

**PRIVATE PASSENGER
AUTOMOBILE**

***RATE BULLETIN
REVISED PAGES***

TABLE B					
Property Damage					
All Territories					
(Per Motor Vehicle)					
Limits		Premiums	Limits		Premiums
* \$15,000	Involuntary	\$51	200,000	\$34	
15,000	Voluntary	16	250,000	37	
20,000		18	300,000	39	
25,000		20	350,000	40	
35,000		22	400,000	41	
45,000		25	500,000	44	
50,000		26	600,000	46	
55,000		26	750,000	48	
75,000		28	1,000,000	52	
100,000		30	2,000,000	60	
150,000		32	5,000,000	84	

* Private Passenger autos only.

TABLE C		
Premiums for Combined Limits		
Combined Limits	Territories	
	01,02,03,04,05, 06,07,12,21,22	All Other
\$ 55,000	\$131	\$98
75,000	138	105
100,000	145	111
150,000	155	118
200,000	162	124
250,000	172	131
300,000	181	138
325,000	183	140
400,000	191	147
500,000	202	156
1,000,000	234	181
2,000,000	271	208
5,000,000	381	293

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

Bodily Injury (\$20/40) Class Rate		TABLE A Individually Owned Automobiles Classified or Rated as Private Passenger Automobiles																		Involuntary \$		
		LIMIT PER PERSON																				
		Medical Payments Only						Personal Injury Protection						Voluntary								
0 -	39.99	\$13	\$18	\$23	\$25	\$32	\$41	\$47	\$48	\$48	\$57	\$62	\$79	\$113	\$126	\$133	\$138	\$1	\$			
40 -	95.99	15	20	25	27	35	45	51	52	52	60	65	82	119	132	139	145	0	7	0		
96 -	142.99	16	21	27	29	37	48	55	56	56	62	68	86	125	138	146	151	0	5	0		
143 -	196.99	17	22	28	31	40	52	59	60	60	65	71	90	130	144	153	158	0	0	0		
197 -	243.99	18	24	30	33	43	55	63	64	64	67	73	93	134	149	157	163	0	0	0		
244 & over		19	25	32	35	45	58	66	67	67	70	76	97	140	155	164	170	0	0	0		
0 -	76.99																				\$203	
77 -	184.99																					213
185 -	274.99																					223
275 -	378.99																					233
379 -	468.99																					240
469 & over																						250

Bodily Injury (\$20/40) Class Rate		TABLE B All Other Automobiles Classified or Rated as Private Passenger Automobiles LIMIT PER PERSON																	
		Medical Payments Only									Personal Injury Protection Voluntary						Involuntary		
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
			1	2	5	0	5	0	5	0	2	5	0	5	0	5	7	1	2
0 - 39.99	\$11	\$15	\$18	\$21	\$26	\$33	\$38	\$41	\$43	\$49	\$53	\$75	\$107	\$119	\$126	\$129			
40 - 95.99	12	16	20	23	29	37	41	45	48	51	56	78	112	125	132	135			
96 - 142.99	12	17	21	25	31	39	44	48	51	53	59	82	117	131	138	142			
143 - 196.99	13	19	22	27	33	42	47	52	54	56	61	86	123	137	144	148			
197 - 243.99	14	20	24	29	35	45	50	55	58	58	63	88	127	141	149	153			
244 & over	15	21	25	30	37	47	53	58	61	60	66	92	132	147	155	159			
0 - 76.99																		\$173	
77 - 184.99																		182	
185 - 274.99																		190	
275 - 378.99																		199	
379 - 468.99																		205	
469 & over																		214	

30. RENTAL REIMBURSEMENT

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	\$43	\$53	\$63	\$73
All Other	24	30	35	41

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.

<u>Coverages</u>	<u>All Classes</u>
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 -
Charge \$1.87 per \$100 of cost new.

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

	<u>Rate per Unit</u>
\$ 0 to \$ 750	\$12
751 to 1,500	20
1,501 and over	39

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

Territory Type or Class	01		02		03		04		05		06		07		10	
	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	\$456	\$252	\$404	\$277	\$425	\$210	\$335	\$237	\$421	\$179	\$340	\$215	\$488	\$187	\$223	\$219
113 1B	547	302	485	332	510	252	402	284	505	215	408	258	586	224	265	261
114 1C	492	272	436	299	459	227	362	256	455	193	367	232	527	202	236	232
102 2A-1	1,322	731	1,172	803	1,233	809	972	887	1,221	519	986	624	1,415	542	700	688
103 2A-2	844	486	747	512	786	389	620	438	779	331	629	398	903	346	390	383
104 2C-1	1,742	963	1,543	1,058	1,624	802	1,280	905	1,608	684	1,299	821	1,864	714	881	865
105 2C-2	1,021	564	905	620	952	470	750	531	943	401	782	482	1,093	419	555	545
124 2D	1,341	741	1,188	814	1,250	617	985	697	1,238	526	1,000	632	1,435	550	669	657
130 3	620	343	549	377	578	286	456	322	573	243	462	292	664	254	274	269
3A	689	381	610	418	642	317	506	358	636	270	513	325	737	282	326	320
161 6A	456	252	404	277	425	210	335	237	421	179	340	215	488	187	223	219
163 6B	547	302	485	332	510	252	402	284	505	215	408	258	586	224	265	261
164 6C	492	272	436	299	459	227	362	256	455	193	367	232	527	202	236	232
* 7	584	323	517	355	544	269	429	303	539	229	435	275	625	239	183	180
160 8	661	365	586	402	616	305	486	344	610	260	493	312	708	271	359	353
8A	643	355	570	391	599	296	472	334	594	252	479	303	688	264	317	311
115 1AF	415	229	368	252	387	191	305	216	383	163	309	196	444	170	183	180
106 2AF-1	1,149	635	1,018	698	1,071	529	844	597	1,061	451	857	542	1,230	471	609	598
107 2AF-2	757	418	671	460	706	349	556	393	699	297	564	357	810	310	433	425
108 2CF-1	1,341	741	1,188	814	1,250	617	985	697	1,238	526	1,000	632	1,435	550	662	650
109 2CF-2	958	529	848	582	893	441	704	498	884	376	714	452	1,025	393	491	482
128 2DF	812	449	719	493	757	374	596	422	749	319	605	383	869	333	384	377
165 6AF	415	229	368	252	387	191	305	216	383	163	309	196	444	170	183	180

Territory Type or Class	11		12		13		14		16		20		21		22	
	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	\$190	\$200	\$252	\$187	\$231	\$169	\$194	\$210	\$217	\$169	\$190	\$177	\$312	\$227	\$325	\$229
113 1B	226	238	300	223	275	201	231	250	258	201	226	211	371	270	390	275
114 1C	201	212	267	198	245	179	206	223	230	179	201	188	331	241	351	247
102 2A-1	597	628	791	587	725	531	609	659	881	531	597	556	980	713	943	664
103 2A-2	333	350	441	327	404	296	340	368	380	296	333	310	546	397	601	424
104 2C-1	751	790	995	739	912	668	766	830	857	668	751	699	1,232	897	1,242	875
105 2C-2	473	498	627	466	575	421	483	523	540	421	473	441	777	565	728	513
124 2D	570	600	756	561	693	507	582	630	651	507	570	531	936	681	956	673
130 3	234	246	310	230	284	208	239	258	267	208	234	218	384	279	442	311
3A	277	292	368	273	337	247	283	307	317	247	277	258	456	331	491	346
161 6A	190	200	252	187	231	169	194	210	217	169	190	177	312	227	325	229
163 6B	226	238	300	223	275	201	231	250	258	201	226	211	371	270	390	275
164 6C	201	212	267	198	245	179	206	223	230	179	201	188	331	241	351	247
* 7	156	164	207	153	189	139	159	172	178	139	156	145	256	186	416	293
160 8	306	322	406	301	372	272	312	338	349	272	306	285	502	365	471	332
8A	270	284	358	266	328	240	275	298	308	240	270	251	443	322	458	323
115 1AF	156	164	207	153	189	139	159	172	178	139	156	145	256	186	296	208
106 2AF-1	519	546	688	511	631	461	530	573	592	461	519	483	852	620	819	577
107 2AF-2	369	388	489	363	448	328	376	407	421	328	369	343	605	440	540	380
108 2CF-1	584	594	748	555	686	502	576	624	644	502	584	526	927	674	956	673
109 2CF-2	418	440	554	411	508	372	427	462	477	372	418	389	686	499	683	481
128 2DF	327	344	433	322	397	291	334	361	373	291	327	304	537	390	579	408
165 6AF	156	164	207	153	189	139	159	172	178	139	156	145	256	186	296	208

* 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 - INVOLUNTARY
PRIVATE PASSENGER RATES
\$20,000/\$40,000/\$15,000 LIMITS

Territory Type or Class	23		24		27		28		31		32		34		37	
	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	\$279	\$246	\$204	\$196	\$317	\$244	\$298	\$265	\$277	\$192	\$231	\$181	\$258	\$196	\$298	\$202
113 1B	332	293	243	233	380	293	355	315	330	228	275	215	307	233	355	240
114 1C	296	261	216	208	342	264	316	281	294	204	245	192	273	208	316	214
102 2A-1	678	772	641	615	919	708	936	832	870	603	725	568	810	615	936	634
103 2A-2	488	431	357	343	586	451	522	464	485	336	404	317	452	343	522	354
104 2C-1	1,102	972	808	774	1,211	932	1,177	1,047	1,094	758	912	715	1,019	774	1,177	798
105 2C-2	695	613	508	488	710	547	742	660	690	478	575	451	642	488	742	503
124 2D	837	738	612	588	932	717	994	795	831	578	693	543	774	588	894	606
130 3	343	303	251	241	431	332	367	326	341	236	284	223	317	241	367	248
3A	407	359	298	286	479	368	435	387	404	280	337	264	377	286	435	295
161 6A	279	246	204	196	317	244	298	265	277	192	231	181	258	196	298	202
163 6B	332	293	243	233	380	293	355	315	330	228	275	215	307	233	355	240
164 6C	296	261	216	208	342	264	316	281	294	204	245	192	273	208	316	214
* 7	229	202	167	161	406	312	244	217	227	157	189	148	212	161	244	166
160 8	449	396	328	316	460	354	480	427	446	309	372	291	415	316	480	325
8A	396	349	290	278	447	344	423	376	393	273	328	257	366	278	423	287
115 1AF	229	202	167	161	288	222	244	217	227	157	189	148	212	161	244	166
106 2AF-1	762	672	557	535	799	615	814	723	756	524	631	494	704	535	814	551
107 2AF-2	541	477	396	380	526	405	578	514	537	372	448	351	501	380	578	392
108 2CF-1	829	731	606	582	932	717	885	787	823	570	686	538	766	582	885	600
109 2CF-2	614	541	449	431	666	512	656	583	609	422	508	398	568	431	656	444
128 2DF	480	423	351	337	564	434	513	456	476	330	397	311	444	337	513	347
165 6AF	229	202	167	161	288	222	244	217	227	157	189	148	212	161	244	166

Territory Type or Class	38		39		40		41		42		43		44		45	
	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	\$467	\$252	\$394	\$215	\$319	\$219	\$233	\$179	\$273	\$231	\$288	\$196	\$263	\$188	\$321	\$219
113 1B	560	302	473	258	380	261	277	213	325	275	343	233	313	224	382	261
114 1C	504	272	426	232	338	232	247	190	289	245	305	208	279	199	340	232
102 2A-1	1,354	731	1,143	624	1,002	688	732	562	857	725	904	615	826	590	1,008	688
103 2A-2	864	466	729	398	558	383	408	313	478	404	504	343	460	329	562	383
104 2C-1	1,784	963	1,505	821	1,260	865	920	707	1,078	912	1,138	774	1,039	743	1,268	865
105 2C-2	1,046	564	883	482	794	545	580	446	680	575	717	488	655	468	799	545
124 2D	1,373	741	1,158	632	957	657	699	537	819	693	864	588	789	564	963	657
130 3	635	343	536	292	392	269	287	220	336	284	354	241	323	231	395	269
3A	705	381	595	325	466	320	340	261	399	337	420	286	384	274	469	320
161 6A	467	252	394	215	319	219	233	179	273	231	288	196	263	188	321	219
163 6B	560	302	473	258	380	261	277	213	325	275	343	233	313	224	382	261
164 6C	504	272	426	232	338	232	247	190	289	245	305	208	279	199	340	232
* 7	598	323	504	275	262	180	191	147	224	189	236	161	216	154	263	180
160 8	677	365	571	312	514	353	375	288	440	372	464	316	423	303	517	353
8A	658	355	556	303	453	311	331	254	388	328	409	278	373	267	456	311
115 1AF	425	229	359	196	262	180	191	147	224	189	236	161	216	154	263	180
106 2AF-1	1,177	635	993	542	871	598	636	489	745	631	786	535	718	513	876	598
107 2AF-2	775	418	654	357	619	425	452	347	530	448	559	380	510	365	623	425
108 2CF-1	1,373	741	1,158	632	947	650	692	532	811	686	855	582	781	558	953	650
109 2CF-2	981	529	827	452	702	482	513	394	601	508	634	431	579	414	706	482
128 2DF	831	449	701	383	549	377	401	308	470	397	495	337	452	323	552	377
165 6AF	425	229	359	196	262	180	191	147	224	189	236	161	216	154	263	180

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

Territory Type or Class	46		47		48		49		51		52		53		54	
	B.L.	P.D.	B.L.	P.D.	B.L.	P.D.	B.L.	P.D.	B.L.	P.D.	B.L.	P.D.	B.L.	P.D.	B.L.	P.D.
111 1A	\$237	\$188	\$265	\$188	\$296	\$179	\$340	\$202	\$200	\$187	\$237	\$212	\$256	\$187	\$281	\$177
113 1B	282	224	315	224	352	213	405	240	238	223	282	252	305	223	334	211
114 1C	251	199	281	199	314	190	360	214	212	198	251	225	271	198	298	188
102 2A-1	744	590	832	590	929	562	1,068	634	628	587	744	666	804	587	882	556
103 2A-2	415	329	464	329	518	313	595	354	350	327	415	371	448	327	492	310
104 2C-1	936	743	1,047	743	1,169	707	1,343	798	790	739	936	837	1,011	739	1,110	699
105 2C-2	590	468	660	468	737	446	847	503	498	466	590	528	637	466	700	441
124 2D	711	564	795	564	888	537	1,020	606	600	561	711	636	768	561	843	531
130 3	292	231	326	231	364	220	418	248	246	230	292	261	315	230	346	218
3A	346	274	387	274	432	261	496	295	292	273	346	310	374	273	410	258
161 6A	237	188	265	188	296	179	340	202	200	187	237	212	256	187	281	177
163 6B	282	224	315	224	352	213	405	240	238	223	282	252	305	223	334	211
164 6C	251	199	281	199	314	190	360	214	212	198	251	225	271	198	298	188
7	194	154	217	154	243	147	279	166	164	153	194	174	210	153	230	145
160 8	382	303	427	303	477	288	547	325	322	301	382	341	412	301	452	285
8A	337	267	376	267	420	254	483	287	284	266	337	301	364	266	399	251
115 1AF	194	154	217	154	243	147	279	166	164	153	194	174	210	153	230	145
106 2AF-1	647	513	723	513	808	489	928	551	546	511	647	579	699	511	767	483
107 2AF-2	460	365	514	365	574	347	660	392	388	363	460	411	497	363	545	343
108 2CF-1	704	558	787	558	879	532	1,010	600	594	555	704	630	760	555	835	526
109 2CF-2	521	414	583	414	651	394	748	444	440	411	521	466	563	411	618	389
128 2DF	408	323	456	323	509	308	585	347	344	322	408	365	440	322	483	304
165 6AF	194	154	217	154	243	147	279	166	164	153	194	174	210	153	230	145

Driver Class	55		56		57		58		59		60		61		62	
	B.L.	P.D.	B.L.	P.D.	B.L.	P.D.	B.L.	P.D.	B.L.	P.D.	B.L.	P.D.	B.L.	P.D.	B.L.	P.D.
1A	\$377	\$154	\$383	\$163	\$433	\$179	\$271	\$133	\$275	\$204	\$208	\$187	\$192	\$150	\$152	\$148
1B	452	185	460	196	520	215	322	158	327	243	248	223	228	179	181	176
1C	407	166	414	176	468	193	287	141	292	216	220	198	204	159	161	157
2A-1	1,093	447	1,111	473	1,256	519	851	418	864	641	653	587	603	471	477	465
2A-2	697	285	709	302	801	331	474	233	481	357	364	327	336	263	266	259
2C-1	1,440	588	1,463	623	1,654	684	1,070	525	1,086	806	822	739	758	593	600	585
2C-2	844	345	858	365	970	401	675	331	685	508	518	466	478	374	378	369
2D	1,108	453	1,126	479	1,273	526	813	399	825	612	624	561	576	450	456	444
3	513	209	521	222	589	243	333	164	338	251	256	230	236	185	187	182
3A	569	233	578	246	654	270	396	194	402	298	304	273	280	219	222	216
6A	377	154	383	163	433	179	271	133	275	204	208	187	192	150	152	148
6B	452	185	460	196	520	215	322	158	327	243	248	223	228	179	181	176
6C	407	166	414	176	468	193	287	141	292	216	220	198	204	159	161	157
7	483	197	490	209	554	229	222	109	226	167	171	153	157	123	125	121
8	547	223	555	236	628	260	436	214	443	328	335	301	309	242	245	238
8A	532	217	540	230	611	252	385	189	391	290	295	266	273	213	216	210
1AF	343	140	349	148	394	163	222	109	226	167	171	153	157	123	125	121
2AF-1	950	388	965	411	1,091	451	740	363	751	557	568	511	524	410	415	404
2AF-2	626	256	636	271	719	297	526	258	534	396	404	363	372	291	295	287
2CF-1	1,108	453	1,126	479	1,273	526	805	395	817	606	618	555	570	446	451	440
2CF-2	792	323	804	342	909	376	596	293	605	449	458	411	422	330	334	326
2DF	671	274	682	290	771	319	466	229	473	351	358	322	330	258	261	255
6AF	343	140	349	148	394	163	222	109	226	167	171	153	157	123	125	121

* 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 - INVOLUNTARY
PRIVATE PASSENGER RATES
\$20,000/\$40,000/\$15,000 LIMITS

Territory Type or Class	63		64		65		66					
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.				
111 1A	\$221	\$171	\$229	\$150	\$150	\$150	\$237	\$204				
113 1B	263	203	273	179	179	179	282	243				
114 1C	234	181	243	159	159	159	251	216				
102 2A-1	694	537	719	471	471	471	744	641				
103 2A-2	387	299	401	263	263	263	415	357				
104 2C-1	873	675	905	593	593	593	936	806				
105 2C-2	550	426	570	374	374	374	590	508				
124 2D	663	513	687	450	450	450	711	612				
130 3	272	210	282	185	185	185	292	251				
3A	323	250	334	219	219	219	346	298				
161 6A	221	171	229	150	150	150	237	204				
163 6B	263	203	273	179	179	179	282	243				
164 6C	234	181	243	159	159	159	251	216				
7	181	140	188	123	123	123	194	167				
160 8	356	275	369	242	242	242	382	328				
8A	314	243	325	213	213	213	337	290				
115 1AF	181	140	188	123	123	123	194	167				
106 2AF-1	603	467	625	410	410	410	647	557				
107 2AF-2	429	332	444	291	291	291	460	396				
108 2CF-1	656	508	680	446	446	446	704	606				
109 2CF-2	486	376	504	330	330	330	521	449				
128 2DF	380	294	394	258	258	258	408	351				
165 6AF	181	140	188	123	123	123	194	167				

* 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.

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

TERRITORY	BASE PREMIUM		
	COMPREHENSIVE		SPECIFIED CAUSE OF LOSS
	\$50 DED	\$100 DED	
01	\$38	\$36	\$28
02	37	36	27
03	38	36	28
04	50	48	37
05	45	43	33
06	23	22	17
07	25	24	19
10	33	32	24
11	36	35	27
12	66	63	49
13	26	25	19
14	49	47	36
16	30	29	22
20	37	36	27
21	27	26	20
22	25	24	19
23	30	29	22
24	37	36	27
27	24	23	18
28	19	18	14
31	50	48	37
32	36	35	27
34	37	36	27
37	29	28	21
38	31	30	23
39	38	36	28
40	41	39	30
41	26	25	19
42	24	23	18
43	18	17	13
44	29	28	21
45	36	35	27
46	37	36	27
47	20	19	15
48	29	28	21
49	35	34	26
51	27	26	20
52	29	28	21
53	30	29	22
54	23	22	17
55	23	22	17
56	42	40	31
57	51	49	38
58	45	43	33
59	37	36	27
60	50	48	37
61	41	39	30
62	67	64	50
63	34	33	25
64	30	29	22
65	55	53	41
66	22	21	16

COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS MODEL YEAR DIFFERENTIALS	
1997	1.28
1996	1.24
1995	1.20
1994	1.16
1993	1.12
1992	1.08
1991	1.04
1990	1.00
1989	0.96
1988 & Prior	0.93

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS		
SYMBOL GROUP	MODEL YEAR	COMPREHENSIVE AND SPECIFIED CAUSES OF LOSS DIFFERENTIALS
1	1989 & Earlier	0.527
2	1989 & Earlier	0.657
3	1989 & Earlier	0.803
4	1989 & Earlier	1.000
5	1989 & Earlier	1.276
6	1989 & Earlier	1.610
7	1989 & Earlier	2.000
8	1976-1989	2.450
10	1976-1989	3.050
11	1976-1989	3.700
12	1976-1989	4.350
13	1976-1989	5.000
14	1976-1981	6.500
14	1982-1989	5.650
15	1982-1989	6.530
16	1982-1989	7.590
17	1982-1989	8.830
18	1982-1989	10.240
19	1982-1989	11.920
20	1982-1989	13.860
21	1982-1989	18.630

METHOD OF CALCULATION:

- (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: \$100 deductible comprehensive, territory 01, 1985 model year, symbol group 5.

- (1) $\$36 \times 0.93 = \33
- (2) $\$33 \times 1.276 = \42

NOTE: For full coverage comprehensive, charge 118% of the \$50 deductible comprehensive rate.

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	1.00
2	1990 & Later	2.00
3	1990 & Later	2.35
4	1990 & Later	2.61
5	1990 & Later	2.92
6	1990 & Later	3.20
7	1990 & Later	3.55
8	1990 & Later	3.93
10	1990 & Later	4.23
11	1990 & Later	4.50
12	1990 & Later	4.83
13	1990 & Later	5.12
14	1990 & Later	5.50
15	1990 & Later	5.90
16	1990 & Later	6.31
17	1990 & Later	6.76
18	1990 & Later	7.24
19	1990 & Later	7.80
20	1990 & Later	8.57
21	1990 & Later	9.30
22	1990 & Later	10.24
23	1990 & Later	11.24
24	1990 & Later	13.09
25	1990 & Later	14.85
26	1990 & Later	16.85
27	1990 & Later	(a)

(a) Add 2.00 to symbol 26 relativity for each \$10,000 above \$80,000.

METHOD OF CALCULATION

Symbols 1-26

- (1) Multiply base premium by model year differential and round to nearest dollar.
- (2) Multiply result (1) by symbol differential and round to nearest dollar.

EXAMPLE: \$100 deductible comprehensive, territory 01, 1992 model year, symbol group 05.

- (1) $\$36 \times 1.08 = \39
- (2) $\$39 \times 2.92 = \114

Symbol 27

- (1) Multiply base premium by model year differential and round to nearest dollar.
- (2) 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 2.00 and add symbol 26 differential.
- (3) Multiply premium in (1) by result in (2) and round to nearest dollar.

EXAMPLE: \$100 deductible comprehensive, territory 01, 1992 model year, \$119,000 F.O.B. list price.

- (1) $\$36 \times 1.08 = \39
- (2) $\$119,000 - \$80,000 = \$39,000$
- (2) $\$39,000 / \$10,000 = 3$
- (2) $3 \times 2.00 + 16.85 = 22.85$
- (3) $\$39 \times 22.85 = \891

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
	\$50 DED.	\$100 DED.	
01	\$0.88	\$0.85	\$0.65
02	0.85	0.81	0.63
03	0.88	0.84	0.65
04	1.15	1.10	0.85
05	1.04	1.00	0.77
06	0.53	0.51	0.40
07	0.59	0.56	0.44
10	0.74	0.71	0.55
11	0.81	0.79	0.61
12	1.53	1.47	1.13
13	0.60	0.58	0.45
14	1.12	1.07	0.83
16	0.71	0.67	0.53
20	0.85	0.83	0.64
21	0.63	0.60	0.47
22	0.57	0.56	0.43
23	0.71	0.67	0.53
24	0.85	0.83	0.64
27	0.55	0.53	0.41
28	0.43	0.42	0.32
31	1.15	1.10	0.85
32	0.83	0.80	0.62
34	0.85	0.83	0.64
37	0.66	0.64	0.49
38	0.71	0.68	0.53
39	0.88	0.84	0.65
40	0.93	0.89	0.69
41	0.60	0.58	0.45
42	0.56	0.54	0.42
43	0.43	0.41	0.32
44	0.67	0.65	0.50
45	0.83	0.80	0.61
46	0.85	0.83	0.64
47	0.48	0.45	0.35
48	0.67	0.65	0.50
49	0.80	0.76	0.59
51	0.62	0.60	0.46
52	0.68	0.65	0.51
53	0.71	0.67	0.53
54	0.54	0.52	0.41
55	0.54	0.51	0.40
56	0.97	0.93	0.72
57	1.20	1.15	0.89
58	1.04	1.00	0.77
59	0.85	0.83	0.64
60	1.15	1.10	0.85
61	0.94	0.90	0.69
62	1.57	1.51	1.16
63	0.77	0.75	0.58
64	0.69	0.67	0.52
65	1.29	1.24	0.96
66	0.52	0.50	0.39

NOTE: For full coverage comprehensive, charge 118% of the \$50 deductible comprehensive rate.

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	1.258
2	1989 & Earlier	1.145
3	1989 & Earlier	1.068
4	1989 & Earlier	1.000
5	1989 & Earlier	0.946
6	1989 & Earlier	0.903
7	1989 & Earlier	0.889
7 (Above Z)	1975 & Prior	0.863
8	1976-1989	0.878
10	1976-1989	0.874
11	1976-1989	0.868
12	1976-1989	0.863
13	1976-1989	0.860
14	1976-1981	0.838
14	1982-1989	0.828
15	1982-1989	0.810
16	1982-1989	0.803
17	1982-1989	0.791
18	1982-1989	0.777
19	1982-1989	0.761
20	1982-1989	0.745
21	1982-1989	0.728

METHOD OF CALCULATION:

- (1) Multiply stated amount base rate by symbol group differential and round to the nearest cent.

EXAMPLE:

\$100 deductible comprehensive, territory 01, 1985 model year, symbol 11

(1) $\$0.85 \times 0.868 = \0.74

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

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS

SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS
1	1989 & Earlier	0.50
2	1989 & Earlier	0.70
3	1989 & Earlier	0.85
4	1989 & Earlier	1.00
5	1989 & Earlier	1.20
6	1989 & Earlier	1.40
7	1989 & Earlier	1.55
8	1976-1989	1.65
10	1976-1989	1.90
11	1976-1989	2.05
12	1976-1989	2.20
13	1976-1989	2.35
14	1976-1981	2.75
14	1982-1989	2.50
15	1982-1989	2.70
16	1982-1989	2.89
17	1982-1989	3.09
18	1982-1989	3.28
19	1982-1989	3.48
20	1982-1989	3.67
21	1982-1989	4.08

METHOD OF CALCULATION:

Symbols 1-21

- (1) Determine the product of the differentials for the desired class, model year and symbol group, rounding the final result to three decimal places.
- (2) Multiply the appropriate deductible base premium and round to the nearest dollar.

EXAMPLE: Class 2D, 1985 model year, symbol group 5, \$250 deductible, territory 01.

$$(1) 3.11 \times 0.93 \times 1.20 = 3.471$$

$$(2) 64 \times 3.471 = \$222$$

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

ACTUAL VALUE SYMBOL GROUP DIFFERENTIALS		
SYMBOL GROUP	MODEL YEAR	DIFFERENTIALS
1	1990 & Later	1.00
2	1990 & Later	1.55
3	1990 & Later	1.67
4	1990 & Later	1.75
5	1990 & Later	1.87
6	1990 & Later	1.92
7	1990 & Later	2.02
8	1990 & Later	2.12
10	1990 & Later	2.18
11	1990 & Later	2.23
12	1990 & Later	2.33
13	1990 & Later	2.38
14	1990 & Later	2.47
15	1990 & Later	2.57
16	1990 & Later	2.66
17	1990 & Later	2.76
18	1990 & Later	2.84
19	1990 & Later	2.94
20	1990 & Later	3.04
21	1990 & Later	3.15
22	1990 & Later	3.28
23	1990 & Later	3.41
24	1990 & Later	3.58
25	1990 & Later	3.77
26	1990 & Later	3.94
27	1990 & Later	(a)

(a) Add 0.14 to symbol 26 relativity for each \$10,000 above \$80,000.

METHOD OF CALCULATION:

Symbols 1-26

- (1) Determine the product of the differentials for the desired class, model year and symbol group, rounding the final result to three decimal places.
- (2) Multiply result in (1) by the appropriate deductible base premium and round to the nearest dollar.

EXAMPLE: Class 2D, 1992 model year, symbol group 5, \$250 deductible, territory 01.

- (1) $3.11 \times 1.08 \times 1.87 = 6.281$
- (2) $\$64 \times 6.281 = \402

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

METHOD OF CALCULATION (Cont.):

Symbol 27

- (1) Determine symbol 1 actual value premium for the desired coverage, territory, driver classification and model year.
- (2) 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 0.14 and add the symbol 26 differential.
- (3) Multiply premium in (1) by result in (2) and round to nearest dollar.

EXAMPLE: Class 2D, 1992 model year, \$119,000 F. O. B. list price, \$250 deductible, territory 01.

- (1) $3.11 \times 1.08 \times 1.00 = 3.359$
- (1) $\$64 \times 3.359 = \215
- (2) $\$119,000 - \$80,000 = \$39,000$
- (2) $\$39,000 / \$10,000 = 3$
- (2) $3 \times 0.14 + 3.94 = 4.36$
- (3) $\$215 \times 4.36 = \937

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

A. Bodily Injury

Limit Per Occurrence	Limits In Thousands Limit Per Person										Supplemental Table Limits In Thousands Limit Per Person																
	20/40 100%		25/50 114%		25/100 126%		50/50 130%		55/55 132%		50/100 140%		75/75 140%		100/100 150%		100/200 164%										
	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	177	180	182	185	186																						
400	180	183	185	186	187	192																					
500	182	185	186	189	190	195	199																				
600	185	187	189	190	192	196	200	205																			
700	186	189	190	193	195	199	203	206	210																		
800	189	192	193	195	196	200	205	209	213	218																	
900	190	193	195	197	199	203	207	210	215	219	223																
1000	193	196	197	199	200	205	209	213	218	222	226	230															
1250	195	197	199	200	202	206	210	215	219	223	228	232	239														
1500	197	200	202	203	205	209	213	218	222	226	230	235	242	249													
1750	199	202	203	205	206	210	215	219	223	228	232	236	243	250	258												
2000	200	203	206	207	209	213	218	222	226	230	235	239	246	253	259	266											
2500	205	207	209	210	212	216	220	225	229	233	238	242	249	256	263	271	276										
3000	207	210	212	215	216	220	225	229	233	238	242	246	253	260	266	273	281	288									
3500	212	215	216	219	220	225	229	233	238	242	246	250	258	265	271	278	285	292	298								
4000	216	219	220	223	225	229	233	238	242	246	250	255	260	268	275	282	289	296	302	308							
4500	219	222	223	226	228	232	236	240	245	249	253	258	265	272	278	285	292	299	305	311	316						
5000	223	226	228	230	232	236	240	245	249	253	258	262	268	275	282	289	296	303	309	315	321	326					
6000	225	228	229	232	233	238	242	246	250	255	259	263	269	276	283	291	298	305	311	316	322	328	332				
7000	228	230	232	235	236	240	245	249	253	258	260	265	272	279	286	293	301	308	314	319	324	329	335	341			
8000	229	232	233	236	238	242	246	250	255	259	263	268	273	281	288	295	302	309	315	321	326	332	336	342	348		
9000	232	235	236	239	240	245	249	253	258	262	265	269	276	283	291	298	305	312	318	324	328	334	339	345	351	357	
10000	233	236	238	240	242	246	250	255	259	263	266	271	278	285	292	299	306	314	319	325	329	335	341	346	352	358	364

B. Property Damage

\$15,000	....	100%	\$120,000	....	113%	\$550,000	....	126%
20,000	....	101	130,000	....	114	600,000	....	127
25,000	....	102	140,000	....	115	650,000	....	128
30,000	....	103	150,000	....	116	700,000	....	129
35,000	....	104	175,000	....	117	750,000	....	130
40,000	....	105	200,000	....	118	800,000	....	131
45,000	....	106	225,000	....	119	850,000	....	132
50,000	....	107	250,000	....	120	900,000	....	133
60,000	....	108	275,000	....	121	950,000	....	134
70,000	....	108	300,000	....	122	1,000,000	....	135
80,000	....	109	350,000	....	123	2,000,000	....	144
90,000	....	110	400,000	....	124	3,000,000	....	153
100,000	....	111	450,000	....	125	4,000,000	....	160
110,000	....	112	500,000	....	125	5,000,000	....	167

C. Combined Liability Limit

\$55,000	....	100%	\$750,000	....	148%
75,000	....	104	800,000	....	151
100,000	....	110	900,000	....	154
150,000	....	116	1,000,000	....	158
200,000	....	122	1,250,000	....	163
250,000	....	127	1,400,000	....	167
300,000	....	132	1,500,000	....	169
325,000	....	133	2,000,000	....	179
400,000	....	135	2,500,000	....	186
450,000	....	138	3,000,000	....	193
500,000	....	139	4,000,000	....	205
525,000	....	141	5,000,000	....	217
550,000	....	141	6,000,000	....	222
600,000	....	143	7,000,000	....	228
650,000	....	145	8,000,000	....	233
700,000	....	146	9,000,000	....	239
			10,000,000	....	244