

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4A

COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.

**NONFLEET TRUCKS, TRAILERS, AND SEMITRAILERS - NOT USED IN DUMPING OPERATIONS  
LOCAL AND INTERMEDIATE - ALL VEHICLES  
LONG DISTANCE - LIGHT TRUCKS AND TRAILERS USED WITH LIGHT TRUCKS**

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	65	139	199	252	282	321
4	62	132	189	239	268	305
5	59	125	180	227	254	289
6,7	52	111	159	201	225	257
8	49	104	150	189	212	241
9,10,11	46	97	140	176	197	225
12	39	83	120	151	169	193

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	31	75	164	281	363	466
4	27	64	140	239	309	397
5	25	60	132	225	290	373
6,7	22	53	115	197	254	327
8	20	49	107	183	236	303
9,10,11	19	45	99	169	218	280
12	16	38	82	141	182	234

**FLEET TRUCKS, TRAILERS, AND SEMITRAILERS - NOT USED IN DUMPING OPERATIONS  
LOCAL AND INTERMEDIATE - ALL VEHICLES  
LONG DISTANCE - LIGHT TRUCKS AND TRAILERS USED WITH LIGHT TRUCKS**

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	49	104	150	189	212	241
4	47	99	142	179	201	229
5	44	94	135	170	190	217
6,7	39	83	120	151	169	193
8	37	78	112	141	158	181
9,10,11	34	73	105	132	148	169
12	29	62	90	113	127	145

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	30	72	156	267	345	443
4	25	61	133	227	293	377
5	24	57	125	214	276	355
6,7	21	50	109	187	241	310
8	19	47	102	173	224	288
9,10,11	18	43	94	160	207	266
12	15	36	78	134	173	222

APP-17

All rights reserved. This Manual or any part thereof may NOT be reproduced in any form or by any means without the written permission of AIPSO. © 1988-2009 AIPSO

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4A

COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.

**NONFLEET TRUCKS, TRACTORS, TRAILERS, AND SEMITRAILERS - USED IN DUMPING OPERATIONS  
LOCAL AND INTERMEDIATE - ALL VEHICLES  
LONG DISTANCE - LIGHT TRUCKS AND TRAILERS USED WITH LIGHT TRUCKS**

COMPREHENSIVE Age Group	DEDUCTIBLE					
	\$250	500	1,000	2,000	3,000	5,000
1,2,3	65	139	199	252	282	321
4	62	132	189	239	268	305
5	59	125	180	227	254	289
6,7	52	111	159	201	225	257
8	49	104	150	189	212	241
9,10,11	46	97	140	176	197	225
12	39	83	120	151	169	193

REGULAR COLLISION Age Group	DEDUCTIBLE					
	\$250	500	1,000	2,000	3,000	5,000
1,2,3	39	94	205	351	454	583
4	33	80	175	298	385	495
5	31	75	164	281	363	466
6,7	27	66	144	246	318	408
8	25	61	133	228	295	379
9,10,11	23	57	123	211	272	350
12	20	47	103	176	227	292

**FLEET TRUCKS, TRACTORS, TRAILERS, AND SEMITRAILERS - USED IN DUMPING OPERATIONS  
LOCAL AND INTERMEDIATE - ALL VEHICLES  
LONG DISTANCE - LIGHT TRUCKS AND TRAILERS USED WITH LIGHT TRUCKS**

COMPREHENSIVE Age Group	DEDUCTIBLE					
	\$250	500	1,000	2,000	3,000	5,000
1,2,3	49	104	150	189	212	241
4	47	99	142	179	201	229
5	44	94	135	170	190	217
6,7	39	83	120	151	169	193
8	37	78	112	141	158	181
9,10,11	34	73	105	132	148	169
12	29	62	90	113	127	145

REGULAR COLLISION Age Group	DEDUCTIBLE					
	\$250	500	1,000	2,000	3,000	5,000
1,2,3	37	89	195	333	431	554
4	31	76	166	283	366	471
5	30	72	156	267	345	443
6,7	26	63	137	234	302	388
8	24	58	127	217	280	360
9,10,11	22	54	117	200	259	332
12	19	45	98	167	216	277

APP-18

All rights reserved. This Manual or any part thereof may NOT be reproduced in any form or by any means without the written permission of AIPSO. © 1988-2009 AIPSO

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4A

COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.

<b>PUBLIC AUTOMOBILES (EXCEPT TAXICABS)</b>						
<b>LIMOUSINES- NON-FLEET</b>						
<b>VAN POOLS- FLEET AND NON-FLEET</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	56	118	169	214	240	273
4	53	112	161	203	228	260
5	50	106	152	192	215	246
6,7	44	94	136	171	192	219
8	42	88	127	160	180	205
9,10,11	39	83	119	150	168	191
12	33	71	102	128	144	164

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	21	51	111	190	246	316
4	18	43	95	162	209	269
5	17	41	89	152	197	253
6,7	15	36	78	133	172	221
8	14	33	72	124	160	205
9,10,11	13	31	67	114	148	190
12	11	26	56	95	123	158

<b>PUBLIC AUTOMOBILES (EXCEPT TAXICABS)</b>						
<b>LIMOUSINES- FLEET</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	47	100	144	182	204	232
4	45	95	137	173	193	220
5	43	90	130	164	184	209
6,7	38	80	115	145	163	186
8	35	75	108	136	153	174
9,10,11	33	70	101	127	143	163
12	28	60	86	109	122	139

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	21	51	111	190	246	316
4	18	43	95	162	209	269
5	17	41	89	152	197	253
6,7	15	36	78	133	172	221
8	14	33	72	124	160	205
9,10,11	13	31	67	114	148	190
12	11	26	56	95	123	158

APP-19

All rights reserved. This Manual or any part thereof may NOT be reproduced in any form or by any means without the written permission of AIPSO. © 1988-2009 AIPSO

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4A

COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.

**PUBLIC AUTOMOBILES (EXCEPT TAXICABS)  
SCHOOL, CHURCH AND ALL OTHER BUSES- NON-FLEET**

COMPREHENSIVE Age Group	DEDUCTIBLE					
	\$250	500	1,000	2,000	3,000	5,000
1,2,3	37	79	113	143	160	183
4	35	75	108	136	153	174
5	33	71	102	129	144	164
6,7	30	63	91	115	128	146
8	28	59	85	108	121	137
9,10,11	26	55	79	100	112	128
12	22	47	68	86	96	110

REGULAR COLLISION Age Group	DEDUCTIBLE					
	\$250	500	1,000	2,000	3,000	5,000
1,2,3	15	36	78	132	171	220
4	13	30	66	113	145	187
5	12	28	62	106	137	176
6,7	10	25	54	93	120	154
8	10	23	50	86	111	143
9,10,11	9	21	46	79	103	132
12	7	18	39	66	86	110

**PUBLIC AUTOMOBILES (EXCEPT TAXICABS)  
SCHOOL, CHURCH AND ALL OTHER BUSES- FLEET**

COMPREHENSIVE Age Group	DEDUCTIBLE					
	\$250	500	1,000	2,000	3,000	5,000
1,2,3	32	67	96	122	136	155
4	30	64	92	115	129	148
5	28	60	87	109	123	140
6,7	25	54	77	97	109	125
8	24	50	72	91	102	117
9,10,11	22	47	68	85	95	109
12	19	40	58	73	82	93

REGULAR COLLISION Age Group	DEDUCTIBLE					
	\$250	500	1,000	2,000	3,000	5,000
1,2,3	15	36	78	132	171	220
4	13	30	66	113	145	187
5	12	28	62	106	137	176
6,7	10	25	54	93	120	154
8	10	23	50	86	111	143
9,10,11	9	21	46	79	103	132
12	7	18	39	66	86	110

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4A

COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.

**ZONE RATED AUTOS - ZONES 11 AND 44  
LONG DISTANCE - NOT USED IN DUMPING OPERATIONS- NON-FLEET**

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	119	238	389	496	561	626
4	107	214	350	447	505	564
5	101	202	331	422	477	533
6 - 12	83	166	272	347	393	438

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	129	331	783	1,234	1,565	1,987
4	110	281	665	1,049	1,331	1,689
5	97	248	587	926	1,174	1,490
6 - 12	84	215	509	802	1,018	1,292

**ZONE RATED AUTOS - ZONES 11 AND 44  
LONG DISTANCE - USED IN DUMPING OPERATIONS- NON-FLEET**

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	119	238	389	496	561	626
4	107	214	350	447	505	564
5	101	202	331	422	477	533
6 - 12	83	166	272	347	393	438

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	162	414	978	1,543	1,957	2,484
4	138	352	832	1,312	1,663	2,111
5	121	310	734	1,157	1,467	1,863
6 - 12	105	269	636	1,003	1,272	1,614

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL  
**APPENDIX 4A**  
**COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS**

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

**Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.**

<b>ZONE RATED AUTOS - ZONES 11 AND 44</b>						
<b>LONG DISTANCE - NOT USED IN DUMPING OPERATIONS- FLEET</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	77	155	253	323	365	407
4	70	139	228	290	328	366
5	66	131	215	274	310	346
6 - 12	54	108	177	226	255	285

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	84	215	509	802	1,018	1,292
4	72	183	432	682	865	1,098
5	63	161	381	601	763	968
6 - 12	55	140	331	522	661	840

<b>ZONE RATED AUTOS - ZONES 11 AND 44</b>						
<b>LONG DISTANCE - USED IN DUMPING OPERATIONS- FLEET</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	77	155	253	323	365	407
4	70	139	228	290	328	366
5	66	131	215	274	310	346
6 - 12	54	108	177	226	255	285

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	105	269	636	1,003	1,272	1,614
4	89	229	541	852	1,081	1,372
5	79	202	477	752	954	1,210
6 - 12	68	175	413	652	827	1,049

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4A

COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 11</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	82	188	284	364	406	464
4,5	78	179	270	346	386	441
6,7	70	160	241	309	345	395
8,9	66	151	227	291	325	371
10 - 12	61	141	213	273	305	348

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	67	158	304	500	646	817
4,5	57	135	259	425	549	694
6,7	44	103	198	325	420	531
8,9	40	95	183	300	387	490
10 - 12	37	87	167	275	355	449

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 12</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	56	128	194	248	277	317
4,5	53	122	184	236	263	301
6,7	48	109	165	211	236	269
8,9	45	103	155	198	221	253
10 - 12	42	96	145	186	208	238

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	61	144	276	454	587	742
4,5	52	122	235	386	499	630
6,7	40	93	180	295	381	482
8,9	37	86	166	273	352	445
10 - 12	34	79	152	250	323	408

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4A

COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 13</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	43	99	150	192	214	245
4,5	41	94	142	182	203	233
6,7	37	84	127	163	182	208
8,9	35	79	120	153	171	196
10 - 12	32	74	112	144	160	183

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	54	127	243	399	516	652
4,5	46	108	207	339	439	554
6,7	35	82	158	260	335	424
8,9	32	76	146	240	310	391
10 - 12	30	70	134	220	284	359

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 17</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	25	57	85	109	122	140
4,5	23	54	81	104	116	132
6,7	21	48	73	93	104	119
8,9	20	45	68	88	98	112
10 - 12	18	42	64	82	92	105

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	49	115	221	363	469	593
4,5	42	98	188	309	399	504
6,7	32	75	144	236	305	385
8,9	29	69	133	218	281	356
10 - 12	27	63	122	200	258	326

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4A

COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 18</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	36	84	126	161	180	206
4,5	35	79	120	153	171	196
6,7	31	71	107	137	153	175
8,9	29	67	101	129	144	165
10 - 12	27	63	94	121	135	154

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	61	143	274	450	582	736
4,5	52	121	233	383	495	626
6,7	40	93	178	293	378	479
8,9	37	86	165	270	349	442
10 - 12	33	79	151	248	320	405

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 19</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	26	60	91	116	130	149
4,5	25	57	87	111	124	141
6,7	22	51	77	99	111	127
8,9	21	48	73	93	104	119
10 - 12	20	45	68	88	98	112

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	64	151	289	475	614	776
4,5	55	128	246	404	522	660
6,7	42	98	188	309	399	505
8,9	38	90	173	285	368	466
10 - 12	35	83	159	261	338	427

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4A

COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.

**PRIVATE PASSENGER TYPES  
TERRITORY 23**

COMPREHENSIVE Age Group	DEDUCTIBLE					
	\$250	500	1,000	2,000	3,000	5,000
1,2,3	23	53	80	102	114	130
4,5	22	50	76	97	108	124
6,7	20	45	68	87	97	111
8,9	18	42	64	82	92	105
10 - 12	17	40	60	77	86	98

REGULAR COLLISION Age Group	DEDUCTIBLE					
	\$250	500	1,000	2,000	3,000	5,000
1,2,3	52	122	234	385	497	629
4,5	44	104	199	327	423	534
6,7	34	79	152	250	323	409
8,9	31	73	141	231	298	377
10 - 12	29	67	129	212	273	346

**PRIVATE PASSENGER TYPES  
TERRITORY 24**

COMPREHENSIVE Age Group	DEDUCTIBLE					
	\$250	500	1,000	2,000	3,000	5,000
1,2,3	34	79	119	152	170	194
4,5	33	75	113	145	162	185
6,7	29	67	101	130	145	165
8,9	27	63	95	122	136	156
10 - 12	26	59	89	114	128	146

REGULAR COLLISION Age Group	DEDUCTIBLE					
	\$250	500	1,000	2,000	3,000	5,000
1,2,3	51	120	231	379	490	619
4,5	43	102	196	322	416	526
6,7	33	78	150	246	318	403
8,9	31	72	138	227	294	371
10 - 12	28	66	127	208	269	340

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4A

COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 25</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	27	62	93	119	133	152
4,5	25	58	88	113	126	144
6,7	23	52	79	101	113	129
8,9	21	49	74	95	106	121
10 - 12	20	46	70	89	99	114

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	42	98	189	310	400	506
4,5	36	83	160	263	340	430
6,7	27	64	122	201	260	329
8,9	25	59	113	186	240	304
10 - 12	23	54	104	170	220	278

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 26</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	33	75	114	146	163	186
4,5	31	72	108	139	155	177
6,7	28	64	97	124	138	158
8,9	26	60	91	116	130	149
10 - 12	25	57	85	109	122	140

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	40	94	181	297	384	485
4,5	34	80	154	252	326	412
6,7	26	61	118	193	250	315
8,9	24	56	109	178	230	291
10 - 12	22	52	99	163	211	267

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4A

COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 28</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	34	79	119	152	170	194
4,5	33	75	113	145	162	185
6,7	29	67	101	130	145	165
8,9	27	63	95	122	136	156
10 - 12	26	59	89	114	128	146

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	36	84	161	264	341	432
4,5	30	71	137	225	290	367
6,7	23	54	105	172	222	280
8,9	21	50	97	159	205	259
10 - 12	20	46	88	145	188	237

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 30</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	31	70	106	136	152	174
4,5	29	67	101	130	145	165
6,7	26	60	90	116	129	148
8,9	25	56	85	109	121	139
10 - 12	23	53	80	102	114	130

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	46	108	208	342	441	558
4,5	39	92	177	290	375	474
6,7	30	70	135	222	287	363
8,9	28	65	125	205	265	335
10 - 12	25	60	114	188	243	307

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4A

COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 31</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	30	68	103	132	147	169
4,5	28	65	98	125	140	160
6,7	25	58	88	112	125	143
8,9	24	55	83	106	118	135
10 - 12	22	51	77	99	111	127

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	50	118	227	372	481	608
4,5	43	100	193	317	409	517
6,7	33	77	147	242	313	396
8,9	30	71	136	224	289	365
10 - 12	28	65	125	205	265	334

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 32</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	48	110	165	212	236	270
4,5	45	104	157	201	224	256
6,7	40	93	140	180	201	229
8,9	38	88	132	169	189	216
10 - 12	36	82	124	159	177	203

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	60	140	270	443	572	723
4,5	51	119	229	376	486	615
6,7	39	91	175	288	372	470
8,9	36	84	162	266	343	434
10 - 12	33	77	148	244	315	398

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4A

COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 33</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	43	99	150	192	214	245
4,5	41	94	142	182	203	233
6,7	37	84	127	163	182	208
8,9	35	79	120	153	171	196
10 - 12	32	74	112	144	160	183

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	56	132	254	417	539	682
4,5	48	112	216	355	459	580
6,7	37	86	165	272	351	444
8,9	34	79	152	250	324	409
10 - 12	31	73	140	230	297	375

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 34</b>						

COMPREHENSIVE	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	42	96	145	186	208	238
4,5	40	92	138	177	198	226
6,7	36	82	124	158	177	202
8,9	34	77	116	149	166	190
10 - 12	31	72	109	140	156	178

REGULAR COLLISION	DEDUCTIBLE					
Age Group	\$250	500	1,000	2,000	3,000	5,000
1,2,3	55	129	248	408	527	666
4,5	47	110	211	347	448	566
6,7	36	84	161	265	342	433
8,9	33	78	149	245	316	400
10 - 12	30	71	137	224	290	366

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4A

COMPREHENSIVE AND REGULAR COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible rate shown on the rate schedules for the auto being rated.

<b>PRIVATE PASSENGER TYPES</b>						
<b>TERRITORY 35</b>						

<b>COMPREHENSIVE</b>	<b>DEDUCTIBLE</b>					
<b>Age Group</b>	<b>\$250</b>	<b>500</b>	<b>1,000</b>	<b>2,000</b>	<b>3,000</b>	<b>5,000</b>
1,2,3	44	101	152	195	218	249
4,5	42	96	145	186	207	237
6,7	37	86	130	166	185	212
8,9	35	81	122	156	175	200
10 - 12	33	76	115	147	164	187

<b>REGULAR COLLISION</b>	<b>DEDUCTIBLE</b>					
<b>Age Group</b>	<b>\$250</b>	<b>500</b>	<b>1,000</b>	<b>2,000</b>	<b>3,000</b>	<b>5,000</b>
1,2,3	62	146	280	461	595	753
4,5	53	124	238	392	506	640
6,7	40	95	182	299	387	489
8,9	37	88	168	276	357	451
10 - 12	34	80	154	253	327	414

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4B

BROADENED COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible Collision rate shown on the rate schedules for the auto being rated.

**NONFLEET TRUCKS, TRAILERS, AND SEMITRAILERS - NOT USED IN DUMPING OPERATIONS  
LOCAL AND INTERMEDIATE - ALL VEHICLES  
LONG DISTANCE - LIGHT TRUCKS AND TRAILERS USED WITH LIGHT TRUCKS**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-13	-2	14	62	129	177	226
4	-11	-1	12	53	110	150	192
5	-10	-1	12	50	104	141	181
6,7	-9	-1	10	44	91	124	158
8	-8	-1	9	41	84	115	147
9,10,11	-8	-1	9	37	78	106	136
12	-6	-1	7	31	65	88	113

**FLEET TRUCKS, TRAILERS, AND SEMITRAILERS - NOT USED IN DUMPING OPERATIONS  
LOCAL AND INTERMEDIATE - ALL VEHICLES  
LONG DISTANCE - LIGHT TRUCKS AND TRAILERS USED WITH LIGHT TRUCKS**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-12	-1	14	59	123	168	215
4	-10	-1	12	50	105	143	183
5	-10	-1	11	47	98	134	172
6,7	-9	-1	10	41	86	117	150
8	-8	-1	9	39	80	109	140
9,10,11	-7	-1	8	36	74	101	129
12	-6	-1	7	30	62	84	108

**NONFLEET TRUCKS, TRACTORS, TRAILERS, AND SEMITRAILERS - USED IN DUMPING OPERATIONS  
LOCAL AND INTERMEDIATE - ALL VEHICLES  
LONG DISTANCE - LIGHT TRUCKS AND TRAILERS USED WITH LIGHT TRUCKS**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-16	-2	18	78	162	221	282
4	-14	-2	15	66	137	187	240
5	-13	-2	14	62	129	177	226
6,7	-11	-1	13	55	113	155	198
8	-11	-1	12	51	105	143	184
9,10,11	-10	-1	11	47	97	132	170
12	-8	-1	9	39	81	110	141

**FLEET TRUCKS, TRACTORS, TRAILERS, AND SEMITRAILERS - USED IN DUMPING OPERATIONS  
LOCAL AND INTERMEDIATE - ALL VEHICLES  
LONG DISTANCE - LIGHT TRUCKS AND TRAILERS USED WITH LIGHT TRUCKS**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-15	-2	17	74	154	209	268
4	-13	-2	15	63	131	178	228
5	-12	-1	14	59	123	168	215
6,7	-11	-1	12	52	108	147	188
8	-10	-1	11	48	100	136	174
9,10,11	-9	-1	10	44	92	126	161
12	-8	-1	9	37	77	105	134

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4B

BROADENED COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible Collision rate shown on the rate schedules for the auto being rated.

**PUBLIC AUTOMOBILES (EXCEPT TAXICABS)  
LIMOUSINES- NON-FLEET  
VAN POOLS- FLEET AND NON-FLEET**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-9	-1	10	42	88	120	153
4	-7	-1	8	36	75	102	130
5	-7	-1	8	34	70	96	123
6,7	-6	-1	7	30	61	84	107
8	-6	-1	6	27	57	78	99
9,10,11	-5	-1	6	25	53	72	92
12	-4	-1	5	21	44	60	77

**PUBLIC AUTOMOBILES (EXCEPT TAXICABS)  
LIMOUSINES- FLEET**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-9	-1	10	42	88	120	153
4	-7	-1	8	36	75	102	130
5	-7	-1	8	34	70	96	123
6,7	-6	-1	7	30	61	84	107
8	-6	-1	6	27	57	78	99
9,10,11	-5	-1	6	25	53	72	92
12	-4	-1	5	21	44	60	77

**PUBLIC AUTOMOBILES (EXCEPT TAXICABS)  
SCHOOL, CHURCH AND ALL OTHER BUSES- NON-FLEET**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-6	-1	7	29	61	83	107
4	-5	-1	6	25	52	71	91
5	-5	-1	5	24	49	67	85
6,7	-4	-1	5	21	43	58	75
8	-4	0	4	19	40	54	69
9,10,11	-4	0	4	18	37	50	64
12	-3	0	3	15	31	42	53

**PUBLIC AUTOMOBILES (EXCEPT TAXICABS)  
SCHOOL, CHURCH AND ALL OTHER BUSES- FLEET**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-6	-1	7	29	61	83	107
4	-5	-1	6	25	52	71	91
5	-5	-1	5	24	49	67	85
6,7	-4	-1	5	21	43	58	75
8	-4	0	4	19	40	54	69
9,10,11	-4	0	4	18	37	50	64
12	-3	0	3	15	31	42	53

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4B

BROADENED COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible Collision rate shown on the rate schedules for the auto being rated.

**ZONE RATED AUTOS - ZONES 11 AND 44  
LONG DISTANCE - NOT USED IN DUMPING OPERATIONS- NON-FLEET**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-388	-337	-268	-57	238	442	662
4	-330	-287	-228	-49	202	376	563
5	-291	-253	-201	-43	178	332	497
6 - 12	-252	-219	-174	-37	155	288	431

**ZONE RATED AUTOS - ZONES 11 AND 44  
LONG DISTANCE - USED IN DUMPING OPERATIONS- NON-FLEET**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-485	-421	-335	-71	297	553	828
4	-413	-358	-285	-61	253	470	704
5	-364	-316	-251	-54	223	415	621
6 - 12	-316	-274	-218	-46	193	360	538

**ZONE RATED AUTOS - ZONES 11 AND 44  
LONG DISTANCE - NOT USED IN DUMPING OPERATIONS- FLEET**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-252	-219	-174	-37	155	288	431
4	-215	-186	-148	-32	131	244	366
5	-189	-164	-131	-28	116	216	323
6 - 12	-164	-142	-113	-24	100	187	280

**ZONE RATED AUTOS - ZONES 11 AND 44  
LONG DISTANCE - USED IN DUMPING OPERATIONS- FLEET**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-316	-274	-218	-46	193	360	538
4	-268	-233	-185	-40	164	306	457
5	-237	-205	-163	-35	145	270	403
6 - 12	-205	-178	-142	-30	126	234	350

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4B

BROADENED COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible Collision rate shown on the rate schedules for the auto being rated.

PRIVATE PASSENGER TYPES  
TERRITORY 11

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-26	6	43	109	178	219	231
4,5	-22	5	36	92	151	186	197
6,7	-17	4	28	71	115	142	150
8,9	-16	3	26	65	107	131	139
10 - 12	-14	3	23	60	98	120	127

PRIVATE PASSENGER TYPES  
TERRITORY 12

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-24	5	39	99	161	199	210
4,5	-20	4	33	84	137	169	179
6,7	-15	3	25	64	105	129	137
8,9	-14	3	23	59	97	119	126
10 - 12	-13	3	21	54	89	109	116

PRIVATE PASSENGER TYPES  
TERRITORY 13

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-21	4	34	87	142	175	185
4,5	-18	4	29	74	121	149	157
6,7	-14	3	22	56	92	114	120
8,9	-13	3	20	52	85	105	111
10 - 12	-11	2	19	48	78	96	102

PRIVATE PASSENGER TYPES  
TERRITORY 17

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-19	4	31	79	129	159	168
4,5	-16	3	26	67	110	135	143
6,7	-12	3	20	51	84	103	109
8,9	-11	2	19	47	77	95	101
10 - 12	-10	2	17	43	71	87	92

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4B

BROADENED COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible Collision rate shown on the rate schedules for the auto being rated.

**PRIVATE PASSENGER TYPES  
TERRITORY 18**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-24	5	38	98	160	197	208
4,5	-20	4	33	83	136	168	177
6,7	-15	3	25	64	104	128	136
8,9	-14	3	23	59	96	118	125
10 - 12	-13	3	21	54	88	109	115

**PRIVATE PASSENGER TYPES  
TERRITORY 19**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-25	5	41	103	169	208	220
4,5	-21	4	35	88	144	177	187
6,7	-16	3	26	67	110	135	143
8,9	-15	3	24	62	101	125	132
10 - 12	-14	3	22	57	93	114	121

**PRIVATE PASSENGER TYPES  
TERRITORY 23**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-20	4	33	84	137	169	178
4,5	-17	4	28	71	116	143	151
6,7	-13	3	21	54	89	110	116
8,9	-12	3	20	50	82	101	107
10 - 12	-11	2	18	46	75	93	98

**PRIVATE PASSENGER TYPES  
TERRITORY 24**

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-20	4	32	82	135	166	175
4,5	-17	4	27	70	114	141	149
6,7	-13	3	21	54	88	108	114
8,9	-12	3	19	49	81	100	105
10 - 12	-11	2	18	45	74	91	96

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4B

BROADENED COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible Collision rate shown on the rate schedules for the auto being rated.

PRIVATE PASSENGER TYPES  
TERRITORY 25

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-16	3	26	67	110	136	143
4,5	-14	3	22	57	94	115	122
6,7	-11	2	17	44	71	88	93
8,9	-10	2	16	40	66	81	86
10 - 12	-9	2	15	37	61	75	79

PRIVATE PASSENGER TYPES  
TERRITORY 26

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-16	3	25	65	106	130	137
4,5	-13	3	22	55	90	111	117
6,7	-10	2	16	42	69	85	89
8,9	-9	2	15	39	63	78	82
10 - 12	-9	2	14	36	58	72	76

PRIVATE PASSENGER TYPES  
TERRITORY 28

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-14	3	23	58	94	116	122
4,5	-12	2	19	49	80	98	104
6,7	-9	2	15	37	61	75	79
8,9	-8	2	14	35	56	69	73
10 - 12	-8	2	12	32	52	64	67

PRIVATE PASSENGER TYPES  
TERRITORY 30

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-18	4	29	74	121	150	158
4,5	-15	3	25	63	103	127	134
6,7	-12	2	19	48	79	97	103
8,9	-11	2	18	45	73	90	95
10 - 12	-10	2	16	41	67	82	87

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 4B

BROADENED COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible Collision rate shown on the rate schedules for the auto being rated.

PRIVATE PASSENGER TYPES  
TERRITORY 31

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-19	4	32	81	132	163	172
4,5	-17	3	27	69	112	139	146
6,7	-13	3	21	53	86	106	112
8,9	-12	2	19	49	79	98	103
10 - 12	-11	2	17	45	73	90	95

PRIVATE PASSENGER TYPES  
TERRITORY 32

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-23	5	38	96	157	194	205
4,5	-20	4	32	82	134	165	174
6,7	-15	3	25	63	102	126	133
8,9	-14	3	23	58	94	116	123
10 - 12	-13	3	21	53	87	107	113

PRIVATE PASSENGER TYPES  
TERRITORY 33

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-22	5	36	91	148	183	193
4,5	-19	4	30	77	126	156	164
6,7	-14	3	23	59	96	119	126
8,9	-13	3	21	55	89	110	116
10 - 12	-12	3	20	50	82	101	106

PRIVATE PASSENGER TYPES  
TERRITORY 34

BROADENED COLLISION Age Group	DEDUCTIBLE						
	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-21	4	35	89	145	179	189
4,5	-18	4	30	75	123	152	160
6,7	-14	3	23	58	94	116	123
8,9	-13	3	21	53	87	107	113
10 - 12	-12	2	19	49	80	98	104

APPENDIX 4B

BROADENED COLLISION DEDUCTIBLE PREMIUMS

Deductible premiums are always based on OCN \$15,001-20,000 regardless of actual vehicle OCN.

Subtract the amount shown in the table below from the applicable \$100 deductible Collision rate shown on the rate schedules for the auto being rated.

<b>PRIVATE PASSENGER TYPES</b>							
<b>TERRITORY 35</b>							

BROADENED COLLISION	DEDUCTIBLE						
Age Group	\$100	250	500	1,000	2,000	3,000	5,000
1,2,3	-24	5	39	100	164	202	213
4,5	-21	4	33	85	139	172	181
6,7	-16	3	26	65	106	131	139
8,9	-14	3	24	60	98	121	128
10 - 12	-13	3	22	55	90	111	117