66	10	63	10
107 2AF-2	65	9	62	9	52	8	55	8	65	9	62	9	62	9	58	9
108 2CF-1	66	9	63	9	53	8	56	8	66	9	63	9	63	9	59	9
109 2CF-2	65	9	62	9	52	8	56	8	65	9	62	9	62	9	59	9
128 2DF	65	9	62	9	52	8	55	8	65	9	62	9	62	9	58	9
165 6AF	50	8	48	8	40	7	43	7	50	8	48	8	48	8	45	8

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE A - VOLUNTARY
Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	46		47		48		49		51		52		53		54	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$47	$8	$48	$8	$50	$8	$51	$9	$45	$7	$47	$8	$47	$8	$50	$9
113 1B	64	10	65	10	68	10	69	11	61	9	64	10	64	10	68	11
114 1C	55	9	56	9	58	9	59	10	52	8	55	9	55	9	58	10
102 2A-1	70	11	72	11	75	11	76	13	67	10	70	11	70	11	75	13
103 2A-2	67	11	68	11	71	11	72	12	64	9	67	11	67	11	71	12
104 2C-1	73	12	74	12	78	12	79	13	70	10	73	12	73	12	78	13
105 2C-2	64	10	66	10	69	10	70	11	62	9	64	10	64	10	69	11
124 2D	73	12	74	12	78	12	79	13	70	10	73	12	73	12	78	13
130 3	52	9	53	9	55	9	56	11	50	8	52	9	52	9	55	11
3A	47	8	48	8	50	8	51	9	45	7	47	8	47	8	50	9
161 6A	40	7	41	7	43	7	43	8	38	6	40	7	40	7	43	8
163 6B	53	8	54	8	56	8	57	9	50	7	53	8	53	8	56	9
164 6C	55	9	56	9	58	9	59	10	52	8	55	9	55	9	58	10
* 7	53	8	54	8	56	8	57	9	50	7	53	8	53	8	56	9
160 8	47	9	48	9	50	9	51	10	45	7	47	9	47	9	50	10
8A	50	8	51	8	54	8	55	9	48	7	50	8	50	8	54	9
115 1AF	40	7	41	7	43	7	43	8	38	6	40	7	40	7	43	8
106 2AF-1	55	9	57	9	59	9	60	10	53	8	55	9	55	9	59	10
107 2AF-2	52	8	53	8	55	8	56	9	50	7	52	8	52	8	55	9
108 2CF-1	53	8	54	8	56	8	57	9	50	7	53	8	53	8	56	9
109 2CF-2	52	8	53	8	56	8	57	9	50	7	52	8	52	8	56	9
128 2DF	52	8	53	8	55	8	56	9	50	7	52	8	52	8	55	9
165 6AF	40	7	41	7	43	7	43	8	38	6	40	7	40	7	43	8

Territory	55		56		57		58		59		60		61		62	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$59	$9	$56	$9	$68	$11	$55	$9	$52	$9	$45	$8	$47	$8	$45	$8
113 1B	80	11	76	11	92	14	75	11	71	11	61	10	64	10	61	10
114 1C	68	10	65	10	79	12	64	10	60	10	52	9	55	9	52	9
102 2A-1	88	13	83	13	101	15	82	13	77	13	67	11	70	11	67	11
103 2A-2	84	12	80	12	97	15	78	12	74	12	64	11	67	11	64	11
104 2C-1	91	13	87	13	105	16	85	13	81	13	70	12	73	12	70	12
105 2C-2	81	11	77	11	93	14	75	11	71	11	62	10	64	10	62	10
124 2D	91	13	87	13	105	16	85	13	81	13	70	12	73	12	70	12
130 3	65	11	62	11	75	13	61	11	57	11	50	9	52	9	50	9
3A	59	9	56	9	68	12	55	9	52	9	45	8	47	8	45	8
161 6A	50	8	48	8	58	9	47	8	44	8	38	7	40	7	38	7
163 6B	66	9	63	9	76	11	62	9	58	9	50	8	53	8	50	8
164 6C	68	10	65	10	79	12	64	10	60	10	52	9	55	9	52	9
* 7	66	9	63	9	76	12	62	9	58	9	50	8	53	8	50	8
160 8	59	10	56	10	68	12	55	10	52	10	45	9	47	9	45	9
8A	63	9	60	9	73	12	59	9	56	9	48	8	50	8	48	8
115 1AF	50	8	48	8	58	9	47	8	44	8	38	7	40	7	38	7
106 2AF-1	70	10	66	10	80	12	65	10	61	10	53	9	55	9	53	9
107 2AF-2	65	9	62	9	75	12	61	9	57	9	50	8	52	8	50	8
108 2CF-1	66	9	63	9	76	12	62	9	58	9	50	8	53	8	50	8
109 2CF-2	65	9	62	9	75	12	61	9	58	9	50	8	52	8	50	8
128 2DF	65	9	62	9	75	12	61	9	57	9	50	8	52	8	50	8
165 6AF	50	8	48	8	58	9	47	8	44	8	38	7	40	7	38	7

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE A - VOLUNTARY
Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	63		64		65		66					
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.				
111 1A	$43	$7	$42	$7	$39	$6	$47	$8				
113 1B	58	9	57	9	53	8	64	10				
114 1C	50	8	49	8	45	7	55	9				
102 2A-1	64	10	63	10	58	8	70	11				
103 2A-2	61	9	60	9	55	8	67	11				
104 2C-1	67	10	65	10	60	9	73	12				
105 2C-2	59	9	58	9	53	8	64	10				
124 2D	67	10	65	10	60	9	73	12				
130 3	47	8	46	8	43	7	52	9				
3A	43	7	42	7	39	6	47	8				
161 6A	37	6	36	6	33	5	40	7				
163 6B	48	7	47	7	44	6	53	8				
164 6C	50	8	49	8	45	7	55	9				
* 7	48	7	47	7	44	6	53	8				
160 8	43	7	42	7	39	6	47	9				
8A	46	7	45	7	42	6	50	8				
115 1AF	37	6	36	6	33	5	40	7				
106 2AF-1	51	8	50	8	46	7	55	9				
107 2AF-2	47	7	46	7	43	6	52	8				
108 2CF-1	48	7	47	7	44	6	53	8				
109 2CF-2	48	7	47	7	43	6	52	8				
128 2DF	47	7	46	7	43	6	52	8				
165 6AF	37	6	36	6	33	5	40	7				

Increased Limits Factors		
Table A	PIP	MP
$500		1.00
$1,000		1.85
$2,500	1.00	3.39
$5,000	1.25	4.62
$10,000	1.65	6.01
$25,000	2.40	7.72
$50,000	2.68	8.79
$75,000	2.82	8.95
$100,000	2.92	9.11

Method of Calculation For Increased Limits:

Multiply Base rate by the increased limits factor.
Round to the nearest dollar.

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE B - VOLUNTARY
All Other Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	01		02		03		04		05		06		07		10	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$50	$7	$55	$8	$48	$7	$43	$6	$43	$7	$44	$6	$58	$8	$40	$6
113 1B	68	9	75	10	65	9	58	8	58	9	60	8	79	10	54	8
114 1C	58	7	64	8	55	7	49	7	49	7	51	7	67	8	46	7
102 2A-1	75	10	82	11	71	10	63	8	63	10	66	8	86	11	60	8
103 2A-2	71	9	78	10	68	9	60	8	60	9	63	8	82	10	57	8
104 2C-1	78	10	86	11	74	10	66	9	66	10	69	9	90	11	62	9
105 2C-2	69	9	76	10	65	9	58	8	58	9	61	8	79	10	55	8
124 2D	78	10	86	11	74	10	66	9	66	10	69	9	90	11	62	9
130 3	55	8	61	9	52	8	47	7	47	8	49	7	64	9	44	7
3A	50	7	55	8	48	7	43	6	43	7	44	6	58	8	40	6
161 6A	43	6	47	6	40	6	36	5	36	6	38	5	49	6	34	5
163 6B	56	7	62	8	53	7	48	6	48	7	50	6	65	8	45	6
164 6C	58	7	64	8	55	7	49	7	49	7	51	7	67	8	46	7
* 7	56	7	62	8	53	7	48	6	48	7	50	6	65	8	45	6
160 8	50	7	55	8	48	7	43	7	43	7	44	7	58	8	40	7
8A	54	7	59	8	51	7	45	6	45	7	47	6	62	8	43	6
115 1AF	43	6	47	6	40	6	36	5	36	6	38	5	49	6	34	5
106 2AF-1	59	8	65	8	56	8	50	7	50	8	52	7	68	8	47	7
107 2AF-2	55	7	61	8	52	7	47	6	47	7	49	6	64	8	44	6
108 2CF-1	56	7	62	8	53	7	48	6	48	7	50	6	65	8	45	6
109 2CF-2	56	7	61	8	53	7	47	6	47	7	49	6	64	8	44	6
128 2DF	55	7	61	8	52	7	47	6	47	7	49	6	64	8	44	6
165 6AF	43	6	47	6	40	6	36	5	36	6	38	5	49	6	34	5

Territory	11		12		13		14		16		20		21		22	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$36	$5	$43	$7	$41	$6	$38	$5	$38	$5	$38	$6	$49	$7	$40	$6
113 1B	49	7	58	9	55	8	52	7	52	7	52	8	67	9	54	8
114 1C	41	6	49	7	47	7	44	6	44	6	44	7	57	7	46	7
102 2A-1	53	7	63	10	61	8	57	7	57	7	57	8	73	10	60	8
103 2A-2	51	7	60	9	58	8	54	7	54	7	54	8	70	9	57	8
104 2C-1	55	8	66	10	63	9	59	8	59	8	59	9	76	10	62	9
105 2C-2	49	7	58	9	56	8	52	7	52	7	52	8	68	9	55	8
124 2D	55	8	66	10	63	9	59	8	59	8	59	9	76	10	62	9
130 3	39	6	47	8	45	7	42	6	42	6	42	7	54	8	44	7
3A	36	6	43	7	41	6	38	6	38	6	38	6	49	7	40	6
161 6A	30	5	36	6	35	5	33	5	33	5	33	5	42	6	34	5
163 6B	40	6	48	7	46	6	43	6	43	6	43	6	55	7	45	6
164 6C	41	6	49	7	47	7	44	6	44	6	44	7	57	7	46	7
* 7	40	6	48	7	46	6	43	6	43	6	43	6	55	7	45	6
160 8	36	6	43	7	41	7	38	6	38	6	38	7	49	7	40	7
8A	38	6	45	7	44	6	41	6	41	6	41	6	53	7	43	6
115 1AF	30	5	36	6	35	5	33	5	33	5	33	5	42	6	34	5
106 2AF-1	42	6	50	8	48	7	45	6	45	6	45	7	58	8	47	7
107 2AF-2	39	6	47	7	45	6	42	6	42	6	42	6	54	7	44	6
108 2CF-1	40	6	48	7	46	6	43	6	43	6	43	6	55	7	45	6
109 2CF-2	40	6	47	7	45	6	42	6	42	6	42	6	55	7	44	6
128 2DF	39	6	47	7	45	6	42	6	42	6	42	6	54	7	44	6
165 6AF	30	5	36	6	35	5	33	5	33	5	33	5	42	6	34	5

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE B - VOLUNTARY
All Other Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	23		24		27		28		31		32		34		37	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$42	$6	$38	$6	$43	$6	$38	$6	$41	$6	$40	$6	$41	$6	$40	$6
113 1B	57	8	52	8	59	8	52	8	55	8	54	8	55	8	54	8
114 1C	48	7	44	7	50	7	44	7	47	7	46	7	47	7	46	7
102 2A-1	62	8	57	8	65	8	57	8	61	8	60	8	61	8	60	8
103 2A-2	59	8	54	8	62	8	54	8	58	8	57	8	58	8	57	8
104 2C-1	65	9	59	9	67	9	59	9	63	9	62	9	63	9	62	9
105 2C-2	57	8	52	8	59	8	52	8	56	8	55	8	56	8	55	8
124 2D	65	9	59	9	67	9	59	9	63	9	62	9	63	9	62	9
130 3	46	7	42	7	48	7	42	7	45	7	44	7	45	7	44	7
3A	42	6	38	6	43	6	38	6	41	6	40	6	41	6	40	6
161 6A	35	5	33	5	37	5	33	5	35	5	34	5	35	5	34	5
163 6B	47	6	43	6	49	6	43	6	46	6	45	6	46	6	45	6
164 6C	48	7	44	7	50	7	44	7	47	7	46	7	47	7	46	7
* 7	47	6	43	6	49	6	43	6	46	6	45	6	46	6	45	6
160 8	42	7	38	7	43	7	38	7	41	7	40	7	41	7	40	7
8A	45	6	41	6	46	6	41	6	44	6	43	6	44	6	43	6
115 1AF	35	5	33	5	37	5	33	5	35	5	34	5	35	5	34	5
106 2AF-1	49	7	45	7	51	7	45	7	48	7	47	7	48	7	47	7
107 2AF-2	46	6	42	6	48	6	42	6	45	6	44	6	45	6	44	6
108 2CF-1	47	6	43	6	49	6	43	6	46	6	45	6	46	6	45	6
109 2CF-2	46	6	42	6	48	6	42	6	45	6	44	6	45	6	44	6
128 2DF	46	6	42	6	48	6	42	6	45	6	44	6	45	6	44	6
165 6AF	35	5	33	5	37	5	33	5	35	5	34	5	35	5	34	5

Territory	38		39		40		41		42		43		44		45	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$50	$7	$48	$7	$40	$6	$43	$6	$50	$7	$48	$7	$48	$7	$45	$7
113 1B	68	9	65	9	54	8	58	8	68	9	65	9	65	9	61	9
114 1C	58	7	55	7	46	7	49	7	58	7	55	7	55	7	52	7
102 2A-1	75	10	71	10	60	8	63	8	75	10	71	10	71	10	67	10
103 2A-2	71	9	68	9	57	8	60	8	71	9	68	9	68	9	64	9
104 2C-1	78	10	74	10	62	9	66	9	78	10	74	10	74	10	70	10
105 2C-2	69	9	65	9	55	8	58	8	69	9	65	9	65	9	62	9
124 2D	78	10	74	10	62	9	66	9	78	10	74	10	74	10	70	10
130 3	55	8	52	8	44	7	47	7	55	8	52	8	52	8	50	8
3A	50	7	48	7	40	6	43	6	50	7	48	7	48	7	45	7
161 6A	43	6	40	6	34	5	36	5	43	6	40	6	40	6	38	6
163 6B	56	7	53	7	45	6	48	6	56	7	53	7	53	7	50	7
164 6C	58	7	55	7	46	7	49	7	58	7	55	7	55	7	52	7
* 7	56	7	53	7	45	6	48	6	56	7	53	7	53	7	50	7
160 8	50	7	48	7	40	7	43	7	50	7	48	7	48	7	45	7
8A	54	7	51	7	43	6	45	6	54	7	51	7	51	7	48	7
115 1AF	43	6	40	6	34	5	36	5	43	6	40	6	40	6	38	6
106 2AF-1	59	8	56	8	47	7	50	7	59	8	56	8	56	8	53	8
107 2AF-2	55	7	52	7	44	6	47	6	55	7	52	7	52	7	50	7
108 2CF-1	56	7	53	7	45	6	48	6	56	7	53	7	53	7	50	7
109 2CF-2	56	7	53	7	44	6	47	6	56	7	53	7	53	7	50	7
128 2DF	55	7	52	7	44	6	47	6	55	7	52	7	52	7	50	7
165 6AF	43	6	40	6	34	5	36	5	43	6	40	6	40	6	38	6

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE B - VOLUNTARY
All Other Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	46		47		48		49		51		52		53		54	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$40	$6	$41	$6	$43	$6	$43	$7	$38	$5	$40	$6	$40	$6	$43	$7
113 1B	54	8	55	8	58	8	59	9	52	7	54	8	54	8	58	9
114 1C	46	7	47	7	49	7	50	7	44	6	46	7	46	7	49	7
102 2A-1	60	8	61	8	63	8	65	10	57	7	60	8	60	8	63	10
103 2A-2	57	8	58	8	60	8	62	9	54	7	57	8	57	8	60	9
104 2C-1	62	9	63	9	66	9	67	10	59	8	62	9	62	9	66	10
105 2C-2	55	8	56	8	58	8	59	9	52	7	55	8	55	8	58	9
124 2D	62	9	63	9	66	9	67	10	59	8	62	9	62	9	66	10
130 3	44	7	45	7	47	7	48	8	42	6	44	7	44	7	47	8
3A	40	6	41	6	43	6	43	7	38	6	40	6	40	6	43	7
161 6A	34	5	35	5	36	5	37	6	33	5	34	5	34	5	36	6
163 6B	45	6	46	6	48	6	49	7	43	6	45	6	45	6	48	7
164 6C	46	7	47	7	49	7	50	7	44	6	46	7	46	7	49	7
* 7	45	6	46	6	48	6	49	7	43	6	45	6	45	6	48	7
160 8	40	7	41	7	43	7	43	7	38	6	40	7	40	7	43	7
8A	43	6	44	6	45	6	46	7	41	6	43	6	43	6	45	7
115 1AF	34	5	35	5	36	5	37	6	33	5	34	5	34	5	36	6
106 2AF-1	47	7	48	7	50	7	51	8	45	6	47	7	47	7	50	8
107 2AF-2	44	6	45	6	47	6	48	7	42	6	44	6	44	6	47	7
108 2CF-1	45	6	46	6	48	6	49	7	43	6	45	6	45	6	48	7
109 2CF-2	44	6	45	6	47	6	48	7	42	6	44	6	44	6	47	7
128 2DF	44	6	45	6	47	6	48	7	42	6	44	6	44	6	47	7
165 6AF	34	5	35	5	36	5	37	6	33	5	34	5	34	5	36	6

Territory	55		56		57		58		59		60		61		62	
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.
111 1A	$50	$7	$48	$7	$58	$8	$47	$7	$44	$7	$38	$6	$40	$6	$38	$6
113 1B	68	9	65	9	79	11	64	9	60	9	52	8	54	8	52	8
114 1C	58	7	55	7	67	9	54	7	51	7	44	7	46	7	44	7
102 2A-1	75	10	71	10	86	12	70	10	66	10	57	8	60	8	57	8
103 2A-2	71	9	68	9	82	11	66	9	63	9	54	8	57	8	54	8
104 2C-1	78	10	74	10	90	12	72	10	69	10	59	9	62	9	59	9
105 2C-2	69	9	65	9	79	11	64	9	61	9	52	8	55	8	52	8
124 2D	78	10	74	10	90	12	72	10	69	10	59	9	62	9	59	9
130 3	55	8	52	8	64	10	51	8	49	8	42	7	44	7	42	7
3A	50	7	48	7	58	9	47	7	44	7	38	6	40	6	38	6
161 6A	43	6	40	6	49	7	40	6	38	6	33	5	34	5	33	5
163 6B	56	7	53	7	65	9	52	7	50	7	43	6	45	6	43	6
164 6C	58	7	55	7	67	9	54	7	51	7	44	7	46	7	44	7
* 7	56	7	53	7	65	9	52	7	50	7	43	6	45	6	43	6
160 8	50	7	48	7	58	9	47	7	44	7	38	7	40	7	38	7
8A	54	7	51	7	62	9	50	7	47	7	41	6	43	6	41	6
115 1AF	43	6	40	6	49	7	40	6	38	6	33	5	34	5	33	5
106 2AF-1	59	8	56	8	68	9	55	8	52	8	45	7	47	7	45	7
107 2AF-2	55	7	52	7	64	9	51	7	49	7	42	6	44	6	42	6
108 2CF-1	56	7	53	7	65	9	52	7	50	7	43	6	45	6	43	6
109 2CF-2	56	7	53	7	64	9	52	7	49	7	42	6	44	6	42	6
128 2DF	55	7	52	7	64	9	51	7	49	7	42	6	44	6	42	6
165 6AF	43	6	40	6	49	7	40	6	38	6	33	5	34	5	33	5

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS
TABLE B - VOLUNTARY
All Other Automobiles Classified or Rated as Private Passenger Automobiles
$2,500 Personal Injury Protection / $500 Medical Payments
(Limit Per Person)

Territory	63		64		65		66					
Type or Class	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.	P.I.P.	M.P.				
111 1A	$37	$5	$36	$5	$33	$5	$40	$6				
113 1B	50	7	49	7	45	6	54	8				
114 1C	42	6	41	6	38	5	46	7				
102 2A-1	54	7	53	7	49	6	60	8				
103 2A-2	52	7	51	7	47	6	57	8				
104 2C-1	57	8	55	8	51	7	62	9				
105 2C-2	50	7	49	7	45	6	55	8				
124 2D	57	8	55	8	51	7	62	9				
130 3	40	6	39	6	36	5	44	7				
3A	37	6	36	6	33	5	40	6				
161 6A	31	5	30	5	28	4	34	5				
163 6B	41	6	40	6	37	5	45	6				
164 6C	42	6	41	6	38	5	46	7				
* 7	41	6	40	6	37	5	45	6				
160 8	37	6	36	6	33	5	40	7				
8A	39	6	38	6	35	5	43	6				
115 1AF	31	5	30	5	28	4	34	5				
106 2AF-1	43	6	42	6	39	5	47	7				
107 2AF-2	40	6	39	6	36	5	44	6				
108 2CF-1	41	6	40	6	37	5	45	6				
109 2CF-2	41	6	40	6	37	5	44	6				
128 2DF	40	6	39	6	36	5	44	6				
165 6AF	31	5	30	5	28	4	34	5				

Increased Limits Factors		
Table B	PIP	MP
$500		1.00
$1,000		1.98
$2,500	1.00	3.60
$5,000	1.26	5.25
$10,000	1.85	6.46
$25,000	2.69	8.27
$50,000	2.99	9.29
$75,000	3.16	10.11
$100,000	3.26	10.71

Method of Calculation For Increased Limits:
Multiply Base rate by the increased limits factor.
Round to the nearest dollar.

30. RENTAL REIMBURSEMENT
(Coverage Code 047)

I. Autos written under Personal Auto Policy

B.

Classes	Limits: Per Day/Aggregate			
	20/600	25/750	30/900	35/1050
2A-1, 2A-2, 2AF-1 2AF-2, 2C-1, 2C-2 2CF-1, 2CF-2	$25	$31	$37	$43
All Other	$14	$18	$21	$24

II. Autos written under all other policies

A. Compute the premium for each coverage as follows:

4. The rate per $100 of the liability amount.

Coverages	All Classes
Fire and Theft	$1.87
Limited Specified Causes of Loss	3.01
Specified Causes of Loss	3.07
Comprehensive	3.58
Collision	6.13

31. SOUND RECEIVING AND TRANSMITTING EQUIPMENT
(Coverage Code 014)

A. Stereos, radios and other sound reproducing equipment -

1. Permanently installed equipment

$1.80 per $100 (cost new) of coverage excess of $1,500

Example: Permanently installed equipment with cost new $2,500.

(1) $2,500 - $1,500 = $1000
(2) $1000 / $100 = 10
(3) 10 x $1.80 = $18

2. Not permanently installed equipment

$2.00 per $100 (cost new).

B. Cost new of radio, scanning monitor receiver or telephone including all accessories, equipment and antenna.

$2.00 per $100 (cost new).

Example: Equipment with cost new $2,500.

(1) $2,500 / $100 = 25
(2) 25 x $2.00 = $50

39. MISCELLANEOUS COVERAGES

E. Windstorm, Hail or Earthquake

RATES PER $100 OF INSURANCE

Territory	Private Passenger
1	$0.16
2	0.16
3	0.16
4	0.22
5	0.21
6	0.11
7	0.12
10	0.15
11	0.16
12	0.29
13	0.12
14	0.24
16	0.14
20	0.18
21	0.12
22	0.11
23	0.13
24	0.16
27	0.10
28	0.08
31	0.22
32	0.16
34	0.16
37	0.13
38	0.13
39	0.17
40	0.18
41	0.12

Territory	Private Passenger
42	$0.11
43	0.08
44	0.14
45	0.16
46	0.18
47	0.10
48	0.14
49	0.16
51	0.12
52	0.13
53	0.14
54	0.11
55	0.11
56	0.19
57	0.22
58	0.21
59	0.18
60	0.24
61	0.20
62	0.32
63	0.15
64	0.14
65	0.26
66	0.11

39. MISCELLANEOUS COVERAGES

H. Towing and Labor Costs:

Limit of Liability Per Disablement	Premium Per Car
$40	$1
80	4
120	5

76. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE VEHICLES

A. Liability. No charge.

B. Physical damage

1 Mobile homes and recreational trailers

Rates per $100 of Insurance

a. and b.

Territory	01,06,07,12, 21,22,37,38 39,40,48,49, 54,55,56,57	02,03,04,13,23 24,27,28,31,32 34,41,42,43,44, 45,46,47,51,52, 53,58,63,64,66	05,10,11,14, 16,20,59,60, 61,62,65
Fire	$0.37	$0.37	$0.37
Theft	0.08	0.08	0.08
Full Coverage Comprehensive	1.52	1.55	1.96
Full Coverage Comprehensive Modified $250 Hail Deductible	1.26	1.28	1.54
$50 Deductible Comprehensive	1.06	1.08	1.33
Modified $250 Hail Deductible	0.95	0.97	1.19
$100 Deductible Comprehensive	0.84	0.87	1.06
Modified $250 Hail Deductible	0.79	0.82	0.99
Specified Cause of Loss	1.11	1.14	1.41
Modified $250 Hail Deductible	0.98	1.01	1.19
Limited Specified Causes of Loss	1.05	1.08	1.35
Modified $250 Hail Deductible	0.93	0.96	1.13

Contents Coverage

c.

Fire	0.40	0.40	0.40
Specified Causes of Loss (Excluding Theft)	1.07	1.10	1.37
Limited Specified Causes of Loss (Excluding Theft)	1.02	1.04	1.31

COLLISION PREMIUMS

The Premiums shown below are subject to a retained minimum premium equal to .25 of the annual premiums applicable.

Original Cost New	Deductibles					
	50		100		250	
	new	old	new	old	new	old
- - 600	$27	$22	$12	$9	$8	$6
601 - 800	29	24	14	10	9	6
801 - 1,050	33	26	15	12	10	8
1,051 - 1,300	36	28	17	14	12	9
1,301 - 1,600	39	30	20	16	15	12
1,601 - 1,900	42	34	23	18	17	14
1,901 - 2,400	47	39	26	20	20	16
2,401 - 3,000	53	43	31	25	24	19
3,001 - 4,000	64	51	39	30	28	23
4,001 - 5,000	74	60	47	39	34	27
5,001 - 6,000	87	70	57	45	40	31
6,001 - 7,000	99	80	66	52	46	38
7,001 - 8,000	111	88	74	60	52	42
8,001 - 9,000	123	97	84	67	59	47
9,001 - 10,000	135	108	93	74	65	52

d. Trip collision may be afforded for a period of thirty consecutive days.

TRIP COLLISION RATES

Territory	RATES PER $100 OF INSURANCE			
	Deductibles			
	$100 Ded	$250 Ded	$500 Ded	$1000 Ded
01	$0.20	$0.18	$0.16	$0.10
02,03,10,11 12,14,21,22, 32,37,40,59, 60,61,62,65,	0.14	0.13	0.10	0.06
05,07,16,24, 47,48,49,51, 52,53,58,63, 64,66	0.10	0.09	0.08	0.05
04,06,13,20, 23,27,28,31, 34,38,39,41, 42,43,44,45, 46,54,55,56, 57	0.13	0.12	0.09	0.06

77. MISCELLANEOUS TYPE VEHICLES

C. All Terrain Vehicles

3. Physical Damage

Coverage	Deductible	Rate per $100
Specified Causes of Loss	$0	0.79
Comprehensive	50	0.87
	100	0.86
Collision	200	1.34
	250	1.26

D. Dune Buggies --- non-registered

2.c. Physical Damage

Coverage	Deductible	Rate per $100
Specified Causes of Loss	$0	0.83
Comprehensive	50	0.92
	100	0.90
Collision	200	4.83
	250	4.59

77. MISCELLANEOUS TYPE VEHICLES

E. Golf Carts

1. Liability Charge 0.25 of class 1A private passenger rates. The premiums are subject to the following minimum premium.

$7 - Bodily Injury
$9 - Property Damage
$19 - Combined limit liability

3. Physical Damage

Coverage	Deductible	Rate per $100
Specified Causes of Loss	$0	$0.28
Comprehensive	50	0.30
	100	0.29
Collision	200	0.67
	250	0.61

78. ANTIQUE, COLLECTIBLE AND SPECIAL INTEREST AUTOS

B. Liability Charge 0.25 of class 1A private passenger rates. The premiums are subject to the following minimum premium.

$9 - Bodily Injury
$9 - Property Damage
$20 - Combined limit liability

Medical payments and personal injury protection. Charge .25 of the private passenger rate in Rate Section II.

Specified Causes of Loss	$0	$0.69
Comprehensive	50	0.76
	100	0.74
Collision	200	1.53
	250	1.47

LIABILITY - VOLUNTARY
PRIVATE PASSENGER RATES
$20,000/$40,000/$15,000 LIMITS

Territory	01		02		03		04		05		06		07		10	
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	$129	$202	$118	$227	$120	$181	$96	$190	$119	$144	$100	$191	$151	$160	$70	$180
113 1B	146	228	133	257	136	205	108	215	134	163	113	216	171	181	79	203
114 1C	125	196	114	220	116	176	93	184	115	140	97	185	146	155	68	175
102 2A-1	372	582	340	654	346	521	276	547	343	415	288	550	435	461	202	518
103 2A-2	214	335	196	377	199	300	159	315	198	239	166	317	251	266	116	299
104 2C-1	485	760	444	854	451	681	361	714	447	541	376	718	568	602	263	677
105 2C-2	267	418	244	470	248	375	199	393	246	298	207	395	313	331	145	373
124 2D	377	590	345	663	350	529	280	555	347	420	292	558	441	467	204	526
130 3	150	234	137	263	139	210	111	220	138	167	116	222	175	186	81	209
3A	184	289	169	325	172	259	137	272	170	206	143	273	216	229	100	257
161 6A	129	202	118	227	120	181	96	190	119	144	100	191	151	160	70	180
163 6B	146	228	133	257	136	205	108	215	134	163	113	216	171	181	79	203
164 6C	125	196	114	220	116	176	93	184	115	140	97	185	146	155	68	175
* 7	129	202	118	227	120	181	96	190	119	144	100	191	151	160	70	180
160 8	181	283	165	318	168	253	134	266	167	202	140	267	211	224	98	252
8A	182	285	166	320	169	255	135	268	168	203	141	269	213	226	99	254
115 1AF	110	172	100	193	102	154	82	162	101	122	85	162	128	136	60	153
106 2AF-1	335	525	307	590	312	471	250	494	309	374	260	497	393	416	182	468
107 2AF-2	232	364	212	409	216	326	173	342	214	259	180	344	272	288	126	324
108 2CF-1	355	556	325	624	330	498	264	523	327	396	275	525	415	440	193	495
109 2CF-2	271	424	248	477	252	380	202	399	250	302	210	401	317	336	147	378
128 2DF	217	339	198	381	202	304	161	319	200	242	168	321	254	269	118	302
165 6AF	110	172	100	193	102	154	82	162	101	122	85	162	128	136	60	153
Hired Car	3.00	4.70	2.75	5.25	2.80	4.20	2.20	4.40	2.75	3.35	2.30	4.45	3.50	3.70	1.60	4.20

Territory	11		12		13		14		16		20		21		22	
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	$58	$171	$78	$149	$72	$149	$60	$185	$62	$149	$58	$151	$97	$199	$99	$190
113 1B	66	193	88	168	81	168	68	209	70	168	66	171	110	225	112	215
114 1C	56	166	76	145	70	145	58	179	60	145	56	146	94	193	96	184
102 2A-1	167	492	225	429	207	429	173	533	179	429	167	435	279	573	285	547
103 2A-2	96	284	129	247	120	247	100	307	103	247	96	251	161	330	164	315
104 2C-1	218	643	293	560	271	560	226	696	233	560	218	568	365	748	372	714
105 2C-2	120	354	161	308	149	308	124	383	128	308	120	313	201	412	205	393
124 2D	169	499	228	435	210	435	175	540	181	435	169	441	283	581	289	555
130 3	67	198	90	173	84	173	70	215	72	173	67	175	113	231	115	220
3A	83	245	112	213	103	213	86	265	89	213	83	216	139	285	142	272
161 6A	58	171	78	149	72	149	60	185	62	149	58	151	97	199	99	190
163 6B	66	193	88	168	81	168	68	209	70	168	66	171	110	225	112	215
164 6C	56	166	76	145	70	145	58	179	60	145	56	146	94	193	96	184
* 7	58	171	78	149	72	149	60	185	62	149	58	151	97	199	99	190
160 8	81	239	109	209	101	209	84	259	87	209	81	211	136	279	139	266
8A	82	241	110	210	102	210	85	261	87	210	82	213	137	281	140	268
115 1AF	49	145	66	127	61	127	51	157	53	127	49	128	82	169	84	162
106 2AF-1	151	445	203	387	187	387	156	481	161	387	151	393	252	517	257	494
107 2AF-2	104	308	140	268	130	268	108	333	112	268	104	272	175	358	178	342
108 2CF-1	160	470	215	410	198	410	165	509	171	410	160	415	267	547	272	523
109 2CF-2	122	359	164	313	151	313	126	389	130	313	122	317	204	418	208	399
128 2DF	97	287	131	250	121	250	101	311	104	250	97	254	163	334	166	319
165 6AF	49	145	66	127	61	127	51	157	53	127	49	128	82	169	84	162
Hired Car	1.35	3.95	1.80	3.45	1.70	3.45	1.40	4.30	1.45	3.45	1.35	3.50	2.25	4.60	2.30	4.40

* To allow proper voluntary writing credit in the Texas Automobile Insurance Plan, automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or over - code 166; all others - code 116

LIABILITY - VOLUNTARY
PRIVATE PASSENGER RATES
$20,000/$40,000/$15,000 LIMITS

Territory	23		24		27		28		31		32		34		37	
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	$84	$213	$64	$161	$91	$213	$89	$225	$85	$170	$72	$160	$79	$170	$86	$170
113 1B	95	241	72	182	103	241	101	254	96	192	81	181	89	192	97	192
114 1C	81	207	62	156	88	207	86	218	82	165	70	155	77	165	83	165
102 2A-1	242	613	184	464	262	613	256	648	245	490	207	461	228	490	248	490
103 2A-2	139	354	106	267	151	354	148	374	141	282	120	266	131	282	143	282
104 2C-1	316	801	241	605	342	801	335	846	320	639	271	602	297	639	323	639
105 2C-2	174	441	132	333	188	441	184	466	176	352	149	331	164	352	178	352
124 2D	245	622	187	470	266	622	260	657	248	496	210	467	231	496	251	496
130 3	97	247	74	187	106	247	103	261	99	197	84	186	92	197	100	197
3A	120	305	92	230	130	305	127	322	122	243	103	229	113	243	123	243
161 6A	84	213	64	161	91	213	89	225	85	170	72	160	79	170	86	170
163 6B	95	241	72	182	103	241	101	254	96	192	81	181	89	192	97	192
164 6C	81	207	62	156	88	207	86	218	82	165	70	155	77	165	83	165
* 7	84	213	64	161	91	213	89	225	85	170	72	160	79	170	86	170
160 8	118	298	90	225	127	298	125	315	119	238	101	224	111	238	120	238
8A	118	300	90	227	128	300	125	317	120	240	102	226	111	240	121	240
115 1AF	71	181	54	137	77	181	76	191	72	145	61	136	67	145	73	145
106 2AF-1	218	554	166	419	237	554	231	585	221	442	187	416	205	442	224	442
107 2AF-2	151	383	115	290	164	383	160	405	153	306	130	288	142	306	155	306
108 2CF-1	231	586	176	443	250	586	245	619	234	468	198	440	217	468	237	468
109 2CF-2	176	447	134	338	191	447	187	473	179	357	151	336	166	357	181	357
128 2DF	141	358	108	270	153	358	150	378	143	286	121	269	133	286	144	286
165 6AF	71	181	54	137	77	181	76	191	72	145	61	136	67	145	73	145
Hired Car	1.95	4.95	1.50	3.75	2.10	4.95	2.05	5.20	2.00	3.95	1.70	3.70	1.85	3.95	2.00	3.95

Territory	38		39		40		41		42		43		44		45	
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	$132	$201	$112	$182	$90	$183	$72	$154	$84	$192	$90	$172	$81	$167	$99	$194
113 1B	149	227	127	206	102	207	81	174	95	217	102	194	92	189	112	219
114 1C	128	195	109	177	87	178	70	149	81	186	87	167	79	162	96	188
102 2A-1	380	579	323	524	259	527	207	444	242	553	259	495	233	481	285	559
103 2A-2	219	334	186	302	149	304	120	256	139	319	149	286	134	277	164	322
104 2C-1	496	756	421	684	338	688	271	579	316	722	338	647	305	628	372	729
105 2C-2	273	416	232	377	186	379	149	319	174	397	186	356	168	346	205	402
124 2D	385	587	327	531	263	534	210	450	245	561	263	502	237	488	289	566
130 3	153	233	130	211	104	212	84	179	97	223	104	200	94	194	115	225
3A	189	287	160	260	129	262	103	220	120	275	129	246	116	239	142	277
161 6A	132	201	112	182	90	183	72	154	84	192	90	172	81	167	99	194
163 6B	149	227	127	206	102	207	81	174	95	217	102	194	92	189	112	219
164 6C	128	195	109	177	87	178	70	149	81	186	87	167	79	162	96	188
* 7	132	201	112	182	90	183	72	154	84	192	90	172	81	167	99	194
160 8	185	281	157	255	126	256	101	216	118	269	126	241	113	234	139	272
8A	186	283	158	257	127	258	102	217	118	271	127	243	114	235	140	274
115 1AF	112	171	95	155	77	156	61	131	71	163	77	146	69	142	84	165
106 2AF-1	343	523	291	473	234	476	187	400	218	499	234	447	211	434	257	504
107 2AF-2	238	362	202	328	162	329	130	277	151	346	162	310	146	301	178	349
108 2CF-1	363	553	308	501	248	503	198	424	231	528	248	473	223	459	272	534
109 2CF-2	277	422	235	382	189	384	151	323	176	403	189	361	170	351	208	407
128 2DF	222	338	188	306	151	307	121	259	141	323	151	289	136	281	166	326
165 6AF	112	171	95	155	77	156	61	131	71	163	77	146	69	142	84	165
Hired Car	3.05	4.65	2.60	4.20	2.10	4.25	1.70	3.60	1.95	4.45	2.10	4.00	1.90	3.90	2.30	4.50

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LIABILITY - VOLUNTARY
PRIVATE PASSENGER RATES
$20,000/$40,000/$15,000 LIMITS

Territory	46		47		48		49		51		52		53		54	
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	$73	$164	$82	$167	$92	$159	$100	$175	$61	$157	$73	$187	$79	$164	$86	$158
113 1B	82	185	93	189	104	180	113	198	69	177	82	211	89	185	97	179
114 1C	71	159	80	162	89	154	97	170	59	152	71	181	77	159	83	153
102 2A-1	210	472	236	481	265	458	288	504	176	452	210	539	228	472	248	455
103 2A-2	121	272	136	277	153	264	166	291	101	261	121	310	131	272	143	262
104 2C-1	274	617	308	628	346	598	376	658	229	590	274	703	297	617	323	594
105 2C-2	151	339	170	346	190	329	207	362	126	325	151	387	164	339	178	327
124 2D	213	479	239	488	269	464	292	511	178	458	213	546	231	479	251	461
130 3	85	190	95	194	107	184	116	203	71	182	85	217	92	190	100	183
3A	104	235	117	239	132	227	143	250	87	225	104	267	113	235	123	226
161 6A	73	164	82	167	92	159	100	175	61	157	73	187	79	164	86	158
163 6B	82	185	93	189	104	180	113	198	69	177	82	211	89	185	97	179
164 6C	71	159	80	162	89	154	97	170	59	152	71	181	77	159	83	153
* 7	73	164	82	167	92	159	100	175	61	157	73	187	79	164	86	158
160 8	102	230	115	234	129	223	140	245	85	220	102	262	111	230	120	221
8A	103	231	116	235	130	224	141	247	86	221	103	264	111	231	121	223
115 1AF	62	139	70	142	78	135	85	149	52	133	62	159	67	139	73	134
106 2AF-1	190	426	213	434	239	413	260	455	159	408	190	486	205	426	224	411
107 2AF-2	131	295	148	301	166	286	180	315	110	283	131	337	142	295	155	284
108 2CF-1	201	451	226	459	253	437	275	481	168	432	201	514	217	451	237	435
109 2CF-2	153	344	172	351	193	334	210	368	128	330	153	393	166	344	181	332
128 2DF	123	276	138	281	155	267	168	294	102	264	123	314	133	276	144	265
165 6AF	62	139	70	142	78	135	85	149	52	133	62	159	67	139	73	134
Hired Car	1.70	3.80	1.90	3.90	2.15	3.70	2.30	4.05	1.40	3.65	1.70	4.35	1.85	3.80	2.00	3.65

Territory	55		56		57		58		59		60		61		62	
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
111 1A	$116	$135	$118	$132	$134	$144	$84	$109	$83	$164	$64	$149	$59	$125	$46	$128
113 1B	131	153	133	149	151	163	95	123	94	185	72	168	67	141	52	145
114 1C	113	131	114	128	130	140	81	106	81	159	62	145	57	121	45	124
102 2A-1	334	389	340	380	386	415	242	314	239	472	184	429	170	360	132	369
103 2A-2	193	224	196	219	222	239	139	181	138	272	106	247	98	208	76	212
104 2C-1	436	508	444	496	504	541	316	410	312	617	241	560	222	470	173	481
105 2C-2	240	279	244	273	277	298	174	226	172	339	132	308	122	259	95	265
124 2D	339	394	345	385	391	420	245	318	242	479	187	435	172	365	134	374
130 3	135	157	137	153	155	167	97	126	96	190	74	173	68	145	53	148
3A	166	193	169	189	192	206	120	156	119	235	92	213	84	179	66	183
161 6A	116	135	118	132	134	144	84	109	83	164	64	149	59	125	46	128
163 6B	131	153	133	149	151	163	95	123	94	185	72	168	67	141	52	145
164 6C	113	131	114	128	130	140	81	106	81	159	62	145	57	121	45	124
* 7	116	135	118	132	134	144	84	109	83	164	64	149	59	125	46	128
160 8	162	189	165	185	188	202	118	153	116	230	90	209	83	175	64	179
8A	164	190	166	186	189	203	118	154	117	231	90	210	83	176	65	180
115 1AF	99	115	100	112	114	122	71	93	71	139	54	127	50	106	39	109
106 2AF-1	302	351	307	343	348	374	218	283	216	426	166	387	153	325	120	333
107 2AF-2	209	243	212	238	241	259	151	196	149	295	115	268	106	225	83	230
108 2CF-1	319	371	325	363	369	396	231	300	228	451	176	410	162	344	127	352
109 2CF-2	244	284	248	277	281	302	176	229	174	344	134	313	124	263	97	269
128 2DF	195	227	198	222	225	242	141	183	139	276	108	250	99	210	77	215
165 6AF	99	115	100	112	114	122	71	93	71	139	54	127	50	106	39	109
Hired Car	2.70	3.15	2.75	3.05	3.10	3.35	1.95	2.50	1.90	3.80	1.50	3.45	1.35	2.90	1.05	2.95

* To allow proper voluntary writing credit in the Texas Automobile Insurance Plan, automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or over - code 166; all others - code 116

LIABILITY - VOLUNTARY
PRIVATE PASSENGER RATES
$20,000/$40,000/$15,000 LIMITS

Territory	63		64		65		66					
Type or Class	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.				
111 1A	$69	$149	$71	$133	$46	$122	$70	$165				
113 1B	78	168	80	150	52	138	79	186				
114 1C	67	145	69	129	45	118	68	160				
102 2A-1	199	429	204	383	132	351	202	475				
103 2A-2	115	247	118	221	76	203	116	274				
104 2C-1	259	560	267	500	173	459	263	620				
105 2C-2	143	308	147	275	95	253	145	342				
124 2D	201	435	207	388	134	356	204	482				
130 3	80	173	82	154	53	142	81	191				
3A	99	213	102	190	66	174	100	236				
161 6A	69	149	71	133	46	122	70	165				
163 6B	78	168	80	150	52	138	79	186				
164 6C	67	145	69	129	45	118	68	160				
* 7	69	149	71	133	46	122	70	165				
160 8	97	209	99	186	64	171	98	231				
8A	97	210	100	188	65	172	99	233				
115 1AF	59	127	60	113	39	104	60	140				
106 2AF-1	179	387	185	346	120	317	182	429				
107 2AF-2	124	268	128	239	83	220	126	297				
108 2CF-1	190	410	195	366	127	336	193	454				
109 2CF-2	145	313	149	279	97	256	147	347				
128 2DF	116	250	119	223	77	205	118	277				
165 6AF	59	127	60	113	39	104	60	140				
Hired Car	1.60	3.45	1.65	3.10	1.05	2.85	1.60	3.80				

* To allow proper voluntary writing credit in the Texas Automobile Insurance Plan, automobiles classified as 7 must be statistically coded as follows: male operator under age 25 - code 125; operator age 65 or over - code 166; all others - code 116

Combined Single Limits do not apply
to the Texas Automobile Insurance Plan.

LIABILITY - COMBINED
PRIVATE PASSENGER RATES
$55,000 COMBINED SINGLE LIMIT

Territory	01	02	03	04	05	06	07	10	11	12	13	14	16	20	21
Type or Class															
111 1A	$368	$382	$335	$317	$294	$322	$350	$276	$252	$251	$245	$269	$233	$230	$328
113 1B	416	432	379	358	332	364	396	312	285	284	277	304	263	260	371
114 1C	357	371	325	307	285	312	340	268	244	243	238	261	226	223	318
102 2A-1	1,060	1,100	965	913	847	927	1,008	795	726	723	706	775	671	662	945
103 2A-2	611	634	556	526	488	535	581	458	418	417	407	447	387	382	544
104 2C-1	1,384	1,436	1,260	1,192	1,105	1,211	1,316	1,038	948	944	921	1,011	876	865	1,233
105 2C-2	762	791	693	656	609	667	725	571	522	520	507	557	482	476	679
124 2D	1,075	1,115	978	926	858	940	1,022	806	736	733	715	785	680	672	958
130 3	427	443	389	368	341	374	406	320	292	291	284	312	270	267	380
3A	526	546	479	453	420	460	501	395	360	359	350	385	333	329	469
161 6A	368	382	335	317	294	322	350	276	252	251	245	269	233	230	328
163 6B	416	432	379	358	332	364	396	312	285	284	277	304	263	260	371
164 6C	357	371	325	307	285	312	340	268	244	243	238	261	226	223	318
* 7	368	382	335	317	294	322	350	276	252	251	245	269	233	230	328
160 8	515	535	469	444	412	451	490	386	353	351	343	377	326	322	459
8A	519	539	472	447	415	454	494	389	355	354	345	379	329	324	462
115 1AF	313	325	285	269	250	274	298	235	214	213	208	229	198	196	279
106 2AF-1	957	993	871	824	764	837	910	718	655	653	637	699	606	598	853
107 2AF-2	662	688	603	571	529	580	630	497	454	452	441	484	419	414	590
108 2CF-1	1,012	1,051	921	872	809	886	963	759	693	690	674	740	641	633	902
109 2CF-2	773	802	704	666	617	676	735	580	529	527	515	565	489	483	689
128 2DF	618	642	563	533	494	541	588	464	423	422	412	452	391	386	551
165 6AF	313	325	285	269	250	274	298	235	214	213	208	229	198	196	279
Hired Car	8.55	8.85	7.80	7.35	6.80	7.50	8.10	6.40	5.85	5.80	5.70	6.25	5.40	5.35	7.60

Territory	22	23	24	27	28	31	32	34	37	38	39	40	41	42	43
Type or Class															
111 1A	$320	$328	$248	$336	$346	$282	$256	$275	$283	$370	$327	$302	$250	$305	$290
113 1B	362	371	280	380	391	319	289	311	320	418	370	341	283	345	328
114 1C	310	318	241	326	336	274	248	267	275	359	317	293	243	296	281
102 2A-1	922	945	714	968	996	812	737	792	815	1,066	942	870	720	878	835
103 2A-2	531	544	412	558	574	468	425	457	470	614	543	501	415	506	481
104 2C-1	1,203	1,233	932	1,263	1,301	1,060	963	1,034	1,064	1,391	1,230	1,136	940	1,147	1,090
105 2C-2	662	679	513	696	716	584	530	569	586	766	677	625	518	631	600
124 2D	934	958	724	981	1,010	823	748	803	826	1,080	955	882	730	891	847
130 3	371	380	288	390	401	327	297	319	328	429	379	350	290	354	336
3A	458	469	355	480	495	403	366	393	405	529	468	432	358	436	415
161 6A	320	328	248	336	346	282	256	275	283	370	327	302	250	305	290
163 6B	362	371	280	380	391	319	289	311	320	418	370	341	283	345	328
164 6C	310	318	241	326	336	274	248	267	275	359	317	293	243	296	281
* 7	320	328	248	336	346	282	256	275	283	370	327	302	250	305	290
160 8	448	459	347	470	484	395	358	385	396	518	458	423	350	427	406
8A	451	462	350	474	488	398	361	388	399	522	461	426	353	430	409
115 1AF	272	279	211	286	294	240	218	234	241	315	278	257	213	259	247
106 2AF-1	832	853	645	874	900	733	666	715	736	962	850	785	650	793	754
107 2AF-2	576	590	446	605	623	508	461	495	509	666	589	544	450	549	522
108 2CF-1	880	902	682	924	952	776	704	756	778	1,018	899	831	688	839	798
109 2CF-2	672	689	521	706	727	592	538	578	594	777	687	634	525	641	609
128 2DF	538	551	417	564	581	474	430	462	475	622	549	507	420	512	487
165 6AF	272	279	211	286	294	240	218	234	241	315	278	257	213	259	247
Hired Car	7.40	7.60	5.75	7.80	8.00	6.55	5.95	6.40	6.55	8.60	7.60	7.00	5.80	7.10	6.70

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Combined Single Limits do not apply to the Texas Automobile Insurance Plan.

LIABILITY - COMBINED
PRIVATE PASSENGER RATES
$55,000 COMBINED SINGLE LIMIT

Territory	44	45	46	47	48	49	51	52	53	54	55	56	57	58	59
Type or Class															
111 1A	$274	$324	$262	$276	$279	$305	$240	$287	$269	$270	$281	$281	$313	$215	$273
113 1B	310	366	296	312	315	345	271	324	304	305	318	318	354	243	308
114 1C	266	314	254	268	271	296	233	278	261	262	273	273	304	209	265
102 2A-1	789	933	755	795	804	878	691	827	775	778	809	809	901	619	786
103 2A-2	455	538	435	458	463	506	398	476	447	448	466	466	520	357	453
104 2C-1	1,030	1,218	985	1,038	1,049	1,147	902	1,079	1,011	1,015	1,057	1,057	1,177	808	1,026
105 2C-2	567	671	542	571	578	631	497	594	557	559	582	582	648	445	565
124 2D	800	946	765	806	815	891	701	838	785	788	821	821	914	628	797
130 3	318	376	304	320	324	354	278	333	312	313	326	326	363	249	317
3A	392	463	375	395	399	436	343	410	385	386	402	402	448	307	390
161 6A	274	324	262	276	279	305	240	287	269	270	281	281	313	215	273
163 6B	310	366	296	312	315	345	271	324	304	305	318	318	354	243	308
164 6C	266	314	254	268	271	296	233	278	261	262	273	273	304	209	265
* 7	274	324	262	276	279	305	240	287	269	270	281	281	313	215	273
160 8	384	454	367	386	391	427	336	402	377	378	393	393	438	301	382
8A	386	457	369	389	393	430	338	405	379	381	396	396	441	303	385
115 1AF	233	275	223	235	237	259	204	244	229	230	239	239	266	183	232
106 2AF-1	712	842	681	718	725	793	624	746	699	702	731	731	814	559	710
107 2AF-2	493	583	472	497	502	549	432	517	484	486	506	506	563	387	491
108 2CF-1	754	891	721	759	767	839	660	789	740	743	773	773	861	591	751
109 2CF-2	575	680	550	580	586	641	504	603	565	567	590	590	657	452	573
128 2DF	460	544	440	464	469	512	403	482	452	454	472	472	526	361	459
165 6AF	233	275	223	235	237	259	204	244	229	230	239	239	266	183	232
Hired Car	6.35	7.50	6.10	6.40	6.50	7.10	5.55	6.65	6.25	6.25	6.50	6.50	7.25	5.00	6.35

Territory	60	61	62	63	64	65	66
Type or Class							
111 1A	$235	$203	$192	$241	$226	$185	$259
113 1B	266	229	217	272	255	209	293
114 1C	228	197	186	234	219	179	251
102 2A-1	677	585	553	694	651	533	746
103 2A-2	390	337	319	400	375	307	430
104 2C-1	884	763	722	906	850	696	974
105 2C-2	486	420	397	499	468	383	536
124 2D	686	593	561	704	660	540	756
130 3	273	235	223	280	262	215	300
3A	336	290	275	345	323	265	370
161 6A	235	203	192	241	226	185	259
163 6B	266	229	217	272	255	209	293
164 6C	228	197	186	234	219	179	251
* 7	235	203	192	241	226	185	259
160 8	329	284	269	337	316	259	363
8A	331	286	271	340	319	261	365
115 1AF	200	173	163	205	192	157	220
106 2AF-1	611	528	499	627	588	481	673
107 2AF-2	423	365	346	434	407	333	466
108 2CF-1	646	558	528	663	622	509	712
109 2CF-2	494	426	403	506	475	389	544
128 2DF	395	341	323	405	380	311	435
165 6AF	200	173	163	205	192	157	220
Hired Car	5.45	4.70	4.45	5.60	5.25	4.30	6.00

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PHYSICAL DAMAGE
PRIVATE PASSENGER STATED AMOUNT
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS RATES PER $100 OF INSURANCE

TERRITORY	BASE RATES	
	COMPREHENSIVE	SPECIFIED CAUSES OF LOSS
01	$0.144	$0.105
02	0.142	0.104
03	0.144	0.105
04	0.196	0.143
05	0.189	0.138
06	0.098	0.072
07	0.105	0.077
10	0.139	0.101
11	0.151	0.110
12	0.255	0.186
13	0.108	0.079
14	0.206	0.150
16	0.126	0.092
20	0.154	0.112
21	0.103	0.075
22	0.103	0.075
23	0.116	0.085
24	0.142	0.104
27	0.093	0.068
28	0.080	0.058
31	0.196	0.143
32	0.151	0.110
34	0.142	0.104
37	0.112	0.082
38	0.123	0.090
39	0.150	0.110
40	0.161	0.118
41	0.108	0.079
42	0.101	0.074
43	0.076	0.055
44	0.122	0.089
45	0.139	0.101
46	0.154	0.112
47	0.084	0.061
48	0.120	0.088
49	0.139	0.101
51	0.111	0.081
52	0.112	0.082
53	0.126	0.092
54	0.098	0.072
55	0.098	0.072
56	0.164	0.120
57	0.200	0.146
58	0.189	0.138
59	0.154	0.112
60	0.212	0.155
61	0.174	0.127
62	0.283	0.207
63	0.143	0.104
64	0.126	0.092
65	0.230	0.168
66	0.091	0.066

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS - STATED AMOUNT (CONT.)

SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE SPECIFIED CAUSE OF LOSS DIFFERENTIALS
1	1989 & Earlier	39.50
2	1989 & Earlier	21.29
3	1989 & Earlier	19.87
4	1989 & Earlier	18.60
5	1989 & Earlier	14.73
6	1989 & Earlier	12.03
7	1989 & Earlier	9.09
7 (Above Z)	1975 & Prior	10.34
8	1976-1989	8.54
10	1976-1989	7.72
11	1976-1989	6.70
12	1976-1989	6.05
13	1976-1989	5.67
14	1976-1981	5.31
14	1982-1989	5.16
15	1982-1989	4.71
16	1982-1989	4.49
17	1982-1989	4.19
18	1982-1989	3.91
19	1982-1989	3.56
20	1982-1989	3.12
21	1982-1989	2.70

COMPREHENSIVE DEDUCTIBLE DIFFERENTIALS		
DED.	**Multiplier**	**Constant**
Full Coverage	1.080	0.080
$50	1.000	0.000
100	0.970	(0.030)
200	0.900	(0.100)
250	0.875	(0.125)
500	0.780	(0.220)
1000	0.700	(0.300)

METHOD OF CALCULATION:

(1) Multiply the deducitible multiplier by the symbol group differential, rounding to three decimal places.
(2) Add the deductible constant to the result of (1). *For deductibles higher than the base, this constant is actually negative.*
(3) Multiply the result of (1) by stated amount base rate for the desired territory and round to the nearest cent.

EXAMPLE: $100 deductible comprehensive, territory 01, 1985 model year, symbol 11.
(1) 0.970 x 6.70 = 6.499
(2) 6.499 + (0.030) = 6.469
(3) 6.469 x $0.144 = $0.93

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS - STATED AMOUNT (CONT.)

SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS
1	1990 & Later	13.85
2	1990 & Later	7.59
3	1990 & Later	7.35
4	1990 & Later	7.10
5	1990 & Later	6.96
6	1990 & Later	6.57
7	1990 & Later	6.25
8	1990 & Later	6.12
10	1990 & Later	6.02
11	1990 & Later	5.93
12	1990 & Later	5.74
13	1990 & Later	5.57
14	1990 & Later	5.33
15	1990 & Later	5.04
16	1990 & Later	4.80
17	1990 & Later	4.63
18	1990 & Later	4.52
19	1990 & Later	4.38
20	1990 & Later	4.26
21	1990 & Later	4.16
22	1990 & Later	4.00
23	1990 & Later	3.87
24	1990 & Later	3.64
25	1990 & Later	3.54
26	1990 & Later	3.53
27	1990 & Later	(a)

(a) Subtract 0.01 from symbol 26 differential for each $10,000 above $80,000. This differential is subject to a minimum at 50% of the symbol 26 relativity.

METHOD OF CALCULATION:

Symbols 1 - 26

(1) Multiply the deductible multiplier by the symbol group differential, rounding to three decimal places.
(2) Add the deductible constant to the result of (1). *For deductibles higher than the base, this constant is actually negative.*
(3) Multiply the result of (2) by stated amount base rate for the desired territory and round to the nearest cent.

EXAMPLE: $100 deductible comprehensive, territory 01, 1991 model year, symbol 11.
(1) 0.970 x 5.93 = 5.752
(2) 5.752 + (0.030) = 5.722
(3) 5.722 x $0.144 = $0.82

Symbol 27

(1) Calculate the appropriate symbol differential. Subtract $80,000 from the F.O.B. list price. Divide the result by $10,000 and round down to nearest whole number. Multiply the result by 0.01. Subtract the result from the symbol 26 differential. The result should be no less than half of the symbol 26 differential.
(2) Multiply the deductible multiplier by the symbol group differential found in (1), rounding to three decimal places.
(3) Add the deductible constant to the result of (2). *For deductibles higher than the base, this constant is actually negative.*
(4) Multiply the result of (3) by stated amount base rate for the desired territory and round to the nearest cent.

EXAMPLE: $100 deductible comprehensive, territory 01, 1991 model year, $119,000 F.O.B. list price.
(1) $119,000 - $80,000 = $39,000
(1) $39,000 / $10,000 = 3
(1) 3 x 0.01 = 0.03
(1) 3.53 - 0.03 = 3.50
(2) 3.50 x 0.970 = 3.395
(3) 3.395 + (0.030) = 3.365
(4) 3.365 x $0.144 = $0.48

PHYSICAL DAMAGE
PRIVATE PASSENGER STATED AMOUNT
COLLISION RATES PER $100 OF INSURANCE

TERRITORY	BASE RATE
01	$2.96
02	3.34
03	2.81
04	2.74
05	2.36
06	3.15
07	2.32
10	2.58
11	2.53
12	2.70
13	2.69
14	3.01
16	2.24
20	2.40
21	3.04
22	2.62
23	2.98
24	2.78
27	2.88
28	2.99
31	2.92
32	3.15
34	2.87
37	2.59
38	2.88
39	3.18
40	2.92
41	2.86
42	3.07
43	2.87
44	3.33
45	3.21
46	2.71
47	3.25
48	2.74
49	3.11
51	2.60
52	2.78
53	2.66
54	2.55
55	2.21
56	2.64
57	2.48
58	2.23
59	2.51
60	2.27
61	2.47
62	2.42
63	2.91
64	2.61
65	2.48
66	2.29

COLLISION (for S. A.) CLASS DIFFERENTIALS	
CLASS	**VALUE**
1A	0.100
1B	0.116
1C	0.100
2A-1	0.292
2A-2	0.187
2C-1	0.462
2C-2	0.264
2D	0.323
3	0.111
3A	0.106
6A	0.100
6B	0.116
6C	0.100
8	0.129
8A	0.138
1AF	0.089
2AF-1	0.287
2AF-2	0.136
2CF-1	0.471
2CF-2	0.360
2DF	0.252
6AF	0.089
7	0.120

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COLLISION - STATED AMOUNT

SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS
1	1989 & Earlier	37.50
2	1989 & Earlier	22.69
3	1989 & Earlier	21.02
4	1989 & Earlier	18.60
5	1989 & Earlier	14.94
6	1989 & Earlier	12.35
7	1989 & Earlier	9.68
8	1976-1989	8.78
10	1976-1989	7.73
11	1976-1989	6.69
12	1976-1989	6.03
13	1976-1989	5.65
14	1976-1981	5.43
14	1982-1989	5.14
15	1982-1989	4.69
16	1982-1989	4.46
17	1982-1989	4.22
18	1982-1989	3.91
19	1982-1989	3.56
20	1982-1989	3.12
21	1982-1989	2.53

SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS
1	1990 & Later	18.46
2	1990 & Later	10.34
3	1990 & Later	9.41
4	1990 & Later	8.74
5	1990 & Later	8.09
6	1990 & Later	7.41
7	1990 & Later	6.93
8	1990 & Later	6.54
10	1990 & Later	6.21
11	1990 & Later	5.93
12	1990 & Later	5.74
13	1990 & Later	5.57
14	1990 & Later	5.33
15	1990 & Later	5.04
16	1990 & Later	4.80
17	1990 & Later	4.63
18	1990 & Later	4.55
19	1990 & Later	4.44
20	1990 & Later	4.29
21	1990 & Later	4.11
22	1990 & Later	3.91
23	1990 & Later	3.73
24	1990 & Later	3.36
25	1990 & Later	2.92
26	1990 & Later	2.60
27	1990 & Later	(a)

(a) Subtract 0.08 from symbol 26 differential for each $10,000 above $80,000. This differential is subje a minimum of 50% of the symbol 26 fa

COLLISION DEDUCTIBLE DIFFERENTIALS		
DED.	Multiplier	Constant
$50	1.220	0.220
100	1.090	0.090
200	1.000	0.000
250	0.975	(0.025)
500	0.900	(0.100)
1,000	0.750	(0.250)

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COLLISION - STATED AMOUNT

METHOD OF CALCULATION (1989 & Earlier):

(1) Multiply the applicable deductible multiplier times the symbol group differential, rounding to three decimal places.
(2) Add the deductible constant to the result of (1). *For deductibles higher than the base, this constant is actually negative.*
(3) Multiply the result of (2) times the base rate for the desired territory and round to the nearest cent.
(4) Multiply the result of (3) times the desired class differential and round to the nearest cent.

EXAMPLE: $500 deductible collision, class 1B, territory 02, 1985 model year, symbol 8.

(1) 0.900 x 8.78 = 7.902
(2) 7.902 + (0.100) = 7.802
(3) 7.802 x $3.34 = $26.06
(4) $26.06 x 0.116 = $3.02

METHOD OF CALCULATION (1990 & Later):

Symbols 1-26

(1) Multiply the applicable deductible multiplier times the symbol group differential, rounding to three decimal places.
(2) Add the deductible constant to the result of (1). *For deductibles higher than the base, this constant is actually negative.*
(3) Multiply the result in (2) by the base rate for the desired territory and round to the nearest cent.
(4) Multiply the result of (3) by the class differential and round to the nearest cent.

EXAMPLE: $500 deductible collision, class 1B, territory 02, 1991 model year, symbol 8.

(1) 0.900 x 6.54 = 5.886
(2) 5.886 + (0.100) = 5.786
(3) 5.786 x $3.34 = $19.33
(4) $19.33 x 0.116 = $2.24

Symbol 27

(1) Calculate the appropriate symbol differential. Subtract $80,000 from the F.O.B. list price. Divide the result by $10,000 and round down to the nearest whole number. Multiply the result by 0.08. Subtract the result from the symbol 26 differential. This is subject to a minimum of half of the symbol 26 differential.
(2) Multiply the deductible multiplier times the symbol group differential found in (1), rounding to three decimal places.
(3) Add the deductible constant to the result of (2). *For deductibles higher than the base, this constant is actually negative.*
(4) Multiply the result in (3) by the base rate for the desired territory and round to the nearest cent.
(5) Multiply the result in (4) by the class differential and round to the nearest cent.

EXAMPLE: $500 deductible collision, 1991 model year, $119,000 F.O.B. list price, class 1B, territory 01.

(1) $119,000 - $80,000 = $39,000
(1) $39,000 / $10,000 = 3
(1) 3 x 0.08 = 0.24
(1) 2.60 - 0.24 = 2.36
(2) 0.900 x 2.36 = 2.124
(3) 2.124 x (0.100) = 2.024
(4) 2.024 x $2.96 = $5.99
(5) $5.99 x 0.116 = $0.69

PHYSICAL DAMAGE
PRIVATE PASSENGER ACTUAL CASH VALUE BASE PREMIUMS
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS

	BASE PREMIUM	
TERRITORY	COMPREHENSIVE	SPECIFIED CAUSE OF LOSS
01	$144	$105
02	142	104
03	144	105
04	196	143
05	189	138
06	98	72
07	105	77
10	139	101
11	151	110
12	255	186
13	108	79
14	206	150
16	126	92
20	154	112
21	103	75
22	103	75
23	116	85
24	142	104
27	93	68
28	80	58
31	196	143
32	151	110
34	142	104
37	112	82
38	123	90
39	150	110
40	161	118
41	108	79
42	101	74
43	76	55
44	122	89
45	139	101
46	154	112
47	84	61
48	120	88
49	139	101
51	111	81
52	112	82
53	126	92
54	98	72
55	98	72
56	164	120
57	200	146
58	189	138
59	154	112
60	212	155
61	174	127
62	283	207
63	143	104
64	126	92
65	230	168
66	91	66

COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS MODEL YEAR DIFFERENTIALS	
2003	1.15
2002	1.12
2001	1.09
2000	1.06
1999	1.03
1998	1.00
1997	0.97
1996	0.94
1995	0.91
1994	0.88
1993	0.85
1992	0.82
1991	0.79
1990 & Prior	0.76

COMPREHENSIVE DEDUCTIBLE DIFFERENTIALS		
DED.	Multiplier	Constant
Full Coverage	1.080	0.080
$50	1.000	0.000
100	0.970	(0.030)
200	0.900	(0.100)
250	0.875	(0.125)
500	0.780	(0.220)
1000	0.700	(0.300)

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS		
SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS DIFFERENTIALS
1	1989 & Earlier	0.316
2	1989 & Earlier	0.394
3	1989 & Earlier	0.482
4	1989 & Earlier	0.600
5	1989 & Earlier	0.641
6	1989 & Earlier	0.692
7	1989 & Earlier	0.750
8	1976-1989	0.769
10	1976-1989	0.869
11	1976-1989	0.922
12	1976-1989	0.983
13	1976-1989	1.063
14	1976-1981	1.221
14	1982-1989	1.135
15	1982-1989	1.224
16	1982-1989	1.370
17	1982-1989	1.508
18	1982-1989	1.660
19	1982-1989	1.799
20	1982-1989	1.872
21	1982-1989	2.156

PHYSICAL DAMAGE
PRIVATE PASSENGER ACTUAL CASH VALUE BASE PREMIUMS
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS		
SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS DIFFERENTIALS
1	1990 & Later	0.450
2	1990 & Later	0.550
3	1990 & Later	0.625
4	1990 & Later	0.675
5	1990 & Later	0.740
6	1990 & Later	0.780
7	1990 & Later	0.820
8	1990 & Later	0.880
10	1990 & Later	0.940
11	1990 & Later	1.000
12	1990 & Later	1.040
13	1990 & Later	1.080
14	1990 & Later	1.120
15	1990 & Later	1.160
16	1990 & Later	1.200
17	1990 & Later	1.250
18	1990 & Later	1.310
19	1990 & Later	1.380
20	1990 & Later	1.470
21	1990 & Later	1.580
22	1990 & Later	1.700
23	1990 & Later	1.840
24	1990 & Later	2.000
25	1990 & Later	2.300
26	1990 & Later	2.650
27	1990 & Later	(a)

(a) Add 0.425 to symbol 26 relativity for each $10,000 Above $80,000.

METHOD OF CALCULATION (Specified Causes of Loss):
(1) Multiply base premium by model year differential and round to nearest dollar.
(2) Multiply result in (1) by symbol group differential and round to nearest dollar.

EXAMPLE: Specified Cause of Loss, territory 01, 1989 model year, symbol group 5.
(1) $105 x 0.76 = $80
(2) $80 x 0.641 = $51

PHYSICAL DAMAGE
PRIVATE PASSENGER ACTUAL CASH VALUE BASE PREMIUMS
COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS

METHOD OF CALCULATION for COMPREHENSIVE:
Symbols 1-26
(1) Multiply the applicable deductible multiplier times the symbol relativity, rounding to three decimal places.
(2) Add the deductible constant to the result of (1). *For deductibles higher than the base, this constant is actually negative.*
(3) Multiply the result of (2) times the base rate for the desired territory and round to the nearest dollar.
(4) Multiply the result of (3) times the model year diferential and round to the nearest dollar.

EXAMPLE: $100 deductible comprehensive, territory 01, 1992 model year, symbol group 5.
(1) 0.970 x 0.740 = 0.718
(2) 0.718 + (0.030) = 0.688
(3) 0.688 x $144 = $99
(4) $99 x 0.82 = $81

Symbol 27
(1) Calculate the appropriate symbol differential. Subtract $80,000 from the F.O.B. list price. Divide the result by $10,000 and round down to the nearest whole number. Multiply the result by 0.425. Add the result to the symbol 26 differential.
(2) Multiply the applicable deductible multiplier times the symbol relativity, rounding to three decimal places.
(3) Add the deductible constant to the result of (2). *For deductibles higher than the base, this constant is actually negative.*
(4) Multiply the result of (3) times the base rate for the desired territory and round to the nearest dollar.
(5) Multiply the result of (4) times the model year diferential and round to the nearest dollar.

EXAMPLE: $100 deductible comprehensive, territory 01, 1992 model year,
$119,000 F.O.B. list price.
(1) $119,000 - $80,000 = $39,000
(1) $39,000 / $10,000 = 3
(1) 3 x 0.425 = 1.275
(1) 2.650 + 1.275 = 3.925
(2) 3.925 x 0.970 = 3.807
(3) 3.807 + (0.030) = 3.777
(4) 3.777 x $144 = $544
(5) $544 x 0.82 = $446

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COLLISION - ACTUAL CASH VALUE

TERRITORY	BASE PREMIUMS
01	$296
02	334
03	281
04	274
05	251
06	315
07	232
10	258
11	253
12	298
13	269
14	301
16	224
20	240
21	291
22	262
23	298
24	278
27	288
28	299
31	278
32	308
34	285
37	259
38	288
39	318
40	285
41	286
42	307
43	285
44	333
45	315
46	271
47	323
48	274
49	303
51	260
52	278
53	266
54	255
55	221
56	282
57	251
58	223
59	251
60	233
61	247
62	242
63	291
64	261
65	248
66	229

CLASS DIFFERENTIAL	
CLASS	VALUE
1A	1.00
1B	1.16
1C	1.00
2A-1	2.92
2A-2	1.87
2C-1	4.62
2C-2	2.64
2D	3.23
3	1.11
3A	1.06
6A	1.00
6B	1.16
6C	1.00
8	1.29
8A	1.38
1AF	0.89
2AF-1	2.87
2AF-2	1.36
2CF-1	4.71
2CF-2	3.60
2DF	2.52
6AF	0.89
7	1.20

COLLISION MODEL YEAR DIFFERENTIALS	
YEAR	VALUE
2003	1.25
2002	1.20
2001	1.15
2000	1.10
1999	1.05
1998	1.00
1997	0.95
1996	0.90
1995	0.85
1994	0.80
1993	0.75
1992	0.70
1991	0.65
1990 & Prior	0.60

COLLISION DEDUCTIBLE DIFFERENTIALS		
DED.	Multiplier	Constant
$50	1.220	0.220
100	1.090	0.090
200	1.000	0.000
250	0.975	(0.025)
500	0.900	(0.100)
1000	0.750	(0.250)

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COLLISION - ACTUAL CASH VALUE (CONT.)

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS
1	1989 & Earlier	0.30
2	1989 & Earlier	0.42
3	1989 & Earlier	0.51
4	1989 & Earlier	0.60
5	1989 & Earlier	0.65
6	1989 & Earlier	0.71
7	1989 & Earlier	0.75
8	1976-1989	0.79
10	1976-1989	0.87
11	1976-1989	0.92
12	1976-1989	0.98
13	1976-1989	1.06
14	1976-1981	1.25
14	1982-1989	1.13
15	1982-1989	1.22
16	1982-1989	1.36
17	1982-1989	1.52
18	1982-1989	1.66
19	1982-1989	1.80
20	1982-1989	1.87
21	1982-1989	2.02

METHOD OF CALCULATION:

Symbols 1-21

(1) Multiply the applicable deductible multiplier times the symbol group differential, rounding to three decimal places.
(2) Add the deductible constant to the result of (1). *For deductibles higher than the base, this constant is actually negative.*
(3) Multiply the result of (2) times the base rate for the desired territory and round to the nearest dollar.
(4) Determine the product of the differentials for the desired class and model year, rounding to three decimal places.
(5) Multiply the result of (3) times the result in (4) and round to the nearest dollar.

EXAMPLE: Class 2D, 1986 model year, symbol group 5, $250 deductible, territory 01.

(1) 0.975 x 0.65 = 0.634
(2) 0.634 + (0.025) = .609
(3) 0.609 x $296 = $180
(4) 3.23 x 0.60 = 1.938
(5) $180 x 1.938 = $349

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COLLISION - ACTUAL CASH VALUE (CONT.)

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS
1	1990 & Later	0.60
2	1990 & Later	0.75
3	1990 & Later	0.80
4	1990 & Later	0.83
5	1990 & Later	0.86
6	1990 & Later	0.88
7	1990 & Later	0.91
8	1990 & Later	0.94
10	1990 & Later	0.97
11	1990 & Later	1.00
12	1990 & Later	1.04
13	1990 & Later	1.08
14	1990 & Later	1.12
15	1990 & Later	1.16
16	1990 & Later	1.20
17	1990 & Later	1.25
18	1990 & Later	1.32
19	1990 & Later	1.40
20	1990 & Later	1.48
21	1990 & Later	1.56
22	1990 & Later	1.66
23	1990 & Later	1.77
24	1990 & Later	1.85
25	1990 & Later	1.90
26	1990 & Later	1.95
27	1990 & Later	(a)

(a) Add 0.175 to symbol 26 relativity for each $10,000 above $80,000.

METHOD OF CALCULATION:

Symbols 1-26

(1) Multiply the applicable deductible multiplier times the symbol group differential, rounding to three decimal places.
(2) Add the deductible constant to the result of (1). *For deductibles higher than the base, this constant is actually negative.*
(3) Multiply the result of (2) times the base rate for the desired territory and round to the nearest dollar.
(4) Determine the product of the differentials for the desired class and model year, rounding to three decimal places.
(5) Multiply the result of (3) times the result in (4) and round to the nearest dollar.

EXAMPLE: Class 2D, 1995 model year, symbol group 5, $250 deductible, territory 01.

(1) 0.975 x 0.86 = 0.839
(2) 0.839 + (0.025) = .814
(3) 0.814 x $296 = $241
(4) 3.23 x 0.85 = 2.746
(5) $241 x 2.746 = $662

PHYSICAL DAMAGE
PRIVATE PASSENGER AUTOMOBILE
COLLISION - ACTUAL CASH VALUE (CONT.)

METHOD OF CALCULATION (Cont.):

Symbol 27

(1) Calculate the appropriate symbol differential. Subtract $80,000 from the F.O.B. list price. Divide the result by $10,000 and round down to the nearest whole number. Multiply the result by 0.175 and add the symbol 26 differential.
(2) Multiply the applicable deductible multiplier times the symbol group differential found in (1), rounding to three decimal places.
(3) Add the deductible constant to the result of (2). *For deductibles higher than the base, this constant is actually negative.*
(4) Multiply the result of (3) times the base rate for the desired territory and round to the nearest dollar.
(5) Determine the product of the differentials for the desired class and model year, rounding to three decimal places.
(6) Multiply the result of (4) times the result in (5) and round to the nearest dollar.

EXAMPLE: Class 2D, 1995 model year, $119,000 F.O.B. list price, $250 deductible, territory 01.

(1) $119,000 - $80,000 = $39,000
(1) $39,000 / $10,000 = 3
(1) 3 x 0.175 + 1.95 = 2.475
(2) 0.975 x 2.475 = 2.413
(3) 2.413 + (0.025) = 2.388
(4) 2.388 x $296 = $707
(5) 3.23 x 0.85 = 2.746
(6) $707 x 2.746 = $1,941