

Fleet and Non fleet\* Trucks and Tractors

Trailers: Local, Intermediate, and Those Used With Light Trucks Operating Beyond 200 Miles

- Notes: 1. For trucks and tractors, the primary and secondary factors apply to BI, PD, and PPI only.  
 2. For trailer types, the primary and secondary factors apply to BI, PD, PIP and PPI.

CLASS	0319		TERRITORY	11		LIMITS	500/500/500					
COVERAGE	BASE RATE (Rate Schedules and Appendix 1)		INCREASED LIMITS FACTOR (Rule 52)		PRIMARY FACTOR (Rule 74)	SECONDARY FACTOR ** (Rule 74)	COMBINED FACTOR	PIP CREDIT (Rule 51)	ADDITIONAL CHARGES (Appendix 1)		PREMIUM	
BI	303	x	2.60	(	1.30	+/-	0.00	) x	1.30	N/A	N/A	= 1024
PD	196	x	1.78	(	1.30	+/-	0.00	) x	1.30	N/A	N/A	= 454
PPI	218		N/A	(	1.30	+/-	0.00	) x	1.30	N/A	N/A	= 283
PIP	532		N/A	(	1.00	+/-	0.00	) x	1.00	x	1.00	+ 214 = 746
UM	4		N/A		N/A		N/A		N/A		N/A	= 4
MLPD	12		N/A		N/A		N/A		N/A		N/A	= 12
											TOTAL	\$2,523

\* Nonfleet is defined as four or fewer powered units. Do not count trailers when determining fleet/nonfleet status. Trailers are classified as one or the other, however, depending on the number of power units.

\*\* The only secondary factor applying to trailers is Rule 74, C.7 Dump and Transit Mix Trucks and Trailers. It does not apply to utility type trailers.

PHYSICAL DAMAGE \$13,000 /AGE 4	COMPREHENSIVE DEDUCTIBLE			250	COLLISION DEDUCTIBLE			250 BROAD				
COST NEW AGE GROUP	BASE RATE *** (Rate Schedules)		DED. CREDIT (Rule 55)		PRIMARY FACTOR (Rule 74)	SECONDARY FACTOR (Rule 74)	COMBINED FACTOR	BROAD COLL. CHARGE (Rule 55)	PREMIUM			
COMP	267	-	34	x (	1.15	+/-	0.00	) x	1.15	N/A	= 268	
COLL	378	-	22	x (	1.15	+/-	0.00	) x	1.15	+	13 = 422	
											TOTAL	690

\*\*\* Refer to Rule 74 and specific rate schedules for trailers used in dumping operations.

TOTAL PREMIUM \$3,213

**ROUNDING NOTE: Round to the nearest whole dollar at each step.**

APPENDIX 5

MAIPF COMMERCIAL AUTO WORKSHEET  
Other Than Zone Rated Autos

Fleet and Non fleet\* Trucks and Tractors

Trailers: Local, Intermediate, and Those Used With Light Trucks Operating Beyond 200 Miles

- Notes: 1. For trucks and tractors, the primary and secondary factors apply to BI, PD, and PPI only.  
2. For trailer types, the primary and secondary factors apply to BI, PD, PIP and PPI.

CLASS	3347	TERRITORY	11	LIMITS	500/500/500				
COVERAC	BASE RATE (Rate Schedules and Appendix 1)	INCREASED LIMITS FACTOR (Rule 52)	PRIMARY FACTOR (Rule 74)	SECONDARY FACTOR ** (Rule 74)	COMBINED FACTOR	PIP CREDIT (Rule 51)	ADDITIONAL CHARGES (Appendix 1)	PREMIUM	
	BI	318	x 2.91	( 1.80	+/- 0.50	) x 2.30	N/A	N/A	= 2,128
PD	206	x 1.78	( 1.80	+/- 0.50	) x 2.30	N/A	N/A	= 844	
PPI	229	N/A	( 1.80	+/- 0.50	) x 2.30	N/A	N/A	= 527	
PIP	237	N/A	( 1.00	0.00	) x 1.00	x 1.00	+ 214	= 451	
UM	4	N/A	N/A	N/A	N/A	N/A	N/A	= 4	
MLPD	12	N/A	N/A	N/A	N/A	N/A	N/A	= 12	
<b>TOTAL</b>								<b>\$3,966</b>	

\* Nonfleet is defined as four or fewer powered units. Do not count trailers when determining fleet/nonfleet status. Trailers are classified as one or the other, however, depending on the number of power units.

\*\* The only secondary factor applying to trailers is Rule 74, C.7 Dump and Transit Mix Trucks and Trailers. It does not apply to utility type trailers.

PHYSICAL DAMAGE \$45,000 /AGE 2	COMPREHENSIVE DEDUCTIBLE	500	COLLISION DEDUCTIBLE	500 BROAD			
COST NEW AGE GROUP	BASE RATE *** (Rate Schedules)	DED. CREDIT (Rule 55)	PRIMARY FACTOR (Rule 74)	SECONDARY FACTOR (Rule 74)	COMBINED FACTOR	BROAD COLL. CHARGE (Rule 55)	PREMIUM
COMP	689	- 45	x ( 1.00	+/- 0.50	) x 1.50	N/A	= 966
COLL	2257	- 92	x ( 1.00	+/- 0.50	) x 1.50	+ 22	= 3,270
<b>TOTAL</b>							<b>\$4,236</b>

\*\*\* Refer to Rule 74 and specific rate schedules for trailers used in dumping operations.

**TOTAL PREMIUM \$8,202**

**ROUNDING NOTE: Round to the nearest whole dollar at each step.**

Notes:	1. For trucks and tractors, the primary and secondary factors apply to BI, PD, and PPI only.										#3 - Trailer	
	2. For trailer types, the primary and secondary factors apply to BI, PD, PIP and PPI.											
CLASS	6829		TERRITORY	35		LIMITS	100/300/100					
	BASE RATE		INCREASED									
	(Rate Schedules		LIMITS			PRIMARY	SECONDARY			PIP	ADDITIONAL	
	and		FACTOR			FACTOR	FACTOR **			CREDIT	CHARGES	
COVERAGE	Appendix 1)		(Rule 52)			(Rule 74)	(Rule 74)		COMBINED	(Rule 51)	(Appendix 1)	PREMIUM
BI	230	x	1.95	(	0.30	+/-	0.00	) x	0.30	N/A	N/A	= 135
PD	149	x	1.38	(	0.30	+/-	0.00	) x	0.30	N/A	N/A	= 62
PPI	204		N/A	(	0.30	+/-	0.00	) x	0.30	N/A	N/A	= 61
PIP	418		N/A	(	0.30		0.00	) x	0.30	x	1.00	+ N/A = 125
UM	N/A		N/A		N/A		N/A		N/A		N/A	= 0
MLPD	12		N/A		N/A		N/A		N/A		N/A	= 12
											TOTAL	\$395

\* Nonfleet is defined as four or fewer powered units. Do not count trailers when determining fleet/nonfleet status. Trailers are classified as one or the other, however, depending on the number of power units.

\*\* The only secondary factor applying to trailers is Rule 74, C.7 Dump and Transit Mix Trucks and Trailers. It does not apply to utility type trailers.

PHYSICAL DAMAGE	COMPREHENSIVE DEDUCTIBLE 500					COLLISION DEDUCTIBLE 500 BROAD					
\$20,000 /AGE 2											
COST NEW	BASE RATE ***		DED.	PRIMARY	SECONDARY		BROAD				
AGE GROUP	(Rate Schedules)		CREDIT	FACTOR	FACTOR	COMBINED	COLL. CHARGE				PREMIUM
			(Rule 55)	(Rule 74)	(Rule 74)	FACTOR	(Rule 55)				
COMP	410	-	57	x (	0.85	+/-	0.00	) x	0.85	N/A	= 300
COLL	565	-	64	x (	0.85	+/-	0.00	) x	0.85	+	30 = 456
										TOTAL	756
*** Refer to Rule 74 and specific rate schedules for trailers used in dumping operations.										TOTAL PREMIUM	\$1,151

**ROUNDING NOTE: Round to the nearest whole dollar at each step.**

APPENDIX 5

MAIPF COMMERCIAL AUTO WORKSHEET

Public Transportation--Zone Rated Autos: Buses

Zone Rated Autos: Long Haul Trucks, Tractors and Trailers

CLASS	5039		ZONE	11	TO	ZONE	44	LIMITS	750,000 CSL		
	20/40/10		ZONE RATING			INCREASED LIMITS		PRIMARY		ADDITIONAL	PREMIUM
	BASE RATE		FACTOR			FACTOR		RATING FACTOR		CHARGES	
COVERAGE	(Rate Schedules)		(Rule 73.C3)			(Rule 52)		(Rule 74 or 103)		(Appendix 1)	
BI	1732	x	0.20	x		2.52	x	1.10		N/A	= 959
PD	321	x	0.20	x		2.52	x	1.10		N/A	= 177
PPI	321	x	0.70			N/A	x	1.10		N/A	= 248
PIP	1732	x	0.12			N/A	x	1.10	+	214	= 443
UM	4		N/A			N/A		N/A		N/A	= 4
MLPD	12		N/A			N/A		N/A		N/A	= 12
										<b>TOTAL</b>	<b>\$1,843</b>
PHYSICAL DAMAGE			COMPREHENSIVE DED.	500				COLLISION DED.	500 BROAD		
COST NEW	\$75,000		AGE GROUP	6							
			Ded. Credit			ZONE RATING		PRIMARY		BROAD COLLISION	PREMIUM
	BASE RATE		(Rule 55 &			FACTOR		RATING FACTOR		CHARGE	
	(Rate Schedules)		Appendix 4)			(Rule 73.C3)		(Rule 103)		(Rule 55)	
COMP	425	-	7	x		1.52	x	1.10		N/A	699
COLL	1388	-	31	x		3.36	x	1.10	+	125	5141
										<b>TOTAL</b>	<b>\$5,840</b>
If Limited Collision, multiply 0.22 by the \$100 ded. Collision zone rate (Rule 102.D)											
										<b>TOTAL PREMIUM</b>	<b>\$7,683</b>
Collision zone rate:											
\$100 DED. LIMITED COLLISION = 0 (Enter above)											

**ROUNDING NOTE: Round to the nearest whole dollar at each step.**

Zone Rated Autos: Long Haul Trucks, Tractors and Trailers

#5 - Semi-Trailer

CLASS	6739		ZONE	44	TO	ZONE	42	LIMITS	750,000 CSL		
	20/40/10		ZONE RATING			INCREASED LIMITS		PRIMARY		ADDITIONAL	PREMIUM
COVERAGE	BASE RATE		FACTOR			FACTOR		RATING FACTOR		CHARGES	
	(Rate Schedules)		(Rule 73.C3)			(Rule 52)		(Rule 74 or 103)		(Appendix 1)	
BI	1380	x	0.80	x		2.52	x	0.15		N/A	= \$417
PD	256	x	0.80	x		2.52	x	0.15		N/A	= \$78
PPI	256	x	0.21			N/A	x	0.15		N/A	= \$8
PIP	1380	x	0.08			N/A	x	0.15		N/A	= \$17
UM	N/A		N/A			N/A		N/A		N/A	= \$0
MLPD	12		N/A			N/A		N/A		N/A	= \$12
										<b>TOTAL</b>	<b>\$532</b>
PHYSICAL DAMAGE			COMPREHENSIVE DED.	500				COLLISION DED.	500 BROAD		
COST NEW	\$25,000		AGE GROUP	4							
	BASE RATE		Ded. Credit			ZONE RATING		PRIMARY		BROAD COLLISION	PREMIUM
	(Rate Schedules)		(Rule 55 & Appendix 4)			FACTOR		RATING FACTOR		CHARGE	
						(Rule 73.C3)		(Rule 103)		(Rule 55)	
COMP	160	-	9	x		1.79	x	1.00		N/A	\$270
COLL	378	-	27	x		3.06	x	1.00	+	125	\$1,199
										<b>TOTAL</b>	<b>\$1,469</b>
If Limited Collision, multiply 0.22 by the \$100 ded. Collision zone rate (Rule 102.D)											
										<b>TOTAL PREMIUM</b>	<b>\$2,001</b>
Collision zone rate:											
\$100 DED. LIMITED COLLISION = 0 (Enter above)											
<b>ROUNDING NOTE: Round to the nearest whole dollar at each step.</b>											