

PRIVATE PASSENGER VEHICLES

PAGE 2

TERRITORY 1

ANNUAL PREMIUMS

Class & DR	Third Party Liability (Limit in 000's)				Collision - 500 deductible																
	200	300	500	1000	ABP	Rating Group															
						1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
01	5	1331	1387	1477	1624	131	39	52	65	78	91	104	117	130	143	157	170	183	196	209	222
	4	1437	1497	1595	1753	148	44	58	73	88	103	118	132	147	162	177	192	206	221	236	251
	3	1652	1721	1834	2015	173	52	68	86	103	120	138	155	172	189	207	224	241	259	276	293
	2	1702	1773	1889	2076	178	53	70	88	106	124	142	159	177	195	213	231	248	266	284	302
	1	1863	1941	2068	2273	193	58	76	96	115	134	153	173	192	211	231	250	269	289	308	327
0	2271	2366	2521	2771	221	66	87	109	131	154	176	198	220	242	264	286	308	330	352	375	
02	5	1506	1569	1672	1837	156	47	62	77	93	108	124	140	155	171	186	202	218	233	249	264
	4	1626	1694	1805	1984	177	53	70	88	105	123	141	158	176	194	212	229	247	265	282	300
	3	1869	1947	2075	2280	206	62	81	102	123	143	164	184	205	226	246	267	287	308	329	349
	2	1925	2006	2137	2349	212	64	84	105	126	147	169	190	211	232	253	275	296	317	338	359
	1	2108	2197	2340	2572	230	69	91	114	137	160	183	206	229	252	275	298	321	344	367	390
0	2570	2678	2853	3135	263	79	104	130	156	183	209	235	262	288	314	341	367	393	419	446	
03	5	1536	1601	1705	1874	177	53	70	88	105	123	141	158	176	194	212	229	247	265	282	300
	4	1658	1728	1840	2023	201	60	79	99	120	140	160	180	200	220	240	260	280	300	321	341
	3	1906	1986	2116	2325	234	70	92	116	139	163	186	209	233	256	280	303	326	350	373	397
	2	1963	2045	2179	2395	242	73	96	120	144	168	192	217	241	265	289	313	338	362	386	410
	1	2150	2240	2387	2623	262	79	103	130	156	182	208	234	261	287	313	339	365	392	418	444
0	2621	2731	2909	3198	299	90	118	148	178	208	238	268	298	327	357	387	417	447	477	507	
05	5	649	676	720	792	83	25	33	41	49	58	66	74	83	91	99	107	116	124	132	141
	4	701	730	778	855	94	28	37	47	56	65	75	84	94	103	112	122	131	141	150	159
	3	805	839	894	982	110	33	43	54	65	76	87	98	109	120	131	142	153	164	175	186
	2	830	865	921	1013	113	34	45	56	67	79	90	101	112	124	135	146	158	169	180	192
	1	909	947	1009	1109	122	37	48	60	73	85	97	109	121	134	146	158	170	182	195	207
0	1107	1153	1229	1351	140	42	55	69	83	97	111	125	139	153	167	181	195	209	223	237	
07	5	1544	1609	1714	1884	186	56	73	92	111	129	148	166	185	204	222	241	259	278	297	315
	4	1666	1736	1849	2033	211	63	83	104	126	147	168	189	210	231	252	273	294	315	337	358
	3	1915	1995	2126	2336	246	74	97	122	146	171	196	220	245	269	294	319	343	368	392	417
	2	1973	2056	2190	2407	254	76	100	126	151	177	202	227	253	278	304	329	354	380	405	431
	1	2161	2252	2399	2636	275	83	109	136	164	191	219	246	274	301	329	356	384	411	439	466
0	2634	2745	2924	3213	314	94	124	155	187	218	250	281	312	344	375	407	438	469	501	532	
END 44	1	5	13	31	Rate Group																
					ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Comprehensive	250 deductible	-	23	30	38	46	53	61	70	77	85	92	100	108	115	123	130				
	500 deductible	71	21	28	35	42	49	56	64	71	78	85	92	99	106	113	120				
Specified Perils	250 deductible	-	10	12	15	18	22	25	28	31	35	38	41	43	47	50	53				
	500 deductible	29	9	11	14	17	20	23	26	29	32	35	38	40	43	46	49				

Accident Benefits 115

Uninsured Automobile 33

All Perils: Add the Collision and the Comprehensive premium
Exception: For Class 05 charge Collision only premium.

Special Uses: Apply the factors indicated to the premium otherwise payable.

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Police Emerg. or Patrol - Liab 2.50; A.B. 1.00; Coll. 2.00; Comp/SP 2.00 Other Vehicles - Liab 1.25; A.B. 1.00; Coll. 1.00; Comp/SP 1.00

Fire Dept. Emerg. Vehicles - Liab 1.25; A.B. 1.00; Coll. 1.00; Comp/SP 1.00 Other Vehicles - Liab 1.00; A.B. 1.00; Coll. 1.00; Comp/SP 1.00

PRIVATE PASSENGER VEHICLES

TERRITORY 1

ANNUAL PREMIUMS

Class & DR	Third Party Liability (Limit in 000's)				Collision - 500 deductible																
	200	300	500	1000	Rating Group																
	ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15					
10	3	4926	5133	5468	6010	590	177	233	292	351	410	469	528	587	646	705	764	823	882	941	1000
	2	5074	5287	5632	6190	608	182	240	301	362	423	483	544	605	666	727	787	848	909	970	1031
	1	5557	5790	6168	6780	659	198	260	326	392	458	524	590	656	722	788	853	919	985	1051	1117
	0	6773	7057	7518	8263	753	226	297	373	448	523	599	674	749	825	900	975	1050	1126	1201	1276
	4	2657	2769	2949	3242	404	121	160	200	240	281	321	362	402	442	483	523	564	604	644	685
11	3	3054	3182	3390	3726	471	141	186	233	280	327	374	422	469	516	563	610	657	704	751	798
	2	3145	3277	3491	3837	486	146	192	241	289	338	386	435	484	532	581	629	678	727	775	824
	1	3444	3589	3823	4202	526	158	208	260	313	366	418	471	523	576	629	681	734	786	839	892
	0	4199	4375	4661	5123	602	181	238	298	358	418	479	539	599	659	719	780	840	900	960	1020
	5	2336	2434	2593	2850	321	96	127	159	191	223	255	287	319	351	384	416	448	480	512	544
12	4	2522	2628	2799	3077	363	109	143	180	216	252	289	325	361	397	434	470	506	543	579	615
	3	2898	3020	3217	3536	424	127	167	210	252	295	337	379	422	464	507	549	591	634	676	719
	2	2985	3110	3313	3642	437	131	173	216	260	304	347	391	435	479	522	566	610	653	697	741
	1	3269	3406	3629	3988	474	142	187	235	282	329	377	424	472	519	566	614	661	709	756	803
	0	3985	4152	4423	4862	542	163	214	268	322	377	431	485	539	593	648	702	756	810	864	919
13	5	1938	2019	2151	2364	265	80	105	131	158	184	211	237	264	290	317	343	370	396	423	449
	4	2092	2180	2322	2552	300	90	119	149	179	209	239	269	299	329	359	389	419	449	479	509
	3	2405	2506	2670	2934	350	105	138	173	208	243	278	313	348	383	418	453	488	523	558	593
	2	2477	2581	2749	3022	360	108	142	178	214	250	286	322	358	394	430	466	502	538	574	610
	1	2713	2827	3011	3310	390	117	154	193	232	271	310	349	388	427	466	505	544	583	622	661
0	3307	3446	3671	4035	446	134	176	221	265	310	355	399	444	488	533	578	622	667	711	756	
END 44	1	5	13	31	ABP	Rate Group															
						1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Comprehensive	250 deductible	-	23	30	38	46	53	61	70	77	85	92	100	108	115	123	130				
	500 deductible	71	21	28	35	42	49	56	64	71	78	85	92	99	106	113	120				
Specified Perils	250 deductible	-	10	12	15	18	22	25	28	31	35	38	41	43	47	50	53				
	500 deductible	29	9	11	14	17	20	23	26	29	32	35	38	40	43	46	49				

Accident Benefits 115

Uninsured Automobile 33

All Perils: Add the Collision and the Comprehensive premium
Exception: For Class 05 charge Collision only premium.

Physical Damage																
Other Rate Groups:	Rate Group	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Multiply the ABP (Adjusted Base Premium) by Rate Group factor shown to obtain \$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	2.795	2.895	2.995	3.145	3.345
	Rate Group	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
	Factor	3.545	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345
For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.																

Other Deductibles: Multiply the \$500 deductible premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.	Deductible	100	250	750	1000	1250	1500	1750	2000	2250	2500 or more
	Collision	-	1.149	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
	Comp./ S.P.	1.235	1.086	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

PRIVATE PASSENGER VEHICLES

PAGE 4

TERRITORY 2

ANNUAL PREMIUMS

Class & DR	Third Party Liability (Limit in 000's)				Collision - 500 deductible																
	200	300	500	1000	ABP	Rating Group															
						1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
01	5	586	611	650	715	111	33	44	55	66	77	88	99	110	122	133	144	155	166	177	188
	4	632	659	702	771	126	38	50	62	75	88	100	113	125	138	151	163	176	188	201	214
	3	727	758	807	887	147	44	58	73	87	102	117	132	146	161	176	190	205	220	234	249
	2	748	779	830	913	151	45	60	75	90	105	120	135	150	165	180	196	211	226	241	256
	1	820	854	910	1000	164	49	65	81	98	114	130	147	163	180	196	212	229	245	262	278
	0	999	1041	1109	1219	187	56	74	93	111	130	149	167	186	205	223	242	261	280	298	317
02	5	670	698	744	817	131	39	52	65	78	91	104	117	130	143	157	170	183	196	209	222
	4	723	753	803	882	148	44	58	73	88	103	118	132	147	162	177	192	206	221	236	251
	3	831	866	922	1014	173	52	68	86	103	120	138	155	172	189	207	224	241	259	276	293
	2	856	892	950	1044	178	53	70	88	106	124	142	159	177	195	213	231	248	266	284	302
	1	938	977	1041	1144	193	58	76	96	115	134	153	173	192	211	231	250	269	289	308	327
	0	1143	1191	1269	1394	221	66	87	109	131	154	176	198	220	242	264	286	308	330	352	375
03	5	695	724	771	848	149	45	59	74	89	104	118	133	148	163	178	193	208	223	238	253
	4	750	782	833	915	169	51	67	84	101	117	134	151	168	185	202	219	236	253	270	286
	3	862	898	957	1052	197	59	78	98	117	137	157	176	196	216	235	255	275	295	314	334
	2	888	925	986	1083	203	61	80	100	121	141	161	182	202	222	243	263	283	303	324	344
	1	972	1013	1079	1186	220	66	87	109	131	153	175	197	219	241	263	285	307	329	351	373
	0	1185	1235	1315	1446	251	75	99	124	149	174	200	225	250	275	300	325	350	375	400	425
05	5	289	301	321	353	67	20	26	33	40	47	53	60	67	73	80	87	93	100	107	114
	4	312	325	346	381	76	23	30	38	45	53	60	68	76	83	91	98	106	114	121	129
	3	358	373	397	437	88	26	35	44	52	61	70	79	88	96	105	114	123	132	140	149
	2	369	384	410	450	91	27	36	45	54	63	72	81	91	100	109	118	127	136	145	154
	1	404	421	448	493	99	30	39	49	59	69	79	89	99	108	118	128	138	148	158	168
	0	493	514	547	601	113	34	45	56	67	79	90	101	112	124	135	146	158	169	180	192
07	5	823	858	914	1004	155	47	61	77	92	108	123	139	154	170	185	201	216	232	247	263
	4	888	925	986	1083	176	53	70	87	105	122	140	158	175	193	210	228	246	263	281	298
	3	1021	1064	1133	1246	205	62	81	101	122	142	163	183	204	224	245	265	286	306	327	347
	2	1051	1095	1167	1282	211	63	83	104	126	147	168	189	210	231	252	273	294	315	337	358
	1	1151	1199	1278	1404	229	69	90	113	136	159	182	205	228	251	274	297	319	342	365	388
	0	1404	1463	1558	1713	262	79	103	130	156	182	208	234	261	287	313	339	365	392	418	444
END 44	1	5	13	31	Rate Group																
					ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Comprehensive	250 deductible	-	18	24	29	36	41	48	53	60	65	72	77	84	89	96	101				
	500 deductible	55	17	22	27	33	38	44	49	55	60	66	71	77	82	88	93				
Specified Perils	250 deductible	-	7	9	11	13	16	18	21	23	25	27	29	31	34	36	39				
	500 deductible	21	6	8	10	12	15	17	19	21	23	25	27	29	31	33	36				

Accident Benefits 115

Uninsured Automobile 33

All Perils: Add the Collision and the Comprehensive premium
Exception: For Class 05 charge Collision only premium.

Special Uses: Apply the factors indicated to the premium otherwise payable.

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Police Emerg. or Patrol - Liab 2.50; A.B. 1.00; Coll. 2.00; Comp/SP 2.00 Other Vehicles - Liab 1.25; A.B. 1.00; Coll. 1.00; Comp/SP 1.00

Fire Dept. Emerg. Vehicles - Liab 1.25; A.B. 1.00; Coll. 1.00; Comp/SP 1.00 Other Vehicles - Liab 1.00; A.B. 1.00; Coll. 1.00; Comp/SP 1.00

PRIVATE PASSENGER VEHICLES

TERRITORY 2

ANNUAL PREMIUMS

Class & DR	Third Party Liability (Limit in 000's)				Collision - 500 deductible																
					Rating Group																
	200	300	500	1000	ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
10	3	2254	2349	2502	2750	532	160	210	263	317	370	423	476	529	583	636	689	742	795	849	902
	2	2322	2420	2577	2833	549	165	217	272	327	382	436	491	546	601	656	711	766	821	876	931
	1	2543	2650	2823	3102	594	178	235	294	353	413	472	532	591	650	710	769	829	888	947	1007
	0	3100	3230	3441	3782	679	204	268	336	404	472	540	608	676	744	811	879	947	1015	1083	1151
11	4	1360	1417	1510	1659	348	104	137	172	207	242	277	311	346	381	416	451	485	520	555	590
	3	1563	1629	1735	1907	407	122	161	201	242	283	324	364	405	446	486	527	568	608	649	690
	2	1610	1678	1787	1964	419	126	166	207	249	291	333	375	417	459	501	543	585	626	668	710
	1	1763	1837	1957	2151	454	136	179	225	270	316	361	406	452	497	543	588	633	679	724	770
0	2149	2239	2385	2622	519	156	205	257	309	361	413	465	516	568	620	672	724	776	828	880	
12	5	1171	1220	1300	1429	269	81	106	133	160	187	214	241	268	295	321	348	375	402	429	456
	4	1264	1317	1403	1542	304	91	120	150	181	211	242	272	302	333	363	394	424	454	485	515
	3	1453	1514	1613	1773	355	107	140	176	211	247	282	318	353	389	424	460	495	531	566	602
	2	1497	1560	1662	1826	366	110	145	181	218	254	291	328	364	401	437	474	511	547	584	620
1	1639	1708	1819	2000	397	119	157	197	236	276	316	355	395	435	474	514	554	594	633	673	
0	1998	2082	2218	2438	454	136	179	225	270	316	361	406	452	497	543	588	633	679	724	770	
13	5	1010	1052	1121	1232	268	80	106	133	159	186	213	240	267	293	320	347	374	401	427	454
	4	1090	1136	1210	1330	304	91	120	150	181	211	242	272	302	333	363	394	424	454	485	515
	3	1253	1306	1391	1529	354	106	140	175	211	246	281	317	352	388	423	458	494	529	565	600
	2	1290	1344	1432	1574	365	110	144	181	217	254	290	327	363	400	436	473	509	546	582	619
1	1413	1472	1568	1724	396	119	156	196	236	275	315	354	394	434	473	513	552	592	632	671	
0	1722	1794	1911	2101	452	136	179	224	269	314	359	405	450	495	540	585	631	676	721	766	
END 44	1	5	13	31		Rate Group															
					ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Comprehensive	250 deductible	-	18	24	29	36	41	48	53	60	65	72	77	84	89	96	101				
	500 deductible	55	17	22	27	33	38	44	49	55	60	66	71	77	82	88	93				
Specified Perils	250 deductible	-	7	9	11	13	16	18	21	23	25	27	29	31	34	36	39				
	500 deductible	21	6	8	10	12	15	17	19	21	23	25	27	29	31	33	36				

Accident Benefits 115

Uninsured Automobile 33

All Perils: Add the Collision and the Comprehensive premium
Exception: For Class 05 charge Collision only premium.

Physical Damage																
Other Rate Groups:	Rate Group	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Multiply the ABP (Adjusted Base Premium) by Rate Group factor shown to obtain \$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	2.795	2.895	2.995	3.145	3.345
	Rate Group	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
	Factor	3.545	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345

For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.

Other Deductibles: Multiply the \$500 deductible premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.	Deductible	100	250	750	1000	1250	1500	1750	2000	2250	2500 or more
	Collision	-	1.149	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
	Comp./ S.P.	1.235	1.086	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

PRIVATE PASSENGER VEHICLES

PAGE 6

TERRITORY 3

ANNUAL PREMIUMS

Class & DR	Third Party Liability (Limit in 000's)				Collision - 500 deductible																
	200	300	500	1000	ABP	Rating Group															
						1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
01	5	459	478	509	560	154	46	61	76	92	107	122	138	153	169	184	199	215	230	246	261
	4	495	516	549	604	174	52	69	86	104	121	138	156	173	191	208	225	243	260	278	295
	3	570	594	633	695	204	61	81	101	121	142	162	183	203	223	244	264	285	305	325	346
	2	587	612	652	716	210	63	83	104	125	146	167	188	209	230	251	272	293	314	335	356
	1	642	669	713	783	227	68	90	112	135	158	180	203	226	249	271	294	317	339	362	385
0	783	816	869	955	260	78	103	129	155	181	207	233	259	285	311	337	363	389	415	441	
02	5	525	547	583	641	181	54	71	90	108	126	144	162	180	198	216	234	252	271	289	307
	4	567	591	629	692	205	62	81	101	122	142	163	183	204	224	245	265	286	306	327	347
	3	652	679	724	795	240	72	95	119	143	167	191	215	239	263	287	311	335	359	383	407
	2	671	699	745	819	247	74	98	122	147	172	196	221	246	270	295	320	345	369	394	419
	1	735	766	816	897	268	80	106	133	159	186	213	240	267	293	320	347	374	401	427	454
0	896	934	995	1093	306	92	121	151	182	213	243	274	304	335	366	396	427	457	488	519	
03	5	545	568	605	665	207	62	82	102	123	144	165	185	206	227	247	268	289	309	330	351
	4	588	613	653	717	234	70	92	116	139	163	186	209	233	256	280	303	326	350	373	397
	3	676	704	750	825	273	82	108	135	162	190	217	244	272	299	326	354	381	408	435	463
	2	696	725	773	849	282	85	111	140	168	196	224	252	281	309	337	365	393	422	450	478
	1	762	794	846	930	305	92	120	151	181	212	242	273	303	334	364	395	425	456	486	517
0	929	968	1031	1133	349	105	138	173	208	243	277	312	347	382	417	452	487	522	557	592	
05	5	226	235	251	276	93	28	37	46	55	65	74	83	93	102	111	120	130	139	148	158
	4	244	254	271	298	105	32	41	52	62	73	83	94	104	115	125	136	146	157	167	178
	3	281	293	312	343	123	37	49	61	73	85	98	110	122	135	147	159	172	184	196	208
	2	289	301	321	353	126	38	50	62	75	88	100	113	125	138	151	163	176	188	201	214
	1	317	330	352	387	137	41	54	68	82	95	109	123	136	150	164	177	191	205	219	232
0	386	402	428	471	156	47	62	77	93	108	124	140	155	171	186	202	218	233	249	264	
07	5	645	672	716	787	215	65	85	106	128	149	171	192	214	235	257	278	300	321	343	364
	4	696	725	773	849	244	73	96	121	145	170	194	218	243	267	292	316	340	365	389	414
	3	800	834	888	976	284	85	112	141	169	197	226	254	283	311	339	368	396	425	453	481
	2	824	859	915	1005	293	88	116	145	174	204	233	262	292	321	350	379	409	438	467	497
	1	903	941	1002	1102	318	95	126	157	189	221	253	285	316	348	380	412	444	475	507	539
0	1100	1146	1221	1342	363	109	143	180	216	252	289	325	361	397	434	470	506	543	579	615	
END 44	1	5	13	31	Rate Group																
					ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Comprehensive	250 deductible	-	21	26	34	40	47	53	60	67	74	80	87	93	101	108	114				
	500 deductible	62	19	24	31	37	43	49	55	62	68	74	80	86	93	99	105				
Specified Perils	250 deductible	-	9	11	13	16	18	22	24	27	29	33	35	38	40	43	46				
	500 deductible	25	8	10	12	15	17	20	22	25	27	30	32	35	37	40	42				

Accident Benefits 115

Uninsured Automobile 33

All Perils: Add the Collision and the Comprehensive premium
Exception: For Class 05 charge Collision only premium.

Special Uses: Apply the factors indicated to the premium otherwise payable.

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Police Emerg. or Patrol - Liab 2.50; A.B. 1.00; Coll. 2.00; Comp/SP 2.00 Other Vehicles - Liab 1.25; A.B. 1.00; Coll. 1.00; Comp/SP 1.00

Fire Dept. Emerg. Vehicles - Liab 1.25; A.B. 1.00; Coll. 1.00; Comp/SP 1.00 Other Vehicles - Liab 1.00; A.B. 1.00; Coll. 1.00; Comp/SP 1.00

PRIVATE PASSENGER VEHICLES

TERRITORY 3

ANNUAL PREMIUMS

Class & DR	Third Party Liability (Limit in 000's)				Collision - 500 deductible																
	200	300	500	1000	Rating Group																
					ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
10	3	1767	1841	1961	2156	738	221	292	365	439	513	587	661	734	808	882	956	1030	1103	1177	1251
	2	1820	1896	2020	2220	761	228	301	377	453	529	605	681	757	833	909	985	1062	1138	1214	1290
	1	1993	2077	2212	2431	825	248	326	408	491	573	656	738	821	903	986	1068	1151	1233	1316	1398
	0	2430	2532	2697	2965	943	283	372	467	561	655	750	844	938	1033	1127	1221	1315	1410	1504	1598
11	4	1066	1111	1183	1301	484	145	191	240	288	336	385	433	482	530	578	627	675	724	772	820
	3	1225	1276	1360	1495	564	169	223	279	336	392	448	505	561	618	674	730	787	843	900	956
	2	1262	1315	1401	1540	582	175	230	288	346	404	463	521	579	637	695	754	812	870	928	986
	1	1382	1440	1534	1686	630	189	249	312	375	438	501	564	627	690	753	816	879	942	1005	1068
0	1684	1755	1869	2054	721	216	285	357	429	501	573	645	717	789	862	934	1006	1078	1150	1222	
12	5	918	957	1019	1120	373	112	147	185	222	259	297	334	371	408	446	483	520	558	595	632
	4	991	1033	1100	1209	422	127	167	209	251	293	335	378	420	462	504	546	589	631	673	715
	3	1139	1187	1264	1390	493	148	195	244	293	343	392	441	491	540	589	638	688	737	786	836
	2	1173	1222	1302	1431	508	152	201	251	302	353	404	455	505	556	607	658	709	759	810	861
1	1285	1339	1426	1568	551	165	218	273	328	383	438	493	548	603	658	714	769	824	879	934	
0	1566	1632	1738	1911	629	189	248	311	374	437	500	563	626	689	752	815	877	940	1003	1066	
13	5	791	824	878	965	372	112	147	184	221	259	296	333	370	407	445	482	519	556	593	631
	4	854	890	948	1042	421	126	166	208	250	293	335	377	419	461	503	545	587	629	671	714
	3	982	1023	1090	1198	492	148	194	244	293	342	391	440	490	539	588	637	686	736	785	834
	2	1011	1053	1122	1233	507	152	200	251	302	352	403	454	504	555	606	657	707	758	809	859
1	1108	1155	1230	1352	549	165	217	272	327	382	436	491	546	601	656	711	766	821	876	931	
0	1350	1407	1499	1647	628	188	248	311	374	436	499	562	625	688	750	813	876	939	1002	1064	
END 44	1	5	13	31	ABP	Rate Group															
						1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Comprehensive	250 deductible	-	21	26	34	40	47	53	60	67	74	80	87	93	101	108	114				
	500 deductible	62	19	24	31	37	43	49	55	62	68	74	80	86	93	99	105				
Specified Perils	250 deductible	-	9	11	13	16	18	22	24	27	29	33	35	38	40	43	46				
	500 deductible	25	8	10	12	15	17	20	22	25	27	30	32	35	37	40	42				

Accident Benefits 115

Uninsured Automobile 33

All Perils: Add the Collision and the Comprehensive premium
Exception: For Class 05 charge Collision only premium.

Physical Damage																
Other Rate Groups:	Rate Group	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Multiply the ABP (Adjusted Base Premium) by Rate Group factor shown to obtain \$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	2.795	2.895	2.995	3.145	3.345
	Rate Group	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
	Factor	3.545	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345
For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.																

Other Deductibles: Multiply the \$500 deductible premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.	Deductible	100	250	750	1000	1250	1500	1750	2000	2250	2500 or more
	Collision	-	1.149	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
	Comp./ S.P.	1.235	1.086	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

FACILITY ASSOCIATION

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

PRIVATE PASSENGER VEHICLES

1. BASE PREMIUMS & URBAN/RURAL INDICATORS

TERR	U/R	T.P.	A.B.	Coll.	Comp.	S.P.	U. A.
1	U	1868.74	115.00	206.10	71.34	29.15	33.00
2	R	831.27	115.00	172.75	54.93	20.88	33.00
3	R	651.62	115.00	239.76	62.17	24.91	33.00

Note: Refer to the Territorial Mapping and Abbreviations page for the Statistical Location Code.

2. LIABILITY FACTORS and END 44 PREMIUMS

CLASS FACTORS

Class	Urban	Rural
01	0.884	0.874
02	1.000	1.000
03	1.020	1.037
05	0.431	0.431
07	1.025	1.228
10	2.636	2.712
11	1.634	1.880
12	1.551	1.748
13	1.287	1.507

DRIVING RECORD FACTORS

D.R.	Factor
5	0.806
4	0.870
3	1.000
2	1.030
1	1.128
0	1.375

LIABILITY LIMIT FACTORS and END 44 PREMIUMS

Limit	Liability	END44
\$	Factor	Premium
200,000	1.000	\$1
300,000	1.042	\$5
500,000	1.110	\$13
1,000,000	1.220	\$31

U.S.A. EXPOSURE FACTORS

Liability = 0.010 for each percentage
of U.S. A. exposure
Applicable only to Class 07
END44 = 0.010 for each percentage
of U.S. A. exposure

SPECIAL USE FACTORS

Police Dept. Vehicles (<i>applicable to Class 07</i>)	
- Emergency or Patrol Vehicles	2.50
- Other Vehicles	1.25
Fire Dept. Vehicles (<i>applicable to Class 07</i>)	
- Emergency or Patrol Vehicles	1.25
- Other Vehicles	1.00

3. ACCIDENT BENEFITS FACTORS

DRIVING RECORD FACTORS

D.R.	Factor
ALL	1.000

U.S.A. EXPOSURE FACTORS

Accident Benefits = 0.010 for each
percentage of U.S. A. exposure
Applicable only to Class 07

SPECIAL USE FACTORS

Police Dept. Vehicles (<i>applicable to Class 07</i>)	
- Emergency or Patrol Vehicles	1.00
- Other Vehicles	1.00
Fire Dept. Vehicles (<i>applicable to Class 07</i>)	
- Emergency or Patrol Vehicles	1.00
- Other Vehicles	1.00

FACILITY ASSOCIATION

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

PRIVATE PASSENGER VEHICLES

4. PHYSICAL DAMAGE FACTORS

CLASS FACTORS

Collision only		
Class	Urban	Rural
01	0.839	0.849
02	1.000	1.000
03	1.137	1.139
05	0.532	0.511
07	1.193	1.186
10	2.862	3.080
11	2.287	2.354
12	2.058	2.056
13	1.696	2.051

DRIVING RECORD FACTORS

D.R.	Collision	Comp.	S.P.
5	0.757	1.000	1.000
4	0.857	1.000	1.000
3	1.000	1.000	1.000
2	1.031	1.000	1.000
1	1.117	1.000	1.000
0	1.277	1.000	1.000

MULTIPLICATIVE DEDUCTIBLE FACTORS

Deductible	Collision	Comp.	S.P.
100	-	1.235	1.235
250	1.149	1.086	1.086
500	1.000	1.000	1.000
750	0.897	0.951	0.951
1000	0.828	0.926	0.926
1250	0.782	0.901	0.901
1500	0.747	0.889	0.889
1750	0.724	0.883	0.883
2000	0.701	0.877	0.877
2250	0.695	0.870	0.870
2500 or greater	0.690	0.864	0.864

Note: For each step from the base deductible there is a minimum difference of \$1.

ALL PERILS FACTORS

Comprehensive Factor	1.00
Exception for Class 05	0.00

SPECIAL USE FACTORS

Use	Collision	Comp.	S. P.
Police Dept. Vehicles <i>(applicable to Class 07)</i>			
- Emergency or Patrol Vehicles	2.00	2.00	2.00
- Other Vehicles	1.00	1.00	1.00
Fire Dept, Vehicles <i>(applicable to Class 07)</i>			
- Emergency Vehicles	1.00	1.00	1.00
- Other Vehicles	1.00	1.00	1.00

RATE GROUP FACTORS

R.G.	Factor	
	Collision	Comp, SP
1	0.300	0.300
2	0.395	0.395
3	0.495	0.495
4	0.595	0.595
5	0.695	0.695
6	0.795	0.795
7	0.895	0.895
8	0.995	0.995
9	1.095	1.095
10	1.195	1.195
11	1.295	1.295
12	1.395	1.395
13	1.495	1.495
14	1.595	1.595
15	1.695	1.695
16	1.795	1.795
17	1.895	1.895
18	1.995	1.995
19	2.095	2.095
20	2.195	2.195
21	2.295	2.295
22	2.395	2.395
23	2.495	2.495
24	2.595	2.595
25	2.695	2.695
26	2.795	2.795
27	2.895	2.895
28	2.995	2.995
29	3.145	3.145
30	3.345	3.345
Each add'	+0.20	+0.20
Rate Group		

U.S.A. EXPOSURE FACTORS

Physical damage = 0.005 for each percentage of U.S.A. exposure
Applicable only to Class 07